



Bonitas Newsflash

Scheme statistics as at 31 December 2021

Weight average increase: 5.9%
Number of beneficiaries: 709 881
Number of principal members: 340 119
Average age (beneficiaries): 35
Solvency: 36.5%



2023 increases

The 2023 Bonitas Medical Fund increase has been deferred to 1 April 2023, after which a weighted average increase of 5.9% will be implemented across all plan types. **Plan changes will only be allowed for 1 January 2023 and not for 1 April 2023.**

The deferred increase relates to a net average increase of 4.8% over 12 months.

Plan specific increases from 1 April 2023 are as follows:

• BonComprehensive	9.4%
• BonClassic	8.2%
• BonComplete	7.0%
• BonSave	9.4%
• BonFit Select	2.1%
• Standard & Standard Select	7.4%
• Primary & Primary Select	5.2%
• BonStart	0%
• BonStart Plus	2.0%
• BonEssential	6.4%
• BonEssential Select	6.7%
• Hospital Standard	5.0%
• BonCap	7.4%



2023 Bonitas Medical Fund Option specific updates:

BonComprehensive, BonComplete, BonClassic, BonSave & BonFit Select:

From January 2023, members on these options will have the freedom to spend their savings across all claims categories as they see fit, as well as use savings to pay for co-payments.

BonSave only: The savings component on BonSave has been increased to 24%.

BonFit Select only: The savings component on BonFit Select has been increased to 15%.

Standard, Standard Select, Primary & Primary Select:

In line with the 2022 claiming patterns for members on these options, the current defined day-to-day benefit has been restructured into one annual limit with sub limits for acute medicine, GP consultations, x-rays, blood tests and auxiliary services. The day-to-day benefit will be a fixed Rand value, option and family size dependant.

Standard & Standard Select only:

Members on these options will still have access to additional benefits for mental health, dentistry, optometry and MRI/CT scans. The Benefit Booster has also increased to R2000, which members can use for any claims category.

Primary & Primary Select only:

The Benefit Booster has been increased to R1500.

BonStart & BonStart Plus:

Effective 1 January 2023, the formulary for acute medicine has been extended to include cover for over-the-counter supplements such as iron.



2023 General updates and enhancements:

Co-payments:

The existing co-payments for specialised radiology across all options, have been adjusted per option for 2023:

BonSave, Bonfit Select, Standard & Standard Select:

Increased by R92 per scan.

Boncap:

Increased by R60 per scan.

BonComprehensive, BonClassic, BonComplete, Hospital Standard, BonEssential and BonEssential Select:

Increased to R2500 per scan.

Primary & Primary Select:

Increased to R2000 per scan.

BonStart & BonStart Plus:

No increase.



Networks:

Due to unregulated healthcare costs in South Africa, providers are free to charge any tariff they see fit, often resulting in out-of-pocket expenses for members. Medical schemes therefore implement networks to negotiate better tariffs, and thus better financial outcomes for members.

To ensure members benefit from similar outcomes, Bonitas has restructured their plans for 2023 to include a network hospital component, which will include hospitals in all nine provinces. 85% of members are living within a 30km radius from the nearest network hospital.

BonComprehensive, Standard, Primary, BonEssential members will continue to use any private hospital.

BonClassic, BonComplete, BonSave, Bonfit Select & Hospital Standard members will have access to a network of private hospitals.

Standard Select, Primary Select and BonEssential Select members will have access to a distinct network of private hospitals.

BonCap, BonStart & BonStart Plus members will have access to a dedicated network of private hospitals.

Members will be able to access the network lists on the Bonitas website.

Managed Care:

Bonitas' range of managed care programmes are designed to help members with chronic conditions in a manner that is cost effective, while still ensuring the best clinical and treatment protocols. For 2023, enhancements have been made to the following programmes:

Cancer:

The cancer benefit has been restructured to include unlimited cover for Prescribed Minimum Benefits (PMB) cancers, and a set Rand amount in place for treatment of non-PMB cancers, if the member's option provides cover for non-PMB cancer. The benefit will range up to a maximum of R400 000, option dependent, and once the limit has been depleted, a 20% co-payment per treatment will be applied.

Diabetes:

A benefit of R51 000 per family per year has been introduced for an insulin pump or a continuous glucose monitor for type 1 diabetics under the age of 18.

In addition to this, a further R25740 per family per annum will be available for an insulin pump or CGI consumables for members on Standard, Standard Select, BonComplete, BonClassic and BonComprehensive.

Mental Health:

From October 2022 members will have access to mental health assessments on the Bonitas Member App to give members an overview of their state of mental wellness. Depending on the outcome, members will be referred to Bonitas' new mental health partner, **Panda**, to assist with the support members need.

Panda can be downloaded for free via the members' relevant app store, and offers everything from audio sessions with peers and mental health experts, to one-on-one virtual consultations with mental health professionals.

Chronic medicine:

Bonitas has taken a new approach to medicine formulary management for 2023 and have introduced four levels of formularies to address members' needs per option.

Formulary changes will be communicated directly with members and extensively to ensure that members' needs are handled sensitively.

Preventative Care:

In addition to the existing preventative care benefits, the benefit has been extended to include:

- Two doses of the Human Papillomavirus (HPV) vaccine for girls between the ages of 9 to 14 years for members on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select.
- One booster vaccine per beneficiary, aged 7 to 64 years for Pertussis (whooping cough), for members on Standard, Standard Select, BonComplete, BonClassic and BonComprehensive.





Benefit Booster:

For 2023, the Benefit Booster limits have been adjusted per plan type:

- R2730 on BonComprehensive
- R1880 on BonClassic and BonComplete
- R1310 on BonSave and BonFit Select
- Increased to R2000 on Standard and Standard Select
- Increased to R1500 on Primary and Primary Select
- Increased to R1000 on BonEssential and BonEssential Select
- Increased to R1000 on BonStart and BonStart Plus

Members can unlock the Benefit Booster by completing the online wellness questionnaire through the Bonitas App or on the Member Zone, or by doing a physical wellness screening at a Bonitas Wellness Day or participating pharmacy.

The Benefit Booster can now also be activated by completing the wellness questionnaire in the Member Zone on the Bonitas website.

Exclusive partner offers and discounts:

Through the value-added product model, Bonitas aims to provide members with additional value that adds meaning to their lives, especially financially. The model gives members access to a range of discounts and exclusive offers and have positioned them to resonate across all life-stages, and appeal to a broader audience for 2023.

The categories and relevant partners include:

- **Lifestyle:** Discounted online shopping through **Avo by Nedbank**, which will be available through the Bonitas Member App, and soon the Member Zone.
- **Wellness:** Bespoke online assistance to improve mental and physical health through the **Panda & eatForLife** smartphone apps. Bonitas members can enjoy free access to the advanced mental health support on Panda, and the scientifically based electronic nutrition programme on eatForLife.
- **Gap Cover:** Special rates for Bonitas members through gap cover partners **Medgap, Sanlam Gap & Zestlife**.
- **Short-term insurance:** Discounted premiums for members through partners **MiWay & Santam**.
- **Life Insurance:** Exclusive bonuses and competitive offerings through **Sanlam Indie**
- **Credit Solutions:** Assisting members to gain a better understanding of their credit status and in their journey to financial wellness with **Sanlam Credit Solutions**.




Digital links

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Network list 2023 [\[English\]](#)



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