Benefits	Bonitas BonClassic - 2026	Bonitas BonSave - 2026
Plan Type	Hybrid - Savings and Traditional combined	Hybrid - Savings and Traditional combined
Plan Operation - Hospitalisation	100% of Scheme Tariff (Bonitas Rate)	Full cost of network specialists, 100% of Scheme Tariff for non network specialists
Plan Operation - Day-to-day	Benefit booster after online mental health assessment and wellness screening, thereafter MSA plus set benefit limits per service category	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
A. Hospital Benefit		
Private Hospital Care	Designated Bonitas contracted Network Hospitals, DSP for hip and knee replacements. Network of day hospitals for selected procedures	Designated Private contracted Network Hospitals. Network of day hospitals for selected procedures
Co-payment	R2 800 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. R5 440 for non use of network day hospital where required.	R1 860 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. R5 440 for non use of network day hospital where required.
Oncology	R336 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	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	Unlimited, subject to pre-auth. R42 710 pb sublimit for Corneal grafts	Unlimited, subject to pre-auth. R42 710 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, subject to authorisation
Maternity - Elective Caesarean	Unlimited, subject to authorisation	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	6 antenatal consultations with gynaecologist, GP or midwife, R1 530 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 R605 per admission	7 day supply up to R500 per admission
Psychiatric Hospitalisation	R52 670 pf, sublimit of R20 310 pf for consultations. Subject to DSP. No cover for physiotherapy	R41 190 at DSP, sublimit of R15 440 pf for consultations. 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, R37 800 pf in and out of hospital for MRI/CT scans, Pre-authorisation. R2 800 copay per non PMB scan. 1 PET scan pf at DSP	R30 430 pf in and out of hospital, Pre-authorisation. R1 860 copay per non PMB scan. PMB benefit only for PET scans
Pathology	100% of Scheme Rate, Unlimited	100% of Scheme Rate, Unlimited
Internal Prosthesis	Limited to R67 640 pf, hip and knee replacements via DSP or R38 560 co-pay, R376 600 pf for cochlear implants	Limited to R41 070 pf (excluding joint replacements)
External Appliances/Prosthesis	Included in Internal Prosthesis limit, sublimits apply. Medical appliances paid MSA. R10 090 per hearing aid (with max of 2) x 3 yrs, via DSP	Subject to MSA. General medical appliances from MSA
2. Sub Acute Facilities		
Hospice	Limited to R21 570 pf. Unlimited terminal care for oncology patients as DSP	Limited to R21 570 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 & 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	19 Conditions - R15 370 pb and R31 770 pf. Limits apply to CDL and non CDL, unlimited CDL at DSP once exhausted. 30% co-payment for non-DSP, non-formulary	1 condition - Depression - R165 pb per month
C. Day-to-day Benefit		
Overall Annual Maximum	R2 070 Benefit Booster (BB) after online mental health assessment and wellness screening, then MSA (GP's, Specialists, Medicine) + Supplementary benefits for other services	R5 000 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	15% - PM: R14 832, AD: R12 732, C: R3 660	25% - PM: R12 144, AD: R9 180, C: R3 636
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 then MSA. 2 emergency consults pf at casualty ward	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	Subject to BB then MSA, GP referral required in most cases	Subject to BB and then MSA. GP referral required in most cases. Defined list of procedures performed in rooms.
Prescribed Medication	Subject to BB then MSA	Subject to BB and then MSA
Pharmacy Advised Medicine	Subject to BB then MSA	Subject to BB and then MSA
2. Radiology & Pathology		
Basic Radiology	Subject to BB and then MSA	Subject to BB and then MSA
MRI, CT & PET Scans	Combined with in-hospital benefit , R2 800 copay per scan and pre-authorisation	Combined with in-hospital benefit , R1 860 copay per scan and pre-authorisation
Pathology	Subject to BB and then MSA	Subject to BB and then MSA
3. Dental Benefit		
Conservative Dentistry	R6 400 pf, Subject to clinical protocols	Preventative dentistry, subject to protocols, from Risk, other services from MSA
Specialised Dentistry	R7 710 pf, Subject to clinical protocols	Subject to MSA
4. Optical Benefit		
Examination	1 pb every 24 months at DSP provider, R420 limit at non-DSP. R7 420 copay for cataract surgery if DSP not used	Subject to MSA, 1 consultation pb -Non DSP (R420 limit)
Lenses	Per 24 mths: 100% at DSP, or R220-Single vision, R480-Bifocal, R900-Multifocal	Subject to MSA, Limits at non-DSP pb: Single vision-R220. Bifocal-R480, Multifocal-R900 /per lens
Frames	DSP R1 410 pb, non DSP R1 058 pb, every 24 months	Subject to MSA
Contact Lenses	R2 210 pb per 24 months, as alternative to spectacles	Subject to MSA
5. Auxiliary Services		
Physiotherapy	Subject to BB then MSA	Subject to BB and then MSA
Psychiatry	Consultations: R20 310 pf (In- and out-of-hospital)	Consultations: R15 440 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 - 8 423	Scheme - 353 763 | This Option - 40 607
Administrator	Medscheme Holdings (Pty) Ltd	Medscheme Holdings (Pty) Ltd
Scheme (Option) age profile	Average age- 34.9 (53.4) | Pensioner %- 10.2(37%)	Average age- 34.9 (31.4) | Pensioner %- 10.2(6.6%)
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	8238	4047
Adult	7071	3059
Child	2034	1211

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.