

YOUR HEALTH MATTERS

Health product changes 2017



Bonitas Medical Fund

Dear Member

Bonitas Medical Fund launched its 2017 product offering on 29 September 2016. Below is an overview of the most important changes, effective 1 January 2017. We will present a detailed analysis at year-end planning meetings.

The contribution increase across all plans for 2017 is 11.9%.

NEW BENEFIT OPTION FOR 2017

BonComplete

The BonComplete is a new generation option and offers the following benefits:

- Unlimited hospitalisation at 100% of the Bonitas Rate
- Cover for 31 Chronic conditions (including cover for ADD for dependants under 18)
- Savings, self payment gap and threshold benefit
- Basic and specialised dentistry paid from risk
- Cover for internal and external prostheses
- Wellness extender benefits
- Maternity benefit paid from risk
- Childhood illness and infant paediatric benefits
- General and specialised radiology in and out of hospital with no co-payments

BENEFIT CHANGES

Traditional options

- The Standard and Standard Select options will be changed back to traditional options.
- The Savings portion has been removed and any accrued savings balances will be paid out or transferred to members where applicable.

Over The Counter Medicine

- An over the counter medicine sub-limit within the day to day benefit has been re-introduced on the Standard and Standard Select options.

Hearing Aid Benefit

The hearing aid benefit has been restructured as follows:

- A 24 month claiming period is now required on the BonComprehensive, BonClassic, Standard and Standard Select options.
- The co-payments on the Standard and Standard Select options have increased from 10% to 20%.
- The hearing aid benefit has been removed on the Primary option.

Re-alignment of Specialised Radiology

- The benefit limit will be applicable to tests done in and out of hospital on the Standard, Standard Select and BonSave options.

Optical Benefits

- The optical benefit on the BonClassic, Standard, Standard Select and Primary options will now only be accessible once in a 24 month period.
- This will be based on the date of the previous optical claim.

Preventative Care Benefit for Mammograms

- The age band for mammograms has been reduced from 50 to 40 on the BonComprehensive, BonClassic, Standard and Standard Select options.

Specialist Referral

- Claims for specialist consultations without a valid referral from a GP will not be paid from risk.
- This is to assist in enhancing the co-ordination of care.

Foot Orthotics

- The foot orthotics benefit which was previously paid from risk will now be paid from the savings on BonComprehensive, BonClassic, BonComplete, BonSave and BonFit options.

Physiotherapy for mental health admissions

- Cover for physiotherapy in hospital will be excluded for mental health admissions on all options.

Pneumococcal vaccines

- 1 Pneumococcal vaccine every five years for members aged 65 years and will be covered on all options including BonEssential and BonCap.

BonCap Income bands

- The income bands have increased by 7%

Increase on co-payments for elective hospital procedures

- The co-payments* for elective hospital procedures on the BonSave, Primary, BonFit and BonEssential options have increased as follows:

2016	2017	% increase
R1 050	R1 300	23.8%
R2 650	R3 300	24.5%
R5 250	R6 500	23.8%

*The increase will not affect members admitted for emergencies and PMB related conditions

Hospital admission co-payment

Members have access to all private hospitals countrywide; however, a 30% co-payment per admission will apply at the following hospitals:

- Rosepark Hospital
- Bedford Gardens Private Hospital
- Brenthurst Clinic
- Carstenhof Clinic
- Flora Clinic
- Genesis Clinic (Saxonwold)
- Wilgeheuwel Private Hospital
- Eugene Marais Hospital
- Faerie Glen Hospital
- Little Company of Mary Hospital (GroenKloof)
- Wilgers Hospital
- Hilton Life Private Hospital
- Kingsbury Hospital
- Vincent Pallotti Hospital

Please note: this does not apply to the Standard Select, BonFit and BonCap options as they make use of specific hospital networks.

Babyline

- Access to telephone helpline for medical advice, 365 days 24/7
- For members with children under 2.5 years old
- Offered through PAED-IQ

Bonitas Connect

- Mobile app that will allow members to get an electronic membership card, chat online regarding queries, sending documents and downloading documents
- Available on Apple, Google, Microsoft and Blackberry Stores

Sanlam Reality

- A lifestyle, wellness, rewards and financial education programme available to all Bonitas members
- Offering Wealth, Health, Travel, Entertainment, Personal Services and Day-to-day Savings benefits.

Alexander Forbes Health is available to help you and your employees make good choices in 2017 because your health matters.

Yours in health

Alexander Forbes Health



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Disclaimer: While all reasonable care has been taken in compiling this communication, we have relied upon the accuracy and completeness of the information made available to us by Bonitas Medical Fund at their launch. Consequently we cannot accept any liability for any errors or omissions that may arise as a result of the reliance on such information. Further please note that the medical scheme changes are still subject to approval by the Council for Medical Schemes. Alexander Forbes Health will keep you informed as to further information or changes that we may become aware of.

2017 BONITAS MEDICAL FUND

TOTAL MONTHLY CONTRIBUTIONS

Option	Principal member	Adult dependant**	Child dependant*
BonComprehensive	R5 254	R4 956	R1 069
BonClassic	R3 648	R3 132	R900
BonComplete	R2 923	R2 340	R794
BonSave	R2 135	R1 654	R640
BonFit	R1 789	R1 385	R535
Standard	R2 998	R2 600	R880
Standard Select	R2 597	R2 247	R760
Primary	R1 924	R1 505	R613
BonEssential	R1 473	R1 127	R432
BonCap (R15 570+)***	R2 052	R1 827	R778
BonCap (R11 397 to R15 569)***	R1 671	R1 488	R633
BonCap (R7 010 to R11 396)***	R1 025	R969	R470
BonCap (R0 to R7 009)***	R843	R799	R397

*Contributions are charged up to a maximum of three children.

**Dependants 21 years and older are considered adult dependants. Child dependant rates will apply to children who are financially dependent or full time students up to the age of 24, documentation required.

***All children are charged for on the BonCap option.

MEDICAL SAVINGS ACCOUNT (included in the above monthly contribution, where applicable)

Options	Principal member		Adult dependant		Child dependant*	
	Annual	Monthly	Annual	Monthly	Annual	Monthl
BonComprehensive	R11 892	R991	R11 220	R935	R2 424	R202
BonClassic	R6 192	R516	R5 316	R443	R1 524	R127
BonComplete	R5 256	R438	R4 200	R350	R1 428	R119
BonSave	R4 104	R342	R3 180	R265	R1 236	R103
BonFit	R3 228	R269	R2 496	R208	R960	R80

* A maximum of three children are counted when calculating the yearly savings amount.

ANNUAL THRESHOLD LEVELS

	BonComprehensive	BonComplete
Principal	R15 492	R6 824
Per adult	R14 200	R5 526
Per child*	R3 794	R1 764

*A maximum of three children are counted when calculating the threshold.

ANNUAL INITIAL SELF-PAYMENT GAPS

	BonComprehensive	BonComplete
Principal	R3 600	R1 568
Per adult	R2 980	R1 326
Per child*	R1 370	R336

*A maximum of three children are counted when calculating the self-payment gap.

ANNUAL ABOVE THRESHOLD LIMIT

	BonComplete
Principal	R4 150
Per adult	R2 450
Per child*	R1 060

*A maximum of three children are counted when calculating the Above threshold benefit.

SANLAM REALITY MEMBERSHIP FEES (per month)

	Single	Family
Reality Club	R35	N/A
Reality Core	R75	R105
Reality Health	R170	R215

LATE JOINER PENALTIES

Please note these rates are the standard Bonitas rates and do not take into account any late joiner penalties (LJP) that may be applied to an applicant or to the adult dependant of an applicant older than age 35. Depending on the number of years they have not belonged to a registered South African medical scheme, an additional penalty (a percentage of the contribution) may be added to the member's monthly contribution, as shown in the table below:

Penalty bands	Maximum penalty
1 – 4 years	0,05 x contributions
5 – 14 years	0,25 x contributions
15 – 24 years	0,50 x contributions
25+ years	0,75 x contributions

The LJP is calculated as follows:

$$A = B \text{ minus } (35 + C)$$

Where:

A = the number of years in the first column

B = the age of the applicant at the time of application

C = the number of years of creditable cover