Benefits	BonPrime - 2026	Bonfit - 2026
Plan Type	New Generation without Threshold	New Generation without Threshold
Plan Operation - Hospitalisation	100% of Scheme Tariff - Unlimited at Network Hospitals	100% of Scheme Tariff - Unlimited at BonFit Network Hospitals
Plan Operation - Day-to-day	Benefit booster after online mental health assessment and wellness screening, thereafter from MSA	Benefit Booster after wellness screening, thereafter Savings Account, plus set benefits per service category
Overall Annual Maximum	100% of Bonitas Rate, Unlimited	100 % of Bonitas Rate, Unlimited - BonFit Network hospitals
A. Hospital Benefit		
Private Hospital Care	Designated Bonitas contracted Network Hospitals. Network of day hospitals for selected procedures	Designated Private contracted Network Hospitals. Network of day hospitals for selected procedures
Co-payment	R2 420 copay per non PMB scan. 30% at non-Network Hospitals/DSPs. 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.	R2 800 copay per non PMB scan. 30% at non-Network Hospitals/DSPs. 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.
Oncology	R224 000 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	R224 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	PMB's only, including corneal grafts, protocols and preauth apply	Unlimited, subject to pre-auth. PMB's 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, subject to authorisation
Maternity - Elective Caesarean	Unlimited, subject to authorisation	Unlimited, subject to authorisation
Maternity management	6 antenatal consultations with gynaecologist, GP or midwife, R1 100 for antenatal classes, 2 2D ultrasound scans, 1 amniocentesis, 4 consults with midwife after delivery, 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, online assessments for pregnancy and mental health	6 antenatal consultations with gynaecologist, GP or midwife, R1 100 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
To take home medication	7 day supply up to R470 per admission	7 day supply up to R470 per admission
Psychiatric Hospitalisation	R28 590 pf at DSP. No cover for physiotherapy	R19 060 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	R15 960 pf. In- and out of Hospital. Pre-authorisation. R2 240 copay per non PMB scan. PET scans for PMB's at DSP, pre-auth required	R15 960 pf, Pre-authorisation, R2 800 copay per non PMB scan. PMB benefit only for PET scans
Pathology	100% of Scheme Rate, Unlimited	100% of Scheme Rate, Unlimited
Internal Prosthesis	Subject to PMB's only	Limited to PMB's, subject to Managed Care protocols
External Appliances/Prosthesis	General medical appliances from MSA. External prosthesis subject to PMB's	Subject to PMB's. General medical appliances from MSA
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 (Marara Pharmacy) & Formulary applies. 30% co-pay at non-DSP	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	R4 000 Benefit Booster (BB) after online mental health assessment and wellness screening, thereafter from MSA	R1 440 Benefit Booster (BB) after online mental health assessment and wellness screening, then Savings and additional Scheme Benefits
Preferred Provider	Any GP, Specialist	Any GP, Specialist
Medical Savings Account	16% - PM: R6 252, AD: R4 884, C: R1 992	15% - PM: R4 848, AD: R3 636, C: R1 632
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 MSA. 1 GP consult pf once MSA depleted. 2 emergency consults pf, and 2 additional emergency consults for children < 6 at casualty ward, not from MSA	Subject to BB and then MSA + additional 2 consultations (max of 1 pb) once MSA exhausted. 2 emergency consults pf at casualty ward. 2 emergency consults for children < 6
Specialists	From MSA, GP referral required	Subject to BB and then MSA. GP referral required in most cases. Defined list of procedures performed in rooms.
Prescribed Medication	From MSA	Subject to BB and then MSA
Pharmacy Advised Medicine	From MSA	Subject to BB and then MSA
2. Radiology & Pathology		
Basic Radiology	From MSA	Subject to available MSA
MRI, CT & PET Scans	R3 990 pf with R2 240 copay per event	PMB's only, paid from MSA
Pathology	From MSA	Subject to BB and then MSA
3. Dental Benefit		
Conservative Dentistry	Subject to BB then MSA	Preventative dentistry, subject to protocols, from Risk, other services from MSA
Specialised Dentistry	From MSA	Subject to MSA
4. Optical Benefit		
Examination	DSP, 1 consultation pb/2 years -Non DSP (R420 limit), from MSA	Subject to MSA, 1 consultation pb -Non DSP (R420 limit)
Lenses	1 pair x 24 months: Limits at non-DSP: Single vision-R220. Bifocal-R480, Multifocal-R900 /per lens, from MSA	Subject to MSA, Limits at non-DSP pb: Single vision-R220. Bifocal-R480, Multifocal-R900 /per lens
Frames	From MSA	Subject to MSA
Contact Lenses	From MSA	Subject to MSA
5. Auxiliary Services		
Physiotherapy	From MSA	Subject to BB and then MSA
Psychiatry	From MSA	Consultations for PMB conditions only
Psychology	From MSA	Consultations for PMB conditions only
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 | Primary Options - 95 566	Scheme - 353 763 | This Option - 10 260
Administrator	MedScheme Holdings (Pty) Ltd	Medscheme Holdings (Pty) Ltd
Scheme (Option) age profile	Average age- 34.9 (30.2) | Pensioner %- 10.2(4.7%)	Average age- 34.9 (28.4) | Pensioner %- 10.2(4.3%)
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	3255	2698
Adult	2546	2021
Child	1035	908