

Benefits		 BonCap - 2026		 BonCore - 2026	
Plan Type	Capitation (Designated Service Providers)			Capitation (Designated Service Providers)	
Plan Operation - Hospitalisation	100% of BonCap rate for Network specialists, 70% for others, PMB's surgical procedures. Defined list of 10 surgical procedures are not covered			100% of Scheme Tariff (Bonitas Rate) for Network specialists, 70% for others. Defined list of 17 surgical procedures are not covered	
Plan Operation - Day-to-day	BonCap GP network			Benefit Booster after wellness screening and then limited GP services and PMB benefits	
Overall Annual Maximum	100% of Bonitas Rate, Unlimited			100% of Bonitas Rate, Unlimited	
A. Hospital Benefit					
Private Hospital Care	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures			Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures	
Co-payment	None, except 30% co-pay at non-network hospitals, or network day hospital for selected procedures, except emergencies			R5 500 per admission except for MVAs, maternity and PMB's. R14 680 for use of non DSP hospital for maternity/mental health and not using a network day hospital where required. R5 550 for Arthroscopy and Laparoscopy.	
Oncology	Limited to PMB conditions at DSP, 30% copay for non DSP use			PMB's only, 30% copay if non DSP used	
Organ Transplants	Limited to PMB's at DSP. Preauthorisation required			Limited to PMB's, 30% copay for use of non DSP	
Dialysis	Unlimited for PMB conditions at DSP (20% co-pay at non-DSP)			Limited to PMB's, 30% copay for use of non DSP	
Maternity - Natural Birth	DSP, Neonatal Care limited to R57 940 pf at DSP			Unlimited at DSP, limit of R2 500 pf for out of network specialists and GPs at 70% of Scheme Tariff. R14 680 copay if non DSP hospital used. Neonatal care limited to R55 080	
Maternity - Elective Caesarean	DSP, Neonatal Care limited to R57 940 pf at DSP. Caesareans excluded for non medical reasons			Emergency approved C-sections only	
Maternity management	24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, online assessments for pregnancy and mental health, and post-childbirth follow-up calls			24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, online assessments for pregnancy and mental health	
To take home medication	7 day supply up to R470 per admission			7 day supply up to R400 per admission	
Psychiatric Hospitalisation	Limited to PMB's at DSP. No cover for physiotherapy. 30% copay if non DSP used			Subject to PMB's only	
1. Radiology/Pathology/Prosthesis					
Basic Radiology	Unlimited at 100% of the Bonitas Rate			100% of Scheme Rate, Unlimited	
MRI, CT & PET Scans	R14 250 pf, pre-authorisation required. R1 230 copay per non PMB scan			PMB's only, pre-authorisation required	
Pathology	Limited to R32 480 pf			PMB's only	
Internal Prosthesis	Limited to PMB's at DSP			Subject to PMB's only	
External Appliances/Prosthesis	Subject to PMB's at DSP, General Appliance limit of R7 370 pf e.g. wheelchairs			Subject to PMB's only	
2. Sub Acute Facilities					
Hospice	Limited to R17 550 pf. Unlimited terminal care for oncology patients.			Subject to PMB's only	
Nursing	Combined with Hospice benefit			Subject to PMB's only	
Ambulance Services	Unlimited, Subject to usage of DSP (Europ Assist)			Unlimited, Subject to usage of DSP (Europ Assist). International travel cover up to R1.2m pf	
B. Chronic Benefit					
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies, 40% co-pay for non Formulary			Unlimited - DSP (Marara Pharmacy) & Formulary applies. 30% co-pay at non-DSP	
Additional chronic conditions	1 condition - Depression - R165 pb per month			1 condition - Depression - R165 pb per month	
C. Day-to-day Benefit					
Overall Annual Maximum	Individual limits per service category			R1 000 Benefit Booster (BB) after online mental health assessment and wellness screening, thereafter limited GP services and PMB's	
Preferred Provider	Yes - Member selected BonCap network GP			Yes - Bonitas GP Network	
Medical Savings Account	N/a			N/a	
Annual Threshold	N/a			N/a	
Self Payment Gap	N/a			N/a	
Above Threshold Benefit	N/a			N/a	
1. GP's and medication					
General Practitioners	Services via nominated BonCap network GP, unlimited, auth required after 7th visit. 1 out-of-network consult up to 2 pf, limited to R420 per consult, 30% co-pay. 2 emergency consults pf at casualty ward			Unlimited virtual GP consults. 3 face to face GP consults, including 2 non-network GP visit. 2 emergency consults pf at casualty ward	
Specialists	Limited to 3 visits or R4 060 pb, or 5 visits or R6 030 pf. GP referral. Tests, radiology, pathology and medicine included in limit. Referral from network GP, preauth			PMB's only, subject to GP referral	
Prescribed Medication	M R2 390, M+1 R3 990, M+2 R4 780, M+3 R5 220, M+4+ R5 790, formulary and DSP apply. 20% copay at non DSP. Prescribed by DSP GP			From BB, then PMB's only	
Pharmacy Advised Medicine	Limited to R340 pb, R120 per script. Formulary and DSP apply			From BB, then PMB's only	
2. Radiology & Pathology					
Basic Radiology	Combined with Prescribed Medication			From BB, then PMB's only	
MRI, CT & PET Scans	Included in Specialist limit			PMB's only	
Pathology	Combined with Prescribed Medication			From BB, then PMB's only	
3. Dental Benefit					
Conservative Dentistry	Unlimited, subject to protocols and sublimits			From BB, them PMB's only	
Specialised Dentistry	Subject to PMB's			Subject to PMB's	
4. Optical Benefit					
Examination	One consultation per member per 24 months at DSP, or R420 pb at non-DSP. R9 800 copay for cataract surgery if DSP not used			From BB, them PMB's only	
Lenses	Optical Lenses: 1 pair x 24 months: Limits at non-DSP: Single vision R225. Bifocal- R485. Multifocal-R900 /per lens			From BB, them PMB's only	
Frames	R290 pb at DSP, R218 at non DSP			From BB, them PMB's only	
Contact Lenses	Contact Lenses: R1 335 pb, instead of glasses			From BB, them PMB's only	
5. Auxiliary Services					
Physiotherapy	Subject to PMB's			From BB, them PMB's only	
Psychiatry	Subject to PMB's, Subject to BonCap network			Subject to PMB's only	
Psychology	Subject to PMB's, Subject to BonCap network			Subject to PMB's only	
HIV/AIDS	Subject to DSP programme and registration (MyCare)			Subject to PMB's only	
D. Financial and Demographic					
Date of information	Council for Medical Schemes Report 2022/23			Council for Medical Schemes Report 2022/23	
Principal Members	Scheme - 353 763 This Option - 56 823			Scheme - 353 763 This Option - New option	
Administrator	MedScheme Holdings (Pty) Ltd			MedScheme Holdings (Pty) Ltd	
Scheme (Option) age profile	Average age- 34.9 (35) Pensioner %- 10.2(8.1%)			Average age- 34.9 (48.6) Pensioner %- 10.2 (New option)	
Solvency ratio Scheme growth	Solvency- 41.3% 2022 Member growth- 4.0%			Solvency- 41.3% 2022 Member growth- 4.0%	
Past Scheme increases	2022- 4.8%, 2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%			2022- 4.8%, 2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%	
E. Contributions					
Salary	0 - 11930	11931 - 19350	19351 - 25170	25171+	All
Principal	1730	2111	3404	4177	1275
Adult	1730	2111	3404	4177	1275

Benefits			
		BonStart - 2026	BonStart Plus - 2026
Plan Type	Capitation (Designated Service Providers)	Capitation (Designated Service Providers)	Capitation (Designated Service Providers)
Plan Operation - Hospitalisation	100% of Scheme Tariff (Bonitas Rate) for Network specialists and GPs, 70% for others	100% of Scheme Tariff (Bonitas Rate)	
Plan Operation - Day-to-day	Benefit Booster after wellness screening and then set benefit limits per service category	Benefit Booster after wellness screening and then set benefit limits per service category	
Overall Annual Maximum	100% of Bonitas Rate, Unlimited	100% of Bonitas Rate, Unlimited	
A. Hospital Benefit			
Private Hospital Care	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures	
Co-payment	R1 850 per admission except for PMB emergencies. R12 680 for non use of network day hospital where required and non DSP for childbirth. R2 800 per non PMB scan. R3 160 for Laparoscopic Hysterectomy and Arthroscopy.	R1 240 per admission except for PMB emergencies. R12 680 for non use of network day hospital where required and non DSP for childbirth. R2 800 per non PMB scan. R3 160 for Laparoscopic Hysterectomy and Arthroscopy.	
Oncology	Limited to PMB conditions at DSP or 30% copay. Cancer medicine at DSP or 20% copay	Limited to PMB conditions at DSP or 30% copay. Cancer medicine at DSP or 20% copay	
Organ Transplants	Limited to PMB conditions at DSP	Limited to PMB conditions at DSP	
Dialysis	Limited to PMB conditions at DSP	Limited to PMB conditions at DSP	
Maternity - Natural Birth	Unlimited at DSP, R12 680 copay for use of non DSP. Neonatal care limited to R57 280 pf unless PMB	Unlimited at DSP, R12 680 copay for use of non DSP. Neonatal care limited to R57 280 pf unless PMB	
Maternity - Elective Caesarean	Emergency approved C-sections only	Emergency approved C-sections only	
Maternity management	R200/month for antenatal vitamins, 24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, post-childbirth follow-up calls, online assessments for pregnancy and mental health	R200/month for antenatal vitamins, 6 antenatal consultations with gynaecologist, GP or midwife, 2 2D ultrasound scans, 1 amniocentesis, 4 consults with midwife after delivery, 24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, post-childbirth follow-up calls, online assessments for pregnancy and mental health	
To take home medication	7 day supply up to R470 per admission	7 day supply up to R470 per admission	
Psychiatric Hospitalisation	PMB's at DSP. No cover for physiotherapy	PMB's at DSP. No cover for physiotherapy	
1. Radiology/Pathology/Prosthesis			
Basic Radiology	100% of Scheme Rate, Unlimited	100% of Scheme Rate, Unlimited	
MRI, CT & PET Scans	R14 090 pf, pre-authorisation required. R2 800 copay per non PMB scan	R14 090 pf for MRI/CT scans, pre-authorisation required. R2 800 copay per non PMB scan. PET scans at DSP, pre-auth required	
Pathology	R32 120 pf except for PMB	100% of Scheme Rate, Unlimited	
Internal Prosthesis	Limited to PMB's, subject to Managed Care protocols	Limited to PMB's, subject to Managed Care protocols	
External Appliances/Prosthesis	Subject to PMB's	External prostheses subject to PMB's. R6 860 pf for general appliances	
2. Sub Acute Facilities			
Hospice Nursing	Limited to R17 340 pf. Unlimited terminal care for oncology patients at DSP Combined with Hospice benefit	Limited to R20 090 pf. Unlimited terminal care for oncology patients at DSP Combined with Hospice benefit	
Ambulance Services	Unlimited, Subject to usage of DSP (Europ Assist). International travel cover up to R1.2m pf	Unlimited, Subject to usage of DSP (Europ Assist). International travel cover up to R1.2m pf	
B. Chronic Benefit			
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies, 30% co-pay for non-DSP or non-Formulary	Unlimited - Preferred Provider & Formulary applies, 30% co-pay for non-DSP or non-Formulary	
Additional chronic conditions	1 condition - Depression - R165 pb per month	1 condition - Depression - R165 pb per month	
C. Day-to-day Benefit			
Overall Annual Maximum	R1 160 Benefit Booster (BB) after online mental health assessment and wellness screening then individual limits per service category	R1 160 Benefit Booster (BB) after online mental health assessment and wellness screening then individual limits per service category	
Preferred Provider	Yes - Bonitas GP Network	Yes - Bonitas GP Network	
Medical Savings Account	N/a	N/a	
Annual Threshold	N/a	N/a	
Self Payment Gap	N/a	N/a	
Above Threshold Benefit	N/a	N/a	
1. GP's and medication			
General Practitioners	From BB then unlimited Network GPs, R130 copay per visit, authorisation required after 6th visit. 2 non network visits pf for emergencies. Unlimited virtual consultations with Network GP and nurse. 2 emergency consults at casualty ward	From BB then unlimited Network GPs, R75 copay per visit, authorisation required after 10th visit. 2 non network visits pf for emergencies. Unlimited virtual consultations with Network GP and nurse. 2 emergency consults at casualty ward	
Specialists	From BB then 1 visits pf up to R1 370, R275 copay, referral from Network GP. Includes acute meds, radiology and pathology prescribed by specialist. Defined list of procedures performed in rooms.	From BB then 2 visits pf up to R2 480, R130 copay, referral from Network GP. Includes acute meds, radiology and pathology prescribed by specialist. Defined list of procedures performed in rooms	
Prescribed Medication	From BB then R1 850 pf, 20% copay per script, 40% copay for non formulary or non DSP use	From BB then R3 450 pf, 20% copay per script, 40% copay for non formulary or non DSP use	
Pharmacy Advised Medicine	From BB then limited to R565 pf, R115 per script. Formulary and DSP, 20% co-pay for non formulary or non DSP.	From BB then limited to R860 pf, R180 per script. Formulary and DSP, 20% co-pay for non formulary or non DSP.	
2. Radiology & Pathology			
Basic Radiology	Included in Acute medicine limit	Included in Acute medicine limit	
MRI, CT & PET Scans	PMB's only	PMB's only	
Pathology	Included in Acute medicine limit	Included in Acute medicine limit	
3. Dental Benefit			
Conservative Dentistry	1 dental consultation pb with R125 copay per event	1 dental consultation pb with R75 copay per event	
Specialised Dentistry	Subject to PMB's	Subject to PMB's	
4. Optical Benefit			
Examination	1 consultation pb at DSP with R115 copay, up to R415 at non DSP	1 consultation pb at DSP with R115 copay, up to R415 at non DSP	
Lenses	Subject to PMB's	Subject to PMB's	
Frames	Subject to PMB's	Subject to PMB's	
Contact Lenses	Subject to PMB's	Subject to PMB's	
5. Auxiliary Services			
Physiotherapy	From BB then 2 consultations for sport-related injuries, R130 copay, Network GP or specialist referral	From BB then 4 consultations pb for sport-related injuries, R75 copay, Network GP or specialist referral	
Psychiatry	Subject to PMB's	Subject to PMB's	
Psychology	Subject to PMB's	Subject to PMB's	
HIV/AIDS	Unlimited, Aid for AIDS registration required	Unlimited, Aid for AIDS registration required	
D. Financial and Demographic			
Date of information	Council for Medical Schemes Report 2022/23	Council for Medical Schemes Report 2022/23	
Principal Members	Scheme - 353 763 This Option - 4 570	Scheme - 353 763 This Option - 1 918	
Administrator	MedScheme Holdings (Pty) Ltd	MedScheme Holdings (Pty) Ltd	
Scheme (Option) age profile	Average age- 34.9 (32.8) Pensioner %- 10.2(2.5)	Average age- 34.9 (26.9) Pensioner %- 10.2(1.7%)	
Solvency ratio Scheme growth	Solvency- 41.3% 2022 Member growth- 4.0%	Solvency- 41.3% 2022 Member growth- 4.0%	
Past Scheme increases	2022- 4.8%, 2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%	2022- 4.8%, 2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%	
E. Contributions			
Salary	All	All	

Principal	1603	2040
Adult	1603	1940
Child	1603	899
E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.		

Benefits	
Plan Type	Capitation (Designated Service Providers)
Plan Operation - Hospitalisation	100% of Scheme Tariff - Unlimited at Network Hospitals
Plan Operation - Day-to-day	Benefit booster after online mental health assessment and wellness screening, thereafter Overall day to day limit with sublimits per service category
Overall Annual Maximum	100% of Bonitas Rate, Unlimited
A. Hospital Benefit	
Private Hospital Care	Designated Private contracted Network Hospitals, DSP for hip and knee replacements. Network of day hospitals for selected procedures
Co-payment	R1 860 copay per non PMB scan. R38 560 for not using DSP for hip and knee replacements. R3 640 for children under 5 and R5 200 for other admissions for Dental surgery. R7 100 for non use of network day hospital where required.
Oncology	R280 100 pf, 80% of Cost thereafter or no cover if non DSP used, sublimits of R63 110 pb for Brachytherapy, R164 100 for specialised/biological drugs. 30% copay if DSP not used
Organ Transplants	Unlimited, subject to pre-auth. R42 710 sublimit for Corneal grafts
Dialysis	Unlimited at DSP (20% co-pay at non-DSP)
Maternity - Natural Birth	Unlimited, subject to authorisation
Maternity - Elective Caesarean	Unlimited, subject to authorisation
Maternity management	12 antenatal consultations with gynaecologist, GP or midwife, R1 580 for antenatal classes, 2 2D ultrasound scans, 1 amniocentesis, 4 consults with midwife after delivery, R200/month for antenatal vitamins during pregnancy, 24/7 maternity advice line, dedicated maternity nurse/midwife support, online ante-natal classes, baby bag, early identification of high-risk pregnancies, weekly engagement for high-risk pregnancies, online assessments for pregnancy and mental health, and post-childbirth follow-up calls
To take home medication	7 day supply up to R605 per admission
Psychiatric Hospitalisation	R51 900 pf at DSP, sublimit of R20 310 pf for consultations. No cover for physiotherapy
1. Radiology/Pathology/Prosthesis	
Basic Radiology	100% of Scheme Rate, Unlimited
MRI, CT & PET Scans	R34 020 pf for MRI/CT scans, in- and out of Hospital, Pre-authorisation, R1 860 copay per non PMB scan. 1 PET scan pf at DSP, pre-auth required
Pathology	100% of Scheme Rate, Unlimited
Internal Prosthesis	R57 630 pf. Subject to pre-authorisation, DSP for hip and knee replacements or R38 560 co-pay
External Appliances/Prosthesis	Included in Internal Prosthesis limit, sublimits apply. R9 460 per hearing device with max of 2 pf/3 years, in addition to Overall day to day limit. Appliances from Overall day to day limit
2. Sub Acute Facilities	
Hospice	Limited to R21 570 pf. Unlimited terminal care for oncology patients at DSP.
Nursing	Combined with Hospice benefit
Ambulance Services	Unlimited, Subject to usage of DSP (Europ Assist). International travel cover up to R1.2m pf
B. Chronic Benefit	
27 CDL chronic conditions	Unlimited - DSP, comprehensive formulary, 30% co-pay for non-DSP or non Formulary
Additional chronic conditions	18 Conditions - R13 030 pb and R26 150 pf. Limits apply to CDL and non CDL, unlimited CDL at DSP once exhausted. 30% co-payment for non-DSP, non-formulary
C. Day-to-day Benefit	
Overall Annual Maximum	R5 000 Benefit Booster (BB) after online mental health assessment and wellness screening, thereafter Overall day to day limit with sublimits per service category.. Overall day to day limit: M R13 980, M1 R20 980, M2 R23 310, M3+ R25 640
Preferred Provider	Yes - Bonitas GP Network. Choose 2 GPs pb from network
Medical Savings Account	N/a
Annual Threshold	N/a
Self Payment Gap	N/a
Above Threshold Benefit	N/a
1. GP's and medication	
General Practitioners	Network GPs M R3 500, M1 R5 240, M2 R5 830, M3+ R6 990, subject to Overall day to day limit. 2 non nominated network GP visits pf allowed
Specialists	Subject to GP limit and Overall day to day limit, GP referral required
Prescribed Medication	M R3 500, M1 R5 240, M2 R5 830, M3+ R6 990, subject to Overall day to day limit, 20% co-pay for non formulary or non DSP
Pharmacy Advised Medicine	Limited to R930 pb and R2 910 pf, from Acute medicine limit
2. Radiology & Pathology	
Basic Radiology	M R3 500, M1 R5 240, M2 R5 830, M3+ R6 990, subject to Overall day to day limit
MRI, CT & PET Scans	Combined with in-hospital benefit, in addition to Overall day to day limit, R1 860 copay per scan and pre-authorisation
Pathology	Included in radiology limit
3. Dental Benefit	
Conservative Dentistry	Subject to Bonitas protocols and sublimits, in addition to Overall day to day limit
Specialised Dentistry	Subject to Bonitas protocols and sublimits, in addition to Overall day to day limit
4. Optical Benefit	
Examination	DSP, 1 consultation pb/2 years -Non DSP (R420 limit), in addition to Overall day to day limit
Lenses	1 pair x 24 months: Limits at non-DSP: Single vision-R220. Bifocal-R480, Multifocal-R900 /per lens, in addition to OAL
Frames	R1 460 pb/2 years at DSP, R1 100 pb/2 years at non DSP, in addition to OAL
Contact Lenses	R2 185 pb/2 years, as alternative to spectacles, in addition to OAL
5. Auxiliary Services	
Physiotherapy	Auxiliary limit M R3 500, M1 R5 240, M2 R5 830, M3+ R6 990, subject to Overall day to day limit
Psychiatry	Consultations: R20 310 pf (In- and out-of-hospital), in addition to Overall day to day limit
Psychology	Combined with Psychiatry benefit
HIV/AIDS	Unlimited, Aid for AIDS registration required
D. Financial and Demographic	
Date of information	Council for Medical Schemes Report 2022/23
Principal Members	Scheme - 353 763 Standard Options - 104 874
Administrator	Medscheme Holdings (Pty) Ltd
Scheme (Option) age profile	Average age- 34.9 (38.5) Pensioner %- 10.2(14.3%)
Solvency ratio Scheme growth	Solvency- 41.3% 2022 Member growth- 4.0%
Past Scheme increases	2022- 4.8%, 2023- 4.8%, 2024- 6.9%, 2025-10.5%, 2026-8.8%
E. Contributions	
Salary	All
Principal	5431
Adult	4700
Child	1590
E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.	