

Benefits		Bonitas BonEssential - 2026 Bonitas BonEssential Select - 2026	
Plan Type	Hospital Plan	Hospital Plan	
Plan Operation - Hospitalisation	Full cost of network specialists, 100% of Scheme Tariff for non network specialists	Full cost of network specialists, 100% of Scheme Tariff for non network specialists	
Plan Operation - Day-to-day	Subject to PMB's, except for Benefit Booster benefits after wellness screening	Subject to PMB's, except for Benefit Booster benefits after wellness screening	
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	R2 800 per scan except for PMB. 30% at non-Network Hospitals. R5 200/R2 600 for removal of wisdom teeth in hospital/day hospital. Deductibles for defined list of 19 procedures from R2 020 to R5 130 and R9 500. R6 500 for non use of network day hospital where required.	R2 800 per scan except for PMB. 30% at non-Network Hospitals. R5 200/R2 600 for removal of wisdom teeth in hospital/day hospital. Deductibles for defined list of 19 procedures from R2 020 to R5 130 and R9 500. R7 100 for non use of network day hospital where required.	
Oncology	Limited to PMB conditions at DSP, sublimit of R63 110 pb for brachytherapy, DSP for cancer medication or 20% copay	Limited to PMB conditions at DSP, sublimit of R63 110 pb for brachytherapy, DSP for cancer medication or 20% copay	
Organ Transplants	Limited to PMB conditions	Limited to PMB conditions	
Dialysis	Unlimited at DSP (20% co-pay at non-DSP)	Unlimited at DSP (20% co-pay at non-DSP)	
Maternity - Natural Birth	Unlimited, subject to authorisation	Unlimited, subject to authorisation	
Maternity - Elective Caesarean	Unlimited, subject to authorisation	Unlimited, subject to authorisation	
Maternity management	6 antenatal consultations with gynaecologist, GP or midwife, 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	6 antenatal consultations with gynaecologist, GP or midwife, 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 R470 per admission	7 day supply up to R470 per admission	
Psychiatric Hospitalisation	R19 060 pf. Subject to DSP. No cover for physiotherapy	R19 060 pf. Subject to 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	Limited to R15 960 pf. R2 800 copay per non PMB scan. PMB's only for PET scans, at DSP	Limited to R15 960 pf. R2 800 copay per non PMB scan. PMB's only for PET scans, at DSP	
Pathology	100% of Scheme Rate, Unlimited	100% of Scheme Rate, Unlimited	
Internal Prosthesis	Subject to PMB's only	Subject to PMB's only	
External Appliances/Prosthesis	Subject to PMB's only	Subject to PMB's only	
2. Sub Acute Facilities			
Hospice	Limited to R20 310 pf. Unlimited terminal care for oncology patients at DSP	Limited to R20 310 pf. Unlimited terminal care for oncology patients at DSP	
Nursing	Combined with Hospice benefit	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 - DSP (Pharmacy Direct) & Formulary applies. 30% co-pay at non-DSP	Unlimited - DSP (Pharmacy Direct) & 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	R1 160 Benefit Booster (BB) after online mental health assessment and wellness screening	R1 160 Benefit Booster (BB) after online mental health assessment and wellness screening	
Preferred Provider	N/a	N/a	
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	Subject to BB. 2 emergency consults pf at casualty ward	Subject to BB. 2 emergency consults pf at casualty ward	
Specialists	Subject to BB. Defined list of procedures performed in rooms.	Subject to BB. Defined list of procedures performed in rooms.	
Prescribed Medication	Subject to BB	Subject to BB	
Pharmacy Advised Medicine	Subject to BB	Subject to BB	
2. Radiology & Pathology			
Basic Radiology	Subject to BB	Subject to BB	
MRI, CT & PET Scans	PMB's only	PMB's only	
Pathology	Subject to BB	Subject to BB	
3. Dental Benefit			
Conservative Dentistry	Subject to PMB's	Subject to PMB's	
Specialised Dentistry	Subject to PMB's	Subject to PMB's	
4. Optical Benefit			
Examination	Subject to PMB's	Subject to PMB's	
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	Subject to BB	Subject to BB	
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 BonEssential Options - 13 612	Scheme - 353 763 BonEssential Options - 13 612	
Administrator	MedScheme Holdings (Pty) Ltd	MedScheme Holdings (Pty) Ltd	
Scheme (Option) age profile	Average age- 34.9 (35.7) Pensioner %- 10.2(11.2%)	Average age- 34.9 (35.7) Pensioner %- 10.2(11.2%)	
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	2747	2345	
Adult	2030	1718	
Child	888	774	
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		 Hospital Standard - 2026
Plan Type	Hospital Plan	
Plan Operation - Hospitalisation	100% of Scheme Tariff (Bonitas Rate)	
Plan Operation - Day-to-day	Subject to PMB's	
Overall Annual Maximum	100% of Bonitas Rate, Unlimited	
A. Hospital Benefit		
Private Hospital Care	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures	
Co-payment	R2 800 copay per non PMB scan. Deductibles for defined list of 19 procedures from R2 020 to R5 130 and R9 500. R3 640 for children under 5 and R5 200 for other admissions for Dental surgery. R6 500 for non use of network day hospital where required	
Oncology	R168 100 pf, 80% of Cost thereafter or no cover if non DSP used, sublimit of R63 110 pb for Brachytherapy. 30% copay if DSP not used	
Organ Transplants	Unlimited, subject to pre-auth. R40 220 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	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, online assessments for pregnancy and mental health	
To take home medication	7 day supply up to R575 per admission	
Psychiatric Hospitalisation	R19 060 pf. Subject to DSP. No cover for physiotherapy	
1. Radiology/Pathology/Prosthesis		
Basic Radiology	100% of Scheme Rate, Unlimited	
MRI, CT & PET Scans	R32 040 pf in and out of hospital. Pre-authorisation required. R2 800 copay per non PMB scan	
Pathology	100% of Scheme Rate, Unlimited	
Internal Prosthesis	R54 270 pf, Subject to pre-authorisation, DSP apply. Subject to PMB's for joint replacements and back and neck surgery	
External Appliances/Prosthesis	Subject to PMB's at DSP, Managed Care and pre-authorisation	
2. Sub Acute Facilities		
Hospice	Limited to R20 310 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 (Pharmacy Direct) & Formulary applies. 30% co-pay at non-DSP	
Additional chronic conditions	1 condition - Depression - R165 pb per month	
C. Day-to-day Benefit		
Overall Annual Maximum	Subject to PMB's	
Preferred Provider	N/a	
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	2 emergency consults for children < 6 at casualty ward, otherwise subject to PMB's	
Specialists	Defined list of procedures performed in rooms, otherwise subject to PMB's	
Prescribed Medication	Subject to PMB's	
Pharmacy Advised Medicine	Subject to PMB's	
2. Radiology & Pathology		
Basic Radiology	Subject to PMB's	
MRI, CT & PET Scans	PMB's only	
Pathology	Subject to PMB's	
3. Dental Benefit		
Conservative Dentistry	Subject to PMB's	
Specialised Dentistry	Subject to PMB's	
4. Optical Benefit		
Examination	Subject to PMB's	
Lenses	Subject to PMB's	
Frames	Subject to PMB's	
Contact Lenses	Subject to PMB's	
5. Auxiliary Services		
Physiotherapy	Subject to PMB's	
Psychiatry	Subject to PMB's	
Psychology	Subject to PMB's	
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 This Option - 4 398	
Administrator	MedScheme Holdings (Pty) Ltd	
Scheme (Option) age profile	Average age- 34.9 (48.6) Pensioner %- 10.2(27.4%)	
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	3561	
Adult	2999	
Child	1353	
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.		