

Aon Member Letter - Raubex Bonitas Medical Fund 2026

Dear Aon Client

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world.

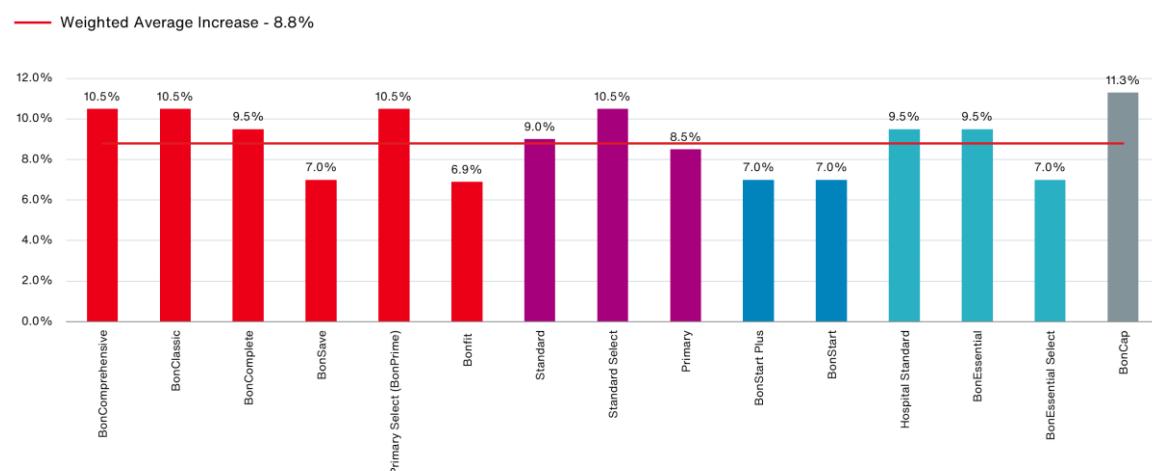
It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2026. Whether you wish to remain on your current option or change to a more suitable option for 2026, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2026.

The information provided in this letter is a summary of changes within the Bonitas options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite. Please find link on page 7.

Benefits and Contributions Update for 2026

What is the contribution increase for 2026?

Bonitas Medical Fund has announced a weighted average contribution increase of 8.8% effective 1 January 2026.



[Click Here](#) to access 2026 contribution table.

Please note that all the below benefit changes are subject to approval by the Council for Medical Schemes.

New Option introduced:

Bonitas introduced a new option, **BonCore**. The option is designed for younger, price sensitive individuals and young couples. This is a digitally enabled hospital plan with day-to-day funding for GP consultations.

- Prescribed Minimum Benefit level of care at network hospitals.
- A R14,680 penalty co-payment will apply for the use of a non-network hospital.
- R5,500 co-payment for all admissions except for Motor Vehicle Accidents, Maternity confinement and PMB emergency admissions.
- A virtual approach to primary care – virtual GP consultations unlimited.
- 3 face-to-face GP consultations per beneficiary at network GP (this includes 2 non-network GP visits per beneficiary).
- Maternity benefits included.
- 28 Chronic conditions are covered that includes depression. Obtained through Marara Pharmacy and subject to a formulary to avoid 30% co-payment.
- Preventative screening and wellness benefit available.
- Access to a R1,000 Benefit Booster, that can be used for acute medicine, basic radiology or pathology subject to activation.
- Contribution: R1,275 per beneficiary.

Restructured option:

BonPrime: The Primary Select option has been renamed and restructured to BonPrime and move from a traditional option to an option that offers a 16% medical savings account for day-to-day benefits. This will offer flexibility for members in managing their day-to-day healthcare expenditure. The hospital network will remain the same as the Primary Select current hospital network.

- This option offers unlimited hospital cover at a defined network of hospitals.
- 28 Chronic conditions are covered that includes depression. Obtained through Marara Pharmacy and subject to a formulary to avoid 30% co-payment.
- Comprehensive preventative screening and wellness benefits available.
- Flexibility on managing the day-to-day benefits with the allocated savings account.
- Optical and dental benefits no longer paid from risk as it is currently done on Primary Select but will be subject to available savings account.
- Access to a R4,000 Benefit Booster, that can be used for acute medicine, basic radiology or pathology subject to activation. Only 8 treatment codes, for Basic Dentistry, can be paid from the Benefit Booster.

Benefit reductions:

BonCap: The student rate income bracket has been removed, and these students will pay the normal contribution for R0 – R11,930 income bracket in 2026 (R1,730 per month).

BonEssential: From 2026 this option will have a network of hospitals. This network of hospitals is more advanced than the BonEssential Select hospital network.

The **Plastic Denture benefit has been removed** on BonCap, Primary and BonPrime (Primary Select).

International Travel Benefits:

The benefit limit has been reduced as follows:

Leisure Travel: Travel excluding the USA will be covered at R1,2 million per beneficiary / R1.2 million per family up to 60 days cover. Travel, including USA will be a maximum of R500,000 for 60 days cover.

Business travel: Travel excluding the USA will be covered at R1,2 million per beneficiary / R1.2 million per family up to 30 days cover. Travel, including the USA, will be a maximum of R500,000 for 30 days cover.

This benefit is for MEDICAL EMERGENCIES when travelling outside the borders of South Africa. No cover will be provided if the member does not activate cover before travelling. This benefit is available on all options except BonCap.

Enhancements

Female Health Programme:

Bonitas Maternity Programme provide comprehensive support for expecting mothers with a focus on early intervention and holistic care.

For 2026, Bonitas will introduce a R1,100 benefit for antenatal classes on Primary and BonPrime paid from risk and on BonFit this will be paid from available savings, helping to support maternal health during pregnancy.

Synagis Cover for Pre-term Babies:

Synagis is a preventative treatment for serious RSV-related lung disease in pre-term infants. This injectable medication delivers RSV-blocking antibodies immediately, offering vital protection during a vulnerable stage of development. This benefit will be available on all options except BonCap.

Contraceptive Benefits:

The contraceptive benefit is expanding the network of providers by including the Bonitas

Pharmacy Network. Members on Standard Select, BonPrime, Hospital Standard, BonEssential and BonEssential Select can now access assistance with the administration and dispensing of contraceptive injectables at this additional network pharmacies.

Back and Neck Programme:

Starting in 2026, the programme will now also cover shoulder and knee pain treatment, broadening the scope of musculoskeletal support. This enhancement is available on all options that offer the Back and Neck program.

Benefit Booster Changes:

The previous tiered structure for accessing the Benefit Booster has been removed. Now, to unlock the Benefit Booster, members are required to complete an online mental health assessment **as well as** a wellness screening through the preferred partner channels.

- The Benefit Booster limit for Primary and BonPrime options will increase by 5.3%, from R3,800 to R4,000.
- A re-alignment of the benefit is as follow: Dentistry, Optometry and Homeopathic medicine **will no longer be paid** from this benefit. Only 8 basic dentistry codes will be paid from this benefit on BonPrime.
- Other changes include a 20% co-payment for non-network GP consultations and formulary, non-formulary medication and non-DSP pharmacy utilisation.
- Quantity limits will be implemented on certain over the counter medicine (OTC) and medicine groups.
- Pathology payment will be subject to DSP utilisation at negotiated rates and only paid at 100% of Bonitas tariff for non-DSP providers.
- Radiology will only pay at 100% of the Bonitas tariff.
- Non-surgical procedures will also be funded from this benefit at 100% of the Bonitas contracted network specialist and 100% of Bonitas tariff for GP or non-network specialist.

Mental Health Consultation Benefit:

The mental health consultation benefit on certain options will be updated as follows:

Primary option: benefit will decrease from R12,230 to R9,780

BonSave option: benefit will decrease from R20,310 to R15,440

BonPrime option: R12,230 no longer paid from risk, to be paid from available savings account in 2026.

Chronic and Disease Management:

Several updates have been made:

- Benign Prostate Hyperplasia has been added as a chronic condition on the BonComprehensive option, offering more comprehensive chronic disease coverage.
- Members with Diabetes:
 - the diabetes insulin pump and continuous glucose monitoring device benefit will be subject to separate benefits
 - allowing claims for one insulin pump every five years and
 - one continuous glucose monitors and related consumables every year. This enhances the flexibility of this benefit.
- Chronic and acute medicine formularies have been reviewed and adjusted for each option, to ensure members have access to the most appropriate medication.

Dental and periodontal:

For 2026, there are several important changes to dental and periodontal benefits across Bonitas options:

- **BonSave:** members will have access to a new in-hospital dental benefit. Please note, this benefit requires pre-authorisation and is subject to managed care protocols to ensure appropriate usage.
- **BonPrime and Primary:** will offer access to a dedicated periodontal programme that is designed to support and improve gum health for members on these options.
- **BonComprehensive, BonClassic, Standard, Standard Select, BonComplete, BonSave and BonFit:** periodontal examinations will be limited to once every 12 months.
- **Primary, BonPrime and BonCap:** cover for dentures have been removed and members on these plans will no longer have denture coverage from 2026.

Oncology, Specialised Radiology and other benefits:

- Oncology benefits have been realigned across Bonitas options:
 - **BonCap, BonStart, BonStart Plus, BonCore, BonEssential and BonEssential Select** will now offer only Prescribed Minimum Benefit (PMB) cover for oncology.
 - **Hospital Standard and BonFit** will offer cover up to R168,100 per family for non-PMB cancer.
 - **BonSave, BonPrime and Primary** will offer cover up to R224,100 per family for non-PMB cancer.
 - **Standard, Standard Select and BonComplete** will offer cover up to R280,400 per family for non-PMB cancer.
 - **BonClassic** up to R336,100 per family for non-PMB cancer and
 - **BonComprehensive** cover will be increased to R448,200 per family for non-PMB cancer.

- Specialized radiology co-payments have been increased to R2,800 per scan on **BonStart Plus and BonFit**.
- Alternatives to hospital benefits have been enhanced, now ranging from R17,340 to R21,750 across all options.
- The take-home medicine benefit (TTO) has increased to R470 per hospital event on **BonStart, BonStart Plus and BonFit**.

B Value and Wellbeing Programme:

This programme is exclusive to Bonitas members. The program is free, and it connects members to trusted partners, exclusive discounts, rewards and tailored support.

This program works with 4 Pillars and encourages members to **B Healthy, B Financially Savvy, B Informed, and B Valued**.

What can you as a member look forward to?

Exclusive discounts from wellness partners, financial wellness support and guidance, specially negotiated insurance solutions, rewards and recognition through vouchers and spin-to-win opportunities and access to a growing library of expert-led health content.

B Value and Wellbeing Partners:

- **Planet Fitness:** 10% off membership, no joining fees, free Buddy Tag and 20% off padel court bookings.
- **Virgin Active:** 10% off one-year memberships, reduced joining fees, no access card fees, plus a free 30-day training programme.
- **Run/Walk & Eat for Life:** first month free, up to 40% off thereafter, free meal planning support and weekly coach check-ins.
- **Good Night Baby** (sleep Consultancy): special rate on tailored sleep solutions, discounted expert coaching, in-depth workshops and masterclasses for better sleep.
- **Credit Gateway:** a financial HUB offering free credit checks, financial health assessments, tips and tools to improve your credit score, as well as hands-on guidance and financial literacy courses.
- **BGAP Gap Cover:** Tailored Bonitas gap cover solutions, from comprehensive protection with BGAP Supreme, to affordable core cover for young singles at only R140 per month and young families at R182 with BGAP start matched for New BonCore option.
- **B Value Dental Insurance Cover:** Free emergency dental insurance cover up to R5,000 (for all new BonCore members when joining B Value & Wellbeing) plus discounted dental gap cover to fill the gaps in insured cover from as little as R58 for individuals or R148 for families.

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- **B Value Accidental Death Plan:** free accidental death cover of up to R30,000 for members in certain employer group sectors, activated after completing a wellness screening at a Bonitas wellness day and joining B Value and Wellbeing.

Joining is simple. Members can simply visit bonitas.co.za, register for free and start unlocking their benefits immediately.

Gap Cover

Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme and to reduce your out-of-pocket exposure for in-hospital and certain out-of-hospital expenses. Please note that employees will now have the choice between Admed Gap and Sanlam Gap as a Gap cover provider going into 2026.

Sanlam Gap: R299 per family (no increase for 2026)

Admed Gap: R259 per family

We recommend you speak to your Aon Consultant to assist you in selecting the correct Gap Cover option.

Microsite

We remind you of the Raubex/ Aon on-line microsite platform for both Bonitas Medical Fund and Discovery Health information, as well as information on the Admed Gap and Sanlam Gap benefits, which has been developed to provide you with access to voice recorded year-end presentation, launch highlights presentation, member letters, alerts, brochures and more to help you make better decisions regarding your medical scheme and gap cover requirements.

To access the Raubex microsite, please [click here](#)

Virtual and In-person Year-End Training Session

Aon will be conducting virtual and in-person training sessions on the relevant information pertaining to the 2026 medical scheme options. These sessions will elaborate on medical scheme benefit changes, enhancements, and contribution increases.

Please note that the virtual sessions as stipulated below will not include specifics regarding your subsidy or participation policy.

Virtual Year-End Presentation dates are as follows:

Date	Time
7 November 2025	10:00 – 11:00
14 November 2025	13h00 – 14h00

NB: Presentations are conducted in English

Please follow these steps to register for a Microsoft Team presentation session:

- Please use a Chrome or Firefox browser to register.
- Click [here](#) to register and select your preferred date

We look forward to welcoming you at the Bonitas 2026 Virtual Year End Training Session!

How do I book an individual session with the Aon Consultant to discuss my personal circumstances?

If you have attended a training session and still cannot decide whether you need to change your existing option, despite having read all the information, please contact the Aon Resolution Centre (ARC).

It is important to attend a session prior to contacting the ARC.

The Aon consultant will either be available on the day of the training session, or your HR department will advise when the consultant will be available for a one-on-one session.

Please ensure that you e-mail your dedicated consultant as mentioned below, to schedule an individual one-on-one session.

Consultant	Contact details	Region
Anilia Boshoff	Anilia.boshoff@aon.co.za / 051 411 7614	Free State
Leonie Fourie	Leonie.fourie@aon.co.za / 051 411 7638	
Lieschen J v Rensburg	Lieschen.jansen.van.rensburg@aon.co.za / 051 411 7635	
Claudia Lahoud	Claudia.lahoud@aon.co.za / 011 944 7330	Gauteng
Miranda Singh	Miranda.singh@aon.co.za / 031 534 1104	KZN
Nasier Loubser	Nasier.loubser@aon.co.za / 083 440 9513	Western Cape

Where do I get more information and who can I contact if I have any questions?

Bonitas Medical Fund call centre can be contacted on **0860 00 2108**, WhatsApp **060 070 2491** for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on arc@aon.co.za will also be available to provide advice on option selections for 2026.

Bonitas option change?

Please notify your HR/ Payroll partner (petro.n@raubex.com) in writing by no later than 30 November 2025 by completing the attached option change form.

It is important to note that no late changes will be accepted.

Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to www.aon.co.za

Aon Employee Benefits – Healthcare

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Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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