Benefits	Bonitas BonComplete - 2026	Bonitas BonComprehensive - 2026
Plan Type	New Generation with Threshold	New Generation with Threshold
Plan Operation - Hospitalisation	100% of Scheme Tariff (Bonitas Rate).	150% of Scheme Tariff (Bonitas Rate)
Plan Operation - Day-to-day	Benefit booster after online mental health assessment and wellness screening and then Medical Savings Account and limited Above Threshold Benefit	Medical Savings Account and Above Threshold Benefit
Overall Annual Maximum	100% of Bonitas Rate, Unlimited	150% of Bonitas Rate, Unlimited
A. Hospital Benefit		
Private Hospital Care	Designated Bonitas contracted Network Hospitals, DSP for hip and knee replacements. Network of day hospitals for selected procedures	Any Private Hospital, DSP for hip and knee replacements. Network of day hospitals for selected procedures
Co-payment	R2 800 per scan except for PMB. 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. R5 440 for non use of network day hospital where required.	R2 800 per scan except for PMB. R38 560 for not using DSP for hip and knee replacements. R5 440 for non use of network day hospital where required.
Oncology	R280 100, sublimit of R63 110 for Brachytherapy, 80% of Cost thereafter or no cover if non DSP used. Biological medicine subject to PMB's	R448 200, including specialised/biological drugs, sublimit of R63 110 for Brachytherapy, 80% of Cost thereafter or no cover if non DSP used. R257 300 pf for non-cancer specialised drugs
Organ Transplants	Unlimited, subject to pre-auth. R42 710 pb sublimit for Corneal grafts	Unlimited, subject to pre-auth. R40 220 pb sublimit for Corneal grafts
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, private ward post delivery
Maternity - Elective Caesarean	Unlimited, subject to authorisation	Unlimited, private ward post delivery
Maternity management	6 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	12 antenatal consultations with gynaecologist, GP or midwife, R1 640 for antenatal classes, 2 2D ultrasound scans, 1 amniocentesis, 4 consults with midwife after delivery, Private ward 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 R535 per admission	7 day supply up to R670 per admission
Psychiatric Hospitalisation	R41 190 pf , sublimit of R20 310 pf for consultations. Subject to DSP. No cover for physiotherapy	R59 920 pf, sublimit of R20 310 pf for consultations. 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	100% of Scheme Rate, R30 430 pf in and out of hospital, Pre-authorisation. R2 800 copay per non PMB scan	100% of Scheme Rate, R38 470 pf in and out of hospital for MRI/CT scans, Pre-authorisation. R2 800 copay per non PMB scan. 2 PET scans pf
Pathology	100% of Scheme Rate, Unlimited	100% of Scheme Rate, Unlimited
Internal Prosthesis	Limited to R57 630 pf, hip and knee replacements via DSP or R38 560 co-pay	Limited to R67 640 pf, hip and knee replacements via DSP or R38 560 co-pay. R354 600 for cochlear implants
External Appliances/Prosthesis	Included in Internal Prosthesis limit, sublimits apply. R10 090 per hearing device with max of 2 pb/3 years. Appliances from MSA AND ATB	R67 640 pf, certain sublimits apply, R11 340 per hearing device with max of 2 pb/3 years. Appliances from MSA
2. Sub Acute Facilities		
Hospice	Limited to R21 570 pf. Unlimited terminal care for oncology patients at DSP	Limited to R21 570 pf. Unlimited terminal care for oncology patients.
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 & Formulary applies. 30% co-pay at non-DSP
Additional chronic conditions	5 Conditions. 30% co-payment for non-DSP, non formulary	34 Conditions - R18 760 pb and R37 360 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	R2 070 Benefit Booster (BB) after online mental health assessment and wellness screening, then MSA and limited Above Threshold Benefit	MSA and Above Threshold Benefit
Preferred Provider	Any GP, Specialist	Any GP, Specialist
Medical Savings Account	15% - PM: R11 880, AD: R9 516, C: R3 216	15% - PM: R22 512, AD: R21 228, C: R4 854
Annual Threshold	PM: R14 230, AD: R11 506, C: R3 726	PM: R27 932, AD: R25 718, C: R6 634
Self Payment Gap	PM: R2 350, AD: R1 990, C: R510	PM: R5 420, AD: R4 490, C: R2 050
Above Threshold Benefit	PM: R6 250, AD: R3 660, C: R1 600	Unlimited
1. GP's and medication		
General Practitioners	From BB, then MSA and ATB limit. 2 emergency consults pf at casualty ward	From MSA and ATB - Unlimited. 2 emergency consults pf at casualty ward
Specialists	From BB then MSA and ATB limit. GP referral required in most cases. Defined list of procedures performed in rooms.	From MSA and ATB - Unlimited. GP referral required in most cases. Defined list of procedures performed in rooms.
Prescribed Medication	From BB then MSA and ATB limit. Formulary and DSP apply in ATB, 20% co-pay for non formulary or non DSP use in ATB.	From MSA and ATB, R18 560 pf limit from ATB. 20% co-pay for non formulary or non DSP use in ATB.
Pharmacy Advised Medicine	From BB then MSA and ATB limit. Formulary and DSP apply in ATB, 20% co-pay for non formulary or non DSP use in ATB.	From MSA and ATB, joint ATB limit with Acute medication, 20% co-pay for non formulary or non DSP use
2. Radiology & Pathology		
Basic Radiology	From BB then MSA and ATB limit	From MSA and ATB - Unlimited
MRI, CT & PET Scans	Combined with in-hospital benefit , R2 800 copay per scan and pre-authorisation	Combined with in-hospital benefit , R2 800 copay per scan and pre-authorisation
Pathology	From BB then MSA and ATB limit	From MSA and ATB - Unlimited
3. Dental Benefit		
Conservative Dentistry	Unlimited from Risk, subject to protocols and sublimits	MSA and ATB - no overall limit, various sublimits and protocols apply
Specialised Dentistry	Unlimited, subject to Bonitas protocols and sublimits	MSA and ATB - no overall limit, various sublimits and protocols apply
4. Optical Benefit		
Examination	MSA and ATB, 1 pb or up to R420 pb at non DSP, once every 24 months	MSA and ATB - R4 220 optical limit pb, 1 pb at network per 24 months or R420 at non network. R26 520 pf for refractive surgery
Lenses	MSA and ATB, up to R220 (single vision), R480 (bifocals), R900 (multifocals), pb once every 24 months	Combined with Optical limit, up R220 (single vision), R480 (bifocal), R900 (multifocal) per lens at non network.
Frames	MSA and ATB, R1 030 pb, once every 24 months	Combined with Optical limit
Contact Lenses	MSA and ATB, R2 530 pb, once every 24 months, as alternative to spectacles	Combined with Optical limit, either spectacles or contact lenses
5. Auxiliary Services		
Physiotherapy	From BB then MSA and ATB limit	From MSA and ATB - Unlimited
Psychiatry	Consultations: R20 310 pf (In- and out-of-hospital)	Consultations: R20 310 pf (In- and out-of-hospital)
Psychology	Combined with Psychiatry benefit	Combined with Psychiatry benefit
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 - 8 456	Scheme - 353 763 | This Option - 4 256
Administrator	Medscheme Holdings (Pty) Ltd	Medscheme Holdings (Pty) Ltd
Scheme (Option) age profile	Average age- 34.9 (45.3) | Pensioner %- 10.2(22.2%)	Average age- 34.9 (55.3) | Pensioner %- 10.2(37%)
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	6614	12509
Adult	5298	11796
Child	1794	2548

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.