

2018

PRODUCT

HOSPITAL PLUS

18

Bonitas

HOSPITAL PLUS

HOSPITAL OPTION

This hospital plan offers comprehensive hospital benefits with some value-added benefits.



In-hospital

Unlimited, consultations & treatment at **200%**

R589 000 cancer benefit per family - **R233 700** can be used for specialised drugs

Co-payments apply to **22** elective procedures

Unlimited blood tests, scans & x-rays at **100%**

MRI & CT scans **R27 610** per family in and out of hospital with no co-payments

Mental health in hospital **R30 680** per family

Internal prosthesis **R52 480** per family

Unlimited terminal care benefit



Out-of-hospital

Not applicable



Chronic benefits

27 conditions covered

Chronic medicine delivery to your doorstep through the Designated Service Provider

Managed Care programmes to help members manage a range of conditions including cancer, HIV/AIDS and diabetes



Additional benefits

R1 500 per family for **contraceptives**

6 maternity consultations, **amniocentesis** & **2 x 2D scans**

Wellness screening & **R1 670 wellness extender** per family

Preventative care for mammograms, pap smears, flu vaccines & more

Childcare benefits including paediatrician & GP consultations, **newborn hearing screening**, **congenital hypothyroidism screening** & **Babyline**

International travel benefit of up to **R10 million** per family per trip



Contributions

| Main member | Adult dependant | Child dependant |
|-------------|-----------------|-----------------|
| R 2 897 | R 2 607 | R 937 |

Your 4th and subsequent children will be covered free of charge.



IN-HOSPITAL BENEFITS

Cover for major medical events that result in a beneficiary being admitted into hospital.

Pre-authorisation is required. Managed Care protocols apply.

We negotiate extensively with hospitals to ensure the best possible value for our members.

Members have access to all private hospitals. A 30% co-payment may apply to admissions at specific hospitals. Please call us on **0860 002 108** or log in to www.bonitas.co.za for a list of these hospitals.

| | |
|---|--|
| Specialist consultations/treatment | Unlimited, covered at 200% of the Bonitas Rate |
| GP consultations/treatment | Unlimited, covered at 200% of the Bonitas Rate |
| Blood tests and other laboratory tests | Unlimited, covered at 100% of the Bonitas Rate |
| X-rays and ultrasounds | Unlimited, covered at 100% of the Bonitas Rate |
| MRIs and CT scans (specialised radiology) | R27 610 per family, in and out of hospital Pre-authorisation required |
| Paramedical/Allied medical professionals (such as physiotherapists, occupational therapists, dieticians and biokineticists) | Unlimited, covered at 100% of the Bonitas Rate Your therapist must get a referral from the doctor treating you in hospital |
| Internal prosthesis | R52 480 per family Managed Care protocols apply You must use a preferred supplier |
| External prosthesis | PMB only Managed Care protocols apply You must use a preferred supplier |
| Deep brain stimulation (excluding prosthesis) | R222 200 per beneficiary |
| Hospitalisation for Basic Dentistry (general anaesthetic) | General anaesthetic is only available to children under the age of 5 years for extensive dental treatment General anaesthetic benefits are available for the removal of impacted teeth R3 000 co-payment for hospital admissions Managed Care protocols apply |

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| IV conscious sedation in rooms | Limited to extensive dental treatment Managed Care protocols apply |
| Mental health hospitalisation | R30 680 per family Physiotherapy will be excluded for all mental health admissions You must use a Designated Service Provider |
| Take-home medicine | R520 per beneficiary, per hospital stay |
| Physical rehabilitation | R47 250 per family |
| Alternatives to hospital (hospice, step-down facilities) | R15 760 per family |
| Terminal care | Unlimited Including hospice/private nursing, home oxygen, pain management, psychologist and social worker support |
| Cancer treatment | R589 000 per family R233 700 of this can be used for specialised drugs including biological drugs (10% co-payment applies) Sublimit of R42 110 per beneficiary for Brachytherapy |
| Non-cancer specialised drugs (including biological drugs) | R186 900 per family Managed Care protocols apply 10% co-payment applies |
| Organ transplants | Unlimited Sublimit of R30 000 per beneficiary for corneal grafts |
| Kidney dialysis | Unlimited You must use a Designated Service Provider, or a 20% co-payment will apply |
| HIV/AIDS | Unlimited, if you register on the HIV/AIDS programme Chronic medicine must be obtained from the Designated Service Provider |

A co-payment will apply to the following procedures in hospital

| R1 380 co-payment | R3 500 co-payment | R6 900 co-payment |
|--|---|---|
| 1. Colonoscopy | 1. Arthroscopy | 1. Back Surgery including Spinal Fusion |
| 2. Conservative Back Treatment | 2. Diagnostic Laparoscopy | 2. Joint Replacements |
| 3. Cystoscopy | 3. Laparoscopic Hysterectomy | 3. Laparoscopic Pyeloplasty |
| 4. Facet Joint Injections | 4. Laparoscopic Appendectomy | 4. Laparoscopic Radical Prostatectomy |
| 5. Flexible Sigmoidoscopy | 5. Percutaneous Radiofrequency Ablations (Percutaneous Rhizotomies) | 5. Nissen Fundoplication (Reflux Surgery) |
| 6. Functional Nasal Surgery | | |
| 7. Gastroscopy | | |
| 8. Hysteroscopy (not Endometrial Ablation) | | |
| 9. Myringotomy | | |
| 10. Tonsillectomy and Adenoidectomy | | |
| 11. Umbilical Hernia Repair | | |
| 12. Varicose Vein Surgery | | |



CHRONIC BENEFITS

Hospital Plus ensures that you are covered for the 27 Prescribed Minimum Benefits listed below on the applicable formulary. Pre-authorization is required. If you choose not to use the Designated Service Provider or if you choose to use medicine that is not on the formulary, you will have to pay a 40% co-payment.

Please note: For HIV/AIDS medicine, you must use the Designated Service Provider or you will have to pay a 40% co-payment.

Prescribed Minimum Benefits covered

| | | |
|--|------------------------|----------------------------------|
| 1. Addison's Disease | 10. Crohn's Disease | 19. Hyperlipidaemia |
| 2. Asthma | 11. Diabetes Insipidus | 20. Hypertension |
| 3. Bipolar Mood Disorder | 12. Diabetes Type 1 | 21. Hypothyroidism |
| 4. Bronchiectasis | 13. Diabetes Type 2 | 22. Multiple Sclerosis |
| 5. Cardiac Failure | 14. Dysrhythmias | 23. Parkinson's Disease |
| 6. Cardiomyopathy | 15. Epilepsy | 24. Rheumatoid Arthritis |
| 7. Chronic Obstructive Pulmonary Disease | 16. Glaucoma | 25. Schizophrenia |
| 8. Chronic Renal Disease | 17. Haemophilia | 26. Systemic Lupus Erythematosus |
| 9. Coronary Artery Disease | 18. HIV/AIDS | 27. Ulcerative Colitis |



ADDITIONAL BENEFITS

We believe in giving you more value. These additional benefits will not affect your other benefit limits.

| Contraceptives | |
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| For women aged up to 50 | R1 500 per family You must use the Designated Service Provider for pharmacy-dispensed contraceptives |
| Maternity care | |
| Per pregnancy | 6 antenatal consultations with a gynaecologist, GP or midwife 2 2D ultrasound scans 1 amniocentesis 4 consultations with a midwife after delivery A Bonitas baby bag (you must register for this after obtaining pre-authorisation for the delivery) |
| Childcare | |
| Hearing screening | For newborns, in or out of hospital |
| Congenital hypothyroidism screening | For infants under 1 month old |
| Babyline | Access to telephone helpline for 24/7 medical advice (including weekends and holidays for children under 3 years) |
| Paediatric consultations | 2 consultations per child under 1 year 1 consultation per child between ages 1 and 2 |
| GP consultations | 1 consultation per child between ages 2 and 12 |
| Immunisations | 1 flu vaccine per child |
| Preventative care | |
| General health | 1 HIV test per beneficiary 1 flu vaccine per beneficiary |
| Women's health | 1 mammogram every 2 years, for women between ages 40 and 74 1 pap smear every 3 years, for women between ages 21 and 65 |
| Elderly health | 1 pneumococcal vaccine every 5 years, for members aged 65 and over 1 stool test for colon cancer, for members between ages 50 and 75 |

| Wellness benefits | |
|------------------------------|--|
| Wellness screening | 1 wellness screening per beneficiary at a participating pharmacy, biokineticist or a Bonitas wellness day Wellness screening includes the following tests: <ul style="list-style-type: none"> • Blood pressure • Glucose • Cholesterol • Body mass index • Waist-to-hip ratio |
| Wellness extender | R1 670 per family Once each adult beneficiary has completed a wellness screening, you may choose from the following additional benefits: <ul style="list-style-type: none"> • GP consultation(s) • Biokineticist consultation(s) • Dietician consultation(s) • Physiotherapy consultation(s) • A programme to stop smoking All claims are paid at the Bonitas Rate Child dependants will qualify once an adult beneficiary has completed a wellness screening |
| International travel benefit | |
| Per trip | R5 million per beneficiary R10 million per family Including cover for mandatory vaccines You must register for this benefit |

Bonitas

 0860 002 108

 www.bonitas.co.za

 Bonitas Medical Fund

 @BonitasMedical

Please note: Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this brochure, the website and the Scheme Rules, the Scheme Rules will prevail. The Scheme Rules are available on request. Benefits are subject to approval from the Council for Medical Schemes **PRE-CMS01-V13-07SEP2017**.

Report fraud on the Whistleblower Hotline
0800 112 811