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Wealth



Medical Scheme Options for **Bonitas Medical Aid 2022**

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Bonitas – 2022 Benefit Highlights

New and Enhanced benefits

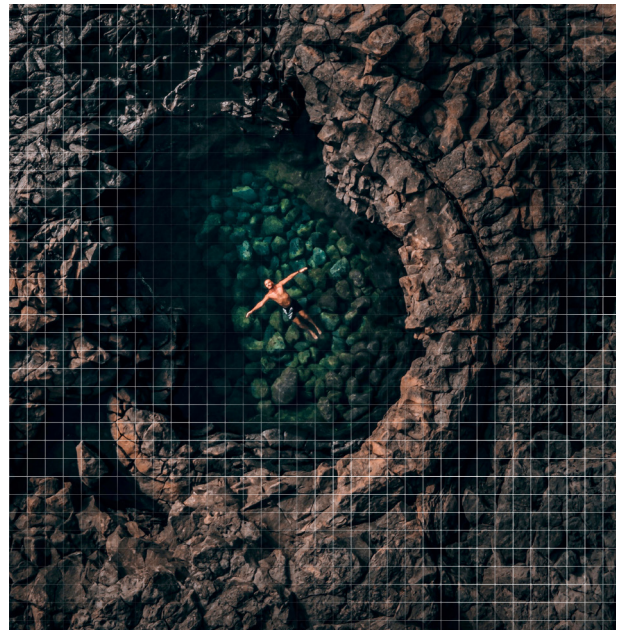
The Wellness Extender benefit has been upgraded to the Benefit Booster

Members will experience an increase of between 16% and 100% on their day-to-day benefits, with the Wellness Extender Benefit being replaced by the Benefit Booster. Valid claims will first be paid for from the allocated Benefit Booster, and not members day-to-day benefits or savings accounts thereby extending their benefits!

What do you need to do to activate this benefit? Complete a wellness assessment at a network provider or via the online wellness assessment (not available on the BonCap Option).

The following benefits are now payable from the Benefit Booster:

- Alternative health
- GP consultations
- Specialist consultations
- Acute medication
- OTC medication
- Non-surgical procedures
- Paramedical services
- Pathology
- Physical therapy
- General radiology
- Smoking cessation programme



+ International Travel Benefit – enhanced to include Covid-19

Bonitas has enhanced this benefit by introducing cover for the mandatory pre and post Covid-19 PCR tests. In addition, members will benefit from a contribution of up to R1 000 a day, should quarantine be required. The International Travel Benefit provides cover of up to R10 million per family per trip for leisure and business travel.

+ Take-home medicine benefit

This benefit limit has been changed to provide a maximum of a 7-day medicine supply per beneficiary per stay up to the specified rand value limit, which is plan dependent.

+ New Oncology Management Programme

With the alarming increase in cancer prevalence, it is evident that the co-ordination of care for oncology patients is critical. For this reason, Bonitas has introduced a new Oncology Management Programme that improves care co-ordination through the partnership between Medscheme Managed Healthcare and the South African Oncology Consortium (SAOC).

+ eDBC for the Back and Neck Programme

With the Bonitas Back and Neck programme realising a 93% success rate, Bonitas has introduced an eDBC App, too further enrich this program. The technology-driven channel offers digital coaching solutions and home-based care to help improve pain and mobility. It includes a self-assessment, baseline evaluation progress checks and evaluation outcomes.

Summary of Benefit changes

Applicable to all Bonitas options:

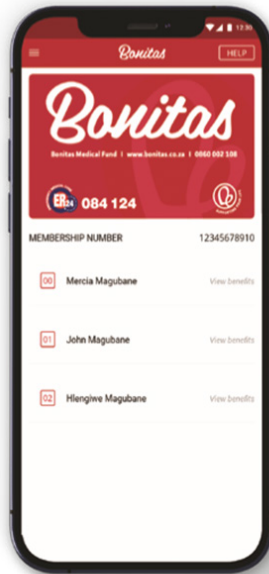
- Vaccinations administered by a registered nurse will be paid from the overall annual limit.
- The minimum entry age applicable to the contraceptive benefit has been removed, with all females under the age of 50 qualifying for this benefit from January 2022.
- 3,9% increase on all monetary benefits (except for oncology), unless otherwise stated.

Plan specific changes:

- ✓ **BonSave:** Introduction of an in-hospital dentistry benefit for the removal of impacted wisdom teeth, with a R5 000 co-payment being applicable.
- ✓ **Standard Select and Primary Select:** Two non-network or non-nominated GP visits per family per benefit year has been added, with a 30% co-payment being applicable for the use of non-network GPs.
- ✓ **BonEssential and BonEssential Select:** the following additional benefits have been included:
 - GP or nurse visit to obtain a pap smear.
 - In-hospital dentistry benefit for the removal of impacted wisdom teeth, with a R5 000 co-payment being applicable.
 - Preventative care benefit for dental fissure sealants, to prevent tooth decay for children under 16 every 3 years.
- ✓ **BonStart:** in addition to the Benefit Booster being introduced, BonStart members will also enjoy access to:
 - Basic Dentistry benefit
 - 1 Check-up per beneficiary
 - 1 Scale & Polish treatment per beneficiary
 - 1 Fluoride treatment for child dependents between the ages of 5 and 16
 - Fissure sealant treatment for child dependents over the age of 1, once every 3 years
 - Out-of-hospital specialist benefit (includes pathology and radiology) limited to R1 100 per family, with a R220 co-payment and subject to a GP referral.
 - An additional gynaecologist consultation (increased to 2 visits per annum). It is important to remember that whilst beneficiaries are required to obtain a referral from a GP for a specialist consultation, this is not required for gynaecologist consultations.
- ✓ **BonCap:** A new specialist network and an additional non-network specialist benefit has been introduced, with specific limits and a co-payment of 10% being applicable to the non-network specialist benefit.

Income and band alignment have been broadened, as indicated in the table below:

2021	2022
R0 to R8,980	R0 to R9,430
R8,981 to R14,590	R9,431 to R15,320
R14,591 to R19,930	R15,321to R19,930
R19,931 +	R19,931 +



Get AMPed for optimal health with our new app

Bonitas launched a new enhanced Bonitas Member App featuring AMP – a new personalised wellness and lifestyle programme. Biometric data, claims and wearable data are used to regularly update members' health scores while an avatar nudges them on how to boost their health.

In addition, through a partnership with Nedbank AVO, you can access discounts and deals from over 7 000 merchants. The new app is immediately available for download from the app stores – on both Google Play and Apple App Store! Remember to reregister with your details once you've downloaded the app.

Questions to ask when considering if you should change your option:

1. Were your out-of-hospital benefits sufficient to cover your medical expenses this year?
2. Based on your expected day-to-day claim requirements, is there a need to upgrade to a more suitable plan to counter these expenses, or could you look at a more cost-effective option?
3. Did you reach your Threshold Benefit as a BonComprehensive or BonComplete member?
4. Which plan will cover your chronic medication needs best?



Your healthcare team

Need help or advice? Our in-house team guarantees you access to a consultant from Monday to Friday during normal working hours. Get in touch with us today:

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Disclaimer

This member communication is a summary of the changes announced by the Medical Scheme and is not a replacement for the official benefit brochures and/or Scheme rules when making any decision on retaining or changing your current Scheme plan for the new benefit year.

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