

	Hospital Standard	BonEssential	BonEssential Select	BonCore
Monthly contributions (4th and subsequent children covered free)	Main: R3 561	Main: R2 747	Main: R2 345	Main: R1 275
	Adult: R2 999	Adult: R2 030	Adult: R1 718	Adult: R1 275
	Child: R1 353	Child: R888	Child: R774	Child: R1 275
HOSPITAL BENEFITS (pre-authorisation required)				
Hospital cover	Unlimited, network applies			
GP and specialist consultations	Unlimited, 100% of the Bonitas Rate			Unlimited, 100% of the Bonitas Rate Non-network GPs and specialists are covered at 70% of the Bonitas Rate
X-rays	Unlimited, 100% of the Bonitas Rate			PMB only
Blood tests	Unlimited, 100% of the Bonitas Rate			PMB only
MRIs and CT scans (in hospital)	R32 040 per family R2 800 co-payment per scan event except for PMB	R15 960 per family R2 800 co-payment per scan event except for PMB		PMB only Pre-authorisation required
Internal prosthesis (no cover for joint replacements or back and neck surgery)	R54 270 per family	PMB only		PMB only at DSP
External prostheses	PMB only			
Mental health hospitalisation	R19 060 per family			PMB only
Take-home medicine	Limited to a 7-day supply up to R575 per hospital stay	Limited to a 7-day supply up to R470 per hospital stay		Limited to a 7-day supply up to R400 per hospital stay
Physical rehabilitation	R63 340 per family			PMB only
Alternatives to hospital (hospice, step-down facilities)	R20 310 per family			
Palliative care (cancer only)	Unlimited, subject to the DSP			
Cancer treatment (30% co-payment applies at a non-DSP)	Unlimited for PMBs R168 100 per family for non-PMBs (Paid at 80% at a DSP and no cover at a non-DSP, once limit is reached)	Unlimited for PMBs at a DSP		
PET scans	PMB only, at a network provider or a 25% co-payment applies			
Organ transplants	Unlimited at a DSP	PMB only at a DSP		
Kidney dialysis	Unlimited at a DSP or 20% co-payment applies at a non-DSP			PMB only at a DSP or 30% co-payment applies at a non-DSP
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme			
Day surgery procedures (applies to selected procedures)	You must use a network day hospital or a R6 500 co-payment will apply	You must use a network day hospital or a R7 100 co-payment will apply	You must use a network day hospital or a R14 680 co-payment will apply	
Co-payments for certain procedures	Yes			
Chronic medicine (30% co-payment for non-DSP/non-formulary use)	Unlimited for PMB at the DSP			
OUT-OF-HOSPITAL BENEFITS				
Emergency room benefit (For emergencies only)	2 emergency consultations per family at a casualty ward or emergency room facility of a hospital			
ADDITIONAL BENEFITS (in addition to your other benefits)				
Benefit Booster (Available after completing an online mental health assessment and wellness screening)	N/A	R1 160 per family		R1 000 per family
International travel benefit (per trip)	You must register for this benefit prior to departure Up to R1.2 million cover per family for medical emergencies when you travel outside South Africa			
MOTHER & CHILD BENEFIT (Maternity – per pregnancy)				
Antenatal consultations	6			N/A
2D ultrasound scans	2			
Amniocentesis	1			
Postnatal consultations (with a midwife)	4 (1 can be used for a consultation with an accredited lactation specialist)			
Antenatal vitamins (during pregnancy, subject to formulary)	N/A	Limited to R200 per month Paid from available Benefit Booster		
MOTHER & CHILD BENEFIT (Childcare)				
Hearing screening	For newborns up to 8 weeks, in or out-of-hospital			N/A
Vision screening	2 screening tests for premature newborns up to 6 weeks, in or out-of-hospital			
Congenital hypothyroidism screening	For infants under 1 month old			
24/7 telephonic baby advice line	For children under 3 years			
Paediatric consultations for children under 1 year	2	N/A		N/A
Paediatric consultations for children between ages 1 and 2	1	N/A		
GP consultations for children between ages 2 and 12	1			
BE BETTER BENEFIT (Preventative care and wellness benefits for all life stages)				
Dental fissure sealants	One per tooth once every 3 years to prevent tooth decay on permanent teeth for children under 16			N/A
HIV test and counselling per beneficiary	1			
Flu vaccine per beneficiary	1			
Mammogram every 2 years, women over 40	1			N/A
Pap smear every 3 years or 1 HPV PCR test every 5 years, women between ages 21 and 65	1	1 (including the cost of the GP or nurse visit)		1
Prostate screening antigen test, men between ages 55 and 69	1			N/A
Pneumococcal vaccine every 5 years, members aged 65 and over	1			
Stool test for colon cancer, members between ages 45 and 75	1			
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 9 and 14	2			
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 15 and 26	3			
Free online hearing screening, beneficiaries aged 18 and over	Unlimited on the Bonitas website			
Contraceptives (per family for women aged up to 50)	R1 580 at the DSP			Paid from available Benefit Booster
Wellness screening per beneficiary, aged 21 and over	1			

	BonCap			
Subject to income verification	R0 to R11 930	R11 931 to R19 350	R19 351 to R25 170	R25 171+
Monthly contributions	Main: R1 730	Main: R2 111	Main: R3 404	Main: R4 177
	Adult: R1 730	Adult: R2 111	Adult: R3 404	Adult: R4 177
	Child: R815	Child: R971	Child: R1 288	Child: R1 585
HOSPITAL BENEFITS (pre-authorisation required)				
Hospital cover	Unlimited at a DSP			
GP and specialist consultations (network doctors covered in full at negotiated rates)	Unlimited, covered at 100% of the BonCap Rate Non-network specialists and GPs are covered at 70% of the BonCap Rate			
Blood tests and X-rays	Blood tests R32 480 per family X-rays unlimited, 100% of the BonCap Rate			
MRIs and CT scans	R14 250 per family, R1 230 co-payment per scan event, except for PMB			
Internal and external prostheses	PMB only at a DSP			
Mental health hospitalisation	PMB only at a DSP 30% co-payment applies at non-DSP			
Take-home medicine	Limited to a 7-day supply up to R470 per hospital stay			
Physical rehabilitation	R63 340 per family			
Alternatives to hospital (hospice, step-down facilities)	R17 550 per family			
Palliative care (cancer only)	Unlimited, subject to the DSP			
Cancer treatment	PMB only at a DSP (30% co-payment applies at a non-DSP)			
PET scans	PMB only at a network provider (25% co-payment applies at a non-network provider)			
Organ transplants	PMB only at a DSP			
Kidney dialysis	Unlimited at a DSP or 20% co-payment applies (subject to Managed Care protocols)			
HIV/AIDS	Unlimited, subject to registration on the HIV/AIDS programme			
OUT-OF-HOSPITAL BENEFITS				
Network GP or Registered Nurse consultations including virtual care consultations (GP nomination applies)	Unlimited GP or Registered Nurse consultations, using a BonCap network GP Pre-authorisation required from 8th visit			
Non-network GP consultations	1 out-of-network consultation per beneficiary, maximum 2 consultations per family, limited to R420 per visit 30% co-payment applies, unless PMB			
Network specialist consultations (this benefit includes acute medicine, blood tests, X-rays, MRIs and CT scans)	Maximum of 3 visits limited to R4 060 per beneficiary or a maximum of 5 visits limited to R6 030 per family Subject to the BonCap Specialist network and referral from a BonCap network GP Pre-authorisation required (including MRIs and CT scans)			
GP-referred acute medicine, X-rays and blood tests (*based on family size)	*Ranges from R2 390 - R5 790 Subject to the applicable formularies and pharmacy and pathology networks For acute medicine and blood tests: 20% co-payment applies at non-DSP			
Over-the-counter medicine	R120 per event, R340 per beneficiary per year Subject to the BonCap DSP network and medicine formulary			
Allied medical professionals (such as dietician, speech and occupational therapist)	PMB only			
General medical appliances (Managed Care protocols apply)	R7 370 per family			
Optometry (once every 2 years)	Managed Care protocols apply			
Basic dentistry	Managed Care protocols apply			
Day surgery procedures (applies to selected procedures)	You must use a network day hospital or a 30% co-payment will apply			
Chronic benefits	28 chronic conditions Unlimited, subject to use of the Bonitas Chronic Medicine Courier Pharmacy Network and formulary Subject to nomination of a network GP for management of chronic conditions			
CHILDCARE BENEFIT				
Hearing screening	Newborns up to 8 weeks, in or out-of-hospital			
Congenital hypothyroidism screening	Infants under 1 month old			
24/7 telephonic baby advice line	For children under 3 years			
Childhood immunisations up to the age of 12	According to the Expanded Programme on Immunisation in South Africa			
BE BETTER BENEFIT (Preventative care and wellness benefits for all life stages)				
Dental fissure sealants	One per tooth once every 3 years to prevent tooth decay on permanent teeth for children under 16			
HIV test and counselling per beneficiary	1			
Flu vaccine per beneficiary	1			
Mammogram and ultrasound every 2 years, women over 40	1			
Pap smear every 3 years or 1 HPV PCR test every 5 years, women between ages 21 and 65	1			
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 9 and 14	2			
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 15 and 26	3			
Prostate screening antigen test, men between ages 55 and 69	1			
Pneumococcal vaccine every 5 years, members aged 65 and over	1			
Stool test for colon cancer, members between ages 45 and 75	1			
Contraceptives (per family for women aged up to 50)	R1 330 at the DSP (40% co-payment applies at non-DSP)			
Wellness screening per beneficiary, aged 21 and over	1			

	BonStart	BonStart Plus
Monthly contributions	Main: R1 603	Main: R2 040
	Adult: R1 603	Adult: R1 940
	Child: R1 603	Child: R899
HOSPITAL BENEFITS (pre-authorisation required)		
Hospital cover	Unlimited at the applicable hospital network	
	R1 850 co-payment per admission, except for PMB emergencies	R1 240 co-payment per admission, except for PMB emergencies
GP and specialist consultations	Unlimited, 100% of the Bonitas Rate Non-network GPs and specialists are covered at 70% of the Bonitas Rate	Unlimited, 100% of the Bonitas Rate
Blood tests and X-rays	Blood tests limited to R32 120 per family unless PMB X-rays unlimited, 100% of the Bonitas Rate	Blood tests unlimited, 100% of the Bonitas Rate X-rays unlimited, 100% of the Bonitas Rate
MRIs and CT scans	R14 090 per family unless PMB (R2 800 co-payment per scan event)	R14 090 per family unless PMB (R2 800 co-payment per scan event)
Allied medical professionals (such as dietician, speech and occupational therapist) (such as dietician, speech and occupational therapy)	PMB only	
Physiotherapy and biokinetics	PMB only	
Childbirth	Natural birth: Unlimited at the applicable hospital network (Emergency approved C-sections only)	
Neonatal care	Limited to R57 280 per family, except for PMB	
Internal and external prostheses	PMB only	
Mental health hospitalisation	PMB only at a DSP	
Take-home medicine	Limited to a 7-day supply up to R470 per hospital stay	
Physical rehabilitation	R62 620 per family	
Alternatives to hospital (hospice, step-down facilities)	R17 340 per family	R20 090 per family
Dentistry	PMB only	
Palliative care (cancer only)	Unlimited, subject to the DSP	
PET scans	PMB only, at a network provider or a 25% co-payment applies	
Cancer treatment	PMB only, at a DSP or a 30% co-payment applies	
Organ transplants	PMB only, at a DSP or a 30% co-payment applies	
Kidney dialysis	PMB only, at a DSP or a 30% co-payment applies	
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme	
OUT-OF-HOSPITAL BENEFITS		
GP consultations	Unlimited Network GP consultations, R130 co-payment per visit Pre-authorisation required after 6th visit	Unlimited Network GP consultations, R75 co-payment per visit Pre-authorisation required after 10th visit
Virtual Care GP and Nurse consultations	Unlimited	
Emergency room benefit (for emergencies only)	2 emergency consultations per family at a casualty ward or emergency room facility of a hospital	
GP-referred acute medicine, X-rays and blood tests (combined benefit & subject to the applicable formulary)	Limited to R1 850 per family	Limited to R3 450 per family
	Acute medicine: 20% co-payment per script, 40% co-payment for non-DSP/non-formulary use	
Specialist consultations (subject to GP referral and applicable formulary)	Limited to 1 visit per family up to R1 370	R275 co-payment per visit
	Limited to 2 visits per family up to R2 480	R130 co-payment per visit
	Including all acute medicine, basic radiology and pathology prescribed by the specialist	
Over-the-counter medicine	Limited to R115 per event, R565 per family per year	Limited to R180 per event, R860 per family per year
	Avoid a 20% co-payment by using a Bonitas Network Pharmacy, medicine that is on the formulary and completing your wellness screening	
General medical appliances	PMB only	R6 860 per family
Optometry	1 eye test per beneficiary, R115 co-payment	1 eye test per beneficiary, R115 co-payment
Basic dentistry	1 consultation per beneficiary, R125 co-payment	1 consultation per beneficiary, R75 co-payment
Physiotherapy	2 consultations per beneficiary for sport-related injuries, R130 co-payment	4 consultations per beneficiary for sport-related injuries, R75 co-payment
Mental health	PMB only, subject to use of DSP	
Day surgery procedures (applies to selected procedures)	You must use a network day hospital or a R12 680 co-payment applies	
Co-payments for certain procedures	Yes	
Chronic medicine	Unlimited for PMB, subject to use of DSP (30% co-payment for non-DSP/non-formulary use)	
ADDITIONAL BENEFITS		
Benefit Booster (Available after completing an online mental health assessment and wellness screening)	R1 160 per family	
International travel benefit (per trip)	Up to R1.2 million cover per family for medical emergencies when you travel outside South Africa (You must register for this benefit prior to departure)	
MOTHER & CHILD CARE BENEFIT		
Antenatal consultations		6
2D ultrasound scans	No benefit	2
Amniocentesis		1
Postnatal consultations (with a midwife)		4 (1 can be used for a consultation with an accredited lactation specialist)
Antenatal vitamins (during pregnancy, subject to formulary)	Limited to R200 per month Paid from available Benefit Booster	Limited to R200 per month Paid from available Benefit Booster
Hearing screening	N/A	For newborns up to 8 weeks, in or out-of-hospital
Vision screening	2 screening tests for premature newborns up to 6 weeks, in or out-of-hospital	
Congenital hypothyroidism screening	N/A	Infants under 1 month old
24/7 telephonic baby advice line	For children under 3 years	
Childhood immunisations up to the age of 12	N/A	According to the Expanded Programme on Immunisation in South Africa
BE BETTER BENEFIT (Preventative care and wellness benefits for all life stages)		
Dental fissure sealants	To prevent tooth decay on permanent teeth for children under 16	
HIV test per beneficiary		
Flu vaccine per beneficiary		
Mammogram every 2 years, women over 40	1	
Pap smear every 3 years or 1 HPV PCR test every 5 years, women between ages 21 and 65		
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 9 and 14	2	
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 15 and 26	3	
Contraceptives (per family for women aged up to 50)	R1 270	
Wellness screening per beneficiary, aged 21 and over	1	