

Bonitas

**BONITAS MEDICAL
FUND ANNEXURE B**

OPTIONS:

BONSAVE

BONFIT

BONESSENTIAL

2018

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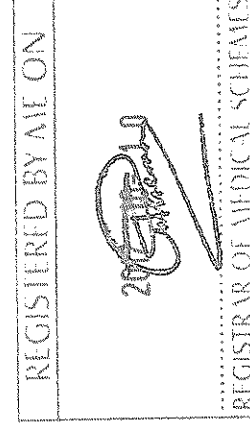
A ENTITLEMENT TO BENEFITS

- A1 The Bonitas Fund Tariff is defined as the Bonitas monetary tariffs applicable in 2017 increased by an average of 5.7%.
- A2 Beneficiaries are entitled to benefits as shown in this Annexure B, subject to the monetary limits and implementation restrictions set out herein, to the exclusions referred to in Annexure C of the Rules, to the general limitation and restriction of benefits set out in Annexure D of the Rules and to the procedural and other requirements set out in the main rules.
- A3 Specialist Network appointed as the Scheme's DSP for PMBs (refer to Annexure D: 7.3.6), is applicable for all In and Out of hospital consultations and procedures.

A3.1 Specialist Network

A3.1.1 The Specialist Network includes, but is not limited to, the following specialists:

- Dermatology
- Obstetrics and Gynaecology
- Pulmonology
- Specialist Medicine
- Gastroenterology
- Neurology
- Cardiology
- Psychiatry
- Neurosurgery
- Ophthalmology
- Orthopaedics
- Otorhinolaryngology (ENT)
- Rheumatology
- Paediatrics
- Plastic and Reconstructive Surgery
- Surgery
- Cardio Thoracic Surgery
- Urology



A3.1.2 In Specialist Network, in hospital Tariffs are applicable as follows:

- 130% of the Bonitas Tariff for the BonFit and BonEssential Options.
- 150% of the Bonitas Tariff for the BonSave Option.

A3.1.3 In Specialist Network, out of hospital Tariffs are applicable as follows:

- 130% of the Bonitas Tariff for the BonSave, BonFit and BonEssential Options.

B CHARGING OF BENEFITS, LIMITS INCLUDING OVERALL ANNUAL (OAL) LIMITS AND MEMBERSHIP CATEGORY

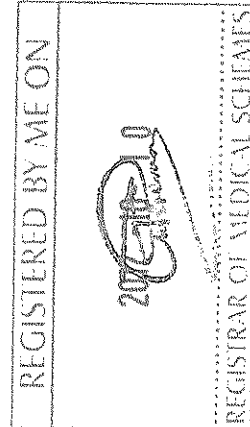
B1 On the BonSave and BonFit Options claims for services stated as being subject to payment from the personal medical savings account are allocated against the personal medical savings account.

B2 When a member's personal medical savings account is exhausted on the BonSave and BonFit Options, no further benefits are available in respect of services payable from the personal medical savings account, except for PMBs.

B3 Valid claims will be paid at 100% of the negotiated fee, or in the absence of such fee, 100% of the lower cost or Bonitas Tariff, or Uniform Patient Fee Schedule for Public hospitals, or 100% of the Bonitas Dental Tariff as prescribed or rendered by a medical dental and alternative healthcare practitioner or at a percentage as indicated in the table below.

The cost of a valid claim shall be determined for the purpose of reimbursing the member or the supplier and the share of such cost that the Fund will bear. The balance of the share of costs to make up 100% thereof shall be the member's responsibility except for Prescribed Minimum Benefits.

B4 Legally prescribed acute or chronic medicine claims will be reimbursed at 100% of (1) the single exit price plus the negotiated mark-up, or (2) the single exit price plus 26% capped at a maximum of R26 (Vat exclusive), Subject to a maximum fee as dictated by legislation. Both subject to the reimbursement limit, i.e. the Maximum Generic Price or Medicine Price List. Levies and co-payments to apply where relevant.



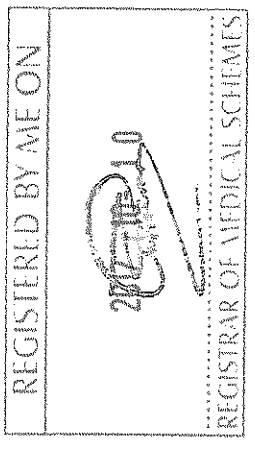
B5 MEMBERSHIP CATEGORY

Member	=	M0
Member plus 1 dependant	=	M1
Member plus 2 dependants	=	M2
Member plus 3 dependants	=	M3
Member plus 4 and more dependants	=	M4+

B6 Mental Health in Hospital will be covered subject to the relevant managed healthcare programme, provided that the treatment is rendered in a designated service provider facility. The DSP facility must be an appropriate mental health facility as licensed by the Department of Health and credentialled to have: Dedicated psychiatric beds dedicated psychiatric teams and psychiatric therapeutic programmes. Emergency admissions, defined as an afterhours admission, will be approved until the first working day whereupon the patient should be transferred to a credentialled psychiatric facility.

B7 The Infertility benefit includes the following procedures or interventions as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M:

Hysterosalpingogram	Laparoscopy
The following blood test:	Hysteroscopy
Day 3 FSH/LH	Surgery (Uterus and tubal)
Oestradiol	Manipulation of ovulation defects and deficiencies
Thyroid functions (TSH)	Semen analysis (volume; count; motility; morphology; MAR - (test)
Prolactin	Basic counselling and advice on sexual behaviour, temperature charts, etc
Rubella	Treatment of local infections
HIV	
VDRL	
Chlamydia	
Day 21 Progesterone	



B8 A member or beneficiary will be required to obtain a referral from a registered general practitioner for a specialist consultation. However should a member/beneficiary not have a referral, the claim will not be covered.

The following exceptions are applicable:

- 1 (one) gynaecologist consultation or visit per annum for female beneficiaries;
- Maternity
- Children under the age of 2 (two) years, for paediatrician visits or consultations
- Consultations with Oncologists
- Consultations with Ophthalmologists

On depletion of benefits, PMB above limits will only be applicable via the contracted Designated Service Providers of the fund, subject to Regulation 8.

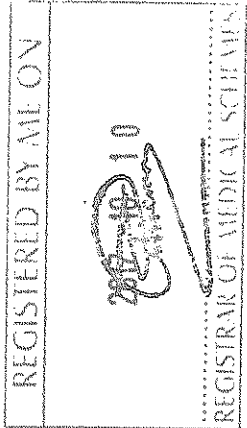
C PRESCRIBED MINIMUM BENEFITS (PMBs)

Prescribed Minimum Benefits as shown in Annexure A of the General Regulations, made in terms of the Medical Schemes' Act 131 of 1998; override all benefits indicated in this annexure, and are paid in full.

The Prescribed Minimum Benefits are available in conjunction with the Fund's contracted managed care programmes, which include the application of treatment protocols, medicine formularies, pre-authorisation and case management.


These measures have been implemented to ensure appropriate and effective delivery of Prescribed Minimum Benefits.

See Annexure D – Paragraph 7 for a full explanation



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D ANNUAL BENEFITS AND LIMITS


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
	OVERALL ANNUAL LIMIT	No limit.	No limit.	No limit.	
	PERSONAL MEMBER SAVINGS ACCOUNT	Subject to available savings.	Subject to available savings.	Not applicable.	
	General Practitioner Network	Not applicable.	Not applicable.	Not applicable.	
D1	ALTERNATIVE HEALTHCARE (See B1 & B3)	Subject to available savings.	Subject to available savings.	No benefit	
D1.1	Homeopathic Consultations and/or treatment	Limited to and included in D1.	Limited to and included in D1.	No benefit	
D1.2	Homeopathic Medicines	Limited to and included in D1.	Limited to and included in D1.	No benefit	
D1.3	Acupuncture	Limited to and included in D1.	Limited to and included in D1.	No benefit.	REGISTERED BY AIFON
D1.4	Naturopathy Consultations and/or treatment and medicines	Limited to and included in D1.	Limited to and included in D1.	No benefit	2017-2018 
D1.5	Osteopathy	Limited to and included in D1.	Limited to and included in D1.	No benefit	REGISTRAR OF MEDICAL SCHEMES
D1.6	Phytotherapy	Limited to and included in D1.	Limited to and included in D1.	No benefit.	
D2	AMBULANCE SERVICES (See B3)	100% of cost if authorised by the preferred provider.	100% of cost if authorised by the preferred provider.	100% of cost if authorised by the preferred provider.	Subject to the contracted provider. Non-authorisation will result in non-payment except for PMBs.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D3	APPLIANCES, EXTERNAL ACCESSORIES AND ORTHOTICS (See B3)				Diabetic accessories and appliances (with the exception of glucometers) to be pre-authorised and claimed from the chronic medicine benefit (D11.3). Subject to preferred supplier agreements.
D3.1	In and Out of Hospital				
D3.1.1	General medical and surgical appliances, including wheelchairs and repairs, and large orthopaedic appliances	<ul style="list-style-type: none"> R6 560 per family. Subject to preferred supplier agreements and Regulation 8 (3). 	Subject to available savings.	No benefit, except for PMBs.	Hiring or buying medical or surgical aids as prescribed by a medical practitioner.
D3.1.2	Hearing Aids and repairs	No benefit.	No benefit.	No benefit.	
D3.1.3	CPAP Apparatus for sleep apnoea	General appliance limit may be exceeded by R6 240 per family.	Subject to available savings.	No benefit, except for PMBs.	CPAP Machines are subject to the relevant managed healthcare programme and to its prior authorisation.
D3.1.4	Stoma Products	Limited to and included in D3.1.3 and thereafter funded from OAL, if PMB.	Limited to and included in D3.1.1 unless PMB.	No benefit, except for PMBs.	
D3.1.5	Specific appliances, accessories				Subject to the relevant managed healthcare programme and to its prior authorisation and if the relevant forms part of the relevant managed healthcare programme, out of hospital.

REGISTERED BY ME ON

2018 JUL 10



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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D3.1.5.1	Oxygen therapy, and equipment (not including hyperbaric oxygen treatment)	No limit if specifically authorised.	No limit if specifically authorised.	No limit if specifically authorised.	
D3.1.5.2	Home Ventilators	No limit if specifically authorised.	No limit if specifically authorised.	No limit if specifically authorised.	
D3.1.5.3	Long leg callipers	Limited to and included in D20.2.	Limited to and included in D20.2.	Limited to and included in D20.2.	
D3.1.5.4	Foot orthotics	Subject to available savings.	Subject to available savings.	No benefit.	
D4	BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS (See B3)	No limit if specifically authorised.	No limit if specifically authorised.	No limit if specifically authorised.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D5	CONSULTATIONS VISITS BY MEDICAL PRACTITIONERS (See B2 and B3)				
D5.1	General Practitioners				<p>This benefit excludes</p> <ul style="list-style-type: none"> Dental Practitioners and Therapists (D6), Oncologists, Haematologists and Credentialed Medical Practitioners during active and post-active treatment periods (D14); Paramedical Services (D17); Physiotherapists and Biokineticists in hospital (D19.1).

REGISTERED BY MEON

2017-20-10

REGISTRAR OF MEDICAL SCHEMES


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D5.1.1	In Hospital	<ul style="list-style-type: none"> No limit. 150% of Bonitas Tariff for general practitioners. 	<ul style="list-style-type: none"> No limit. 100% of Bonitas Tariff for general practitioners. 	<ul style="list-style-type: none"> No limit. 100% of Bonitas Tariff for general practitioners. 	
D5.1.2.	Out of Hospital	Subject to available savings. A General Practitioner Risk benefit of <ul style="list-style-type: none"> 3 consultations per beneficiary to a maximum of 6 per family, per annum when savings are exhausted. 	Subject to available savings.	No benefit.	On the BonSave option, when the GP Risk benefit is not utilised in full, the remainder of the consultations do not carry over to the next benefit year.
D5.1.3	Childhood illness benefit	1 GP consultation per beneficiary between the ages of 2 and 12 years, paid from OAL.	1 GP consultation per beneficiary between the ages of 2 and 12 years paid from OAL.	1 GP consultation per beneficiary between the ages of 2 and 12 years paid from OAL.	
D5.2	Medical Specialists (See A3, B3 and B8)				
D5.2.1	In Hospital				
D5.2.1.1	In Specialist Network	<ul style="list-style-type: none"> No limit. 150% of Bonitas Tariff. (See Annexure D: 7.3.6). 	<ul style="list-style-type: none"> No limit. 130% of Bonitas Tariff. (See Annexure D: 7.3.6). 	<ul style="list-style-type: none"> No limit. 130% of Bonitas Tariff. (See Annexure D: 7.3.6). 	All consultations and procedures within the Specialist Network will be paid at the negotiated Tariff, with no co-payment applicable.
D5.2.1.2	Out of Specialist Network	<ul style="list-style-type: none"> No limit. 150% of the Bonitas Tariff for non-network specialists. 	<ul style="list-style-type: none"> No limit 100% of Bonitas Tariff for non-network specialists. 	<ul style="list-style-type: none"> No limit. 100% of Bonitas Tariff for non-network specialists. 	All consultations and procedures outside the Specialist Network will be reimbursed up to the Bonitas Tariff. Co-payments are applicable for consultations and procedures charged in excess of the Bonitas Tariff.

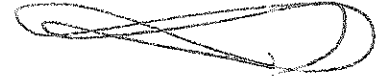
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REGISTRAR OF MEDICAL SCHEMES




PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D5.2.2	Out of Hospital (See B3 and B8)	<ul style="list-style-type: none"> Subject to available savings. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists. Subject to referral by a general practitioner, except in the exceptional cases as per the remarks column. 	<ul style="list-style-type: none"> Subject to available savings. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists. Subject to referral by a general practitioner, except in the exceptional cases as per the remarks column. 	No benefit.	<p>Referral to a specialist must be done by a registered general practitioner and a valid referral obtained. The following exceptions are applicable as per B8:</p> <ul style="list-style-type: none"> One (1) gynaecologist visit/consultation per annum for female beneficiaries; consultations and visits related to maternity; children under the age of two (2) years for paediatrician visits/consultations; Visits with ophthalmologists and oncologists.
D5.2.3	Infant Paediatric benefit (Consultation with a GP or Paediatrician)	<ul style="list-style-type: none"> 2 Paediatric consultations per beneficiary for children aged 0 - 12 months. 1 Paediatric consultation per beneficiary for children aged 13 - 24 months, included in the OAL. 	<ul style="list-style-type: none"> 2 Paediatric consultations per beneficiary for children aged 0 - 12 months. 1 Paediatric consultation per beneficiary for children aged between 13 - 24 months, included in the OAL. 	No benefit.	<p>REGISTERED BY ME ON</p> <p>2017</p>  <p>REGISTRAR OF MEDICAL SCHEMES</p>
D6	DENTISTRY (See B3)				Subject to the Dental Management Programme.
D6.1.1	Consultations	<ul style="list-style-type: none"> Limited to two general check-ups (once in 6 months) per beneficiary per year. Covered at the BDT. 	<ul style="list-style-type: none"> Limited to two general check-ups (once in 6 months) per beneficiary per year. Covered at the BDT. 	No benefit.	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBS)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D6.1.2	Fillings	<ul style="list-style-type: none"> Covered at 100% of the BDT. Fillings are granted once per tooth in 365 days. Benefit for re-treatment of a tooth is subject to managed care protocols. 	<ul style="list-style-type: none"> Covered at 100% of the BDT. Fillings are granted once per tooth in 365 days. Benefit for re-treatment of a tooth is subject to managed care protocols. 	No benefit.	Benefits for fillings are granted once per tooth in 365 days. Benefits for re-treatment of a tooth are subject to managed care protocols. A treatment plan and x-rays may be required for multiple fillings.
D6.1.3	Plastic Dentures	<ul style="list-style-type: none"> Covered at 100% of the BDT. One set of plastic dentures (an upper and a lower) in a 4 year period per beneficiary. Subject to pre- authorisation. 	No benefit.	No benefit.	Subject to managed care protocols.
D6.1.4	Extractions	Covered at 100% of BDT and managed care protocols apply.	Covered at 100% of BDT and managed care protocols apply.	No benefit.	Subject to managed care protocols.
D6.1.5	Root canal therapy	<ul style="list-style-type: none"> Covered at 100% of BDT and managed care protocols apply. Root canal therapy on wisdom teeth (3rd molars) and primary (milk) teeth is not covered. 	<ul style="list-style-type: none"> Covered at 100% of BDT. Root canal therapy on wisdom teeth (3rd molars) and primary (milk) teeth is not covered. 	No benefit.	Subject to managed care protocols.
D6.1.6	Oral Hygiene	<ul style="list-style-type: none"> 2 Annual scale and polish treatments per beneficiary once every 6 months. Covered at the BDT 	<ul style="list-style-type: none"> 2 Annual scale and polish treatments per beneficiary once every 6 months. Covered at the BDT 	No benefit.	No benefit for oral hygiene instructions. Benefit for fluoride is limited to beneficiaries from age 5 and younger than 16 years of age. Benefit for fissure sealants is limited to beneficiaries younger than 16 years of age.

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 REGISTRAR OF MEDICAL SCHEMES



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D6.1.7	Hospitalisation (general anaesthetic) and IV conscious sedation in the rooms	<ul style="list-style-type: none"> Subject to pre-authorisation. A co-payment of R3 000 per hospital admission applies. Certain maxillo-facial procedures are covered in hospital. Admission protocols apply. General anaesthetic benefits are available for children under the age of 5 years for extensive dental treatment. Multiple hospital admissions are not covered. General anaesthetic benefits are available for the removal of impacted teeth. Benefit is subject to managed care protocols. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No benefit for in hospital (general anaesthetic) dentistry, except for PMBs. Subject to pre-authorisation. Subject to the BonFit hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No benefit for basic dental procedures under general anaesthetic. Subject to PMB and pre-authorisation by the relevant managed healthcare program. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<p>Pre-authorisation is required for IV conscious sedation in the rooms and is limited to extensive dental treatment where managed care protocols apply.</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>REGISTERED BY ME ON</p> <p>2018-10-10</p>  <p>REGISTRAR OF DENTAL SCHEMES</p> </div>
D6.1.8	Laughing gas in dental rooms	Covered at 100% of the BDT.	Covered at 100% of the BDT.	No benefit.	Subject to managed care protocols.
D6.1.9	X-rays	<ul style="list-style-type: none"> Covered at 100% of the BDT for intra-oral x-rays. Extra-oral x-rays will be covered at 100% of the BDT subject to 1 in a 3 year period. 	<ul style="list-style-type: none"> Covered at 100% of the BDT for intra-oral x-rays. Extra-oral x-rays will be covered at 100% of the BDT subject to 1 in a 3 year period. 	No benefit.	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D6.2	ADVANCED DENTISTRY (See B3)				
D6.2.1	Crowns	No benefit.	No benefit.	No benefit.	
D6.2.2	Partial Metal Frame Dentures	No benefit.	No benefit.	No benefit.	
D6.2.3	Osseo-integrated Implants and orthognathic surgery (functional correction of malocclusion)	No benefit.	No benefit.	No benefit.	
D6.2.4	Oral Surgery	Surgery in the dental chair. Covered at 100% of BDT.	Surgery in the dental chair. Covered at 100% of BDT.	No benefit.	A benefit for Temporomandibular joint therapy is limited to non-surgical interventions/treatments.
D6.2.5	Orthodontic Treatment	No benefit.	No benefit.	No benefit.	
D6.2.6	Maxillo-facial surgery	See D23.	See D23.	See D23.	
D6.2.7	Periodontal treatment	No benefit.	No benefit.	No benefit.	
D7	HOSPITALISATION (See B3)				

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2018-10-20

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D7.1	Private hospitals and unattached operating theatres (See B3)				Subject to the relevant managed healthcare programme and its prior authorisation.
D7.1.1	In Hospital	<ul style="list-style-type: none"> No limit. No benefit for Deep Brain Stimulation Implantation. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit. Subject to the BonFit hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). No benefit for Deep Brain Stimulation Implantation. 	<ul style="list-style-type: none"> No limit. No benefit for Deep Brain Stimulation Implantation. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<p>Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items. No benefits will be granted if prior authorisation requirements are not complied with.</p> <p>This benefit excludes hospitalisation for:</p> <ul style="list-style-type: none"> Osseo-integrated implants and orthognathic surgery (D6); Maternity (D10); Mental Health (D12); Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16); Renal Dialysis chronic (D22); Refractive surgery (D23).
D7.1.2	Medicine on discharge from hospital (TTO) (See B4)	R360 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.	R360 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.	R360 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.	Where the script amount exceeds the benefit, the balance will be subject to available savings.
D7.1.3	Casualty / emergency room visits				

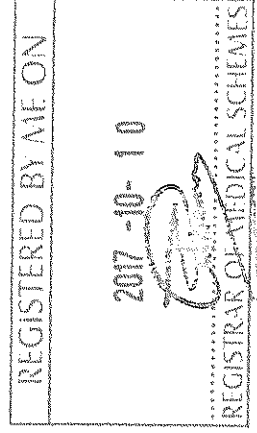
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REGISTRAR OF HOSPITAL SCHEMES



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D7.1.3.1	Facility fee	Subject to available savings.	Subject to available savings.	Subject to authorisation of bona fide emergencies.	Will be included in the hospital benefit if a retrospective authorisation is given by the relevant managed healthcare programme for bona fide emergencies.
D7.1.3.2	Consultations	See D5.1.2 and D5.2.2.	See D5.1.2 and D5.2.2.	No benefit.	
D7.1.3.3	Medicine	See D11.1.	See D11.1.	No benefit.	
D7.2	Public hospitals (See B3)				Subject to the relevant managed healthcare programme and its prior authorisation.



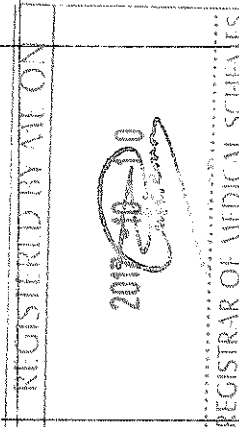

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D7.2.1	In hospital	No limit.	No limit.	No limit.	Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items. No benefits will be granted if prior authorisation requirements are not complied with. This benefit excludes: hospitalisation for: <ul style="list-style-type: none"> Osseo-integrated implants and orthognathic surgery (D6); Maternity (D10); Mental Health (D12); Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16); Renal Dialysis chronic (D22); Refractive surgery (D23).
D7.2.2	Medicine on discharge from hospital (TTO) (See B3 and B4)	R360 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme. See D7.1.2.	R360 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme. See D7.1.2.	R360 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme. See D7.1.2.	Where the script amount exceeds the benefit, the balance will be subject to available savings.
D7.2.3	Casualty / emergency room visits				

REGISTERED BY ME ON

2017-10-20

REGISTRAR OF MEDICAL SCHEMES



PARA GRAPH	BENEFIT (EXCEPT FOR PMBS)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D7.2.3.1	Facility fee	Subject to available savings.	Subject to available savings.	Subject to authorisation of bona fide emergencies.	Will be included in the hospital benefit if retrospective authorisation is given by the relevant managed healthcare programme for bona fide emergencies.
D7.2.3.2	Consultations	See D5.1.2 and D5.2.2.	See D5.1.2 and D5.2.2.	No benefit.	
D7.2.3.3	Medicine	See D11.1.	See D11.1.	No benefit.	
D7.2.4	Outpatient services				
D7.2.4.1	Facility fee	Subject to available savings.	Subject to available savings.	No benefit.	
D7.2.4.2	Consultations	See D5.1.2 and D5.2.2.	See D5.1.2 and D5.2.2.	No benefit.	
D7.2.4.3	Medicine	See D11.1.	See D11.1.	No benefit.	
D7.3	Alternatives to hospitalisation (See B3)		<p>REGISTERED BY AILON</p> 		Subject to the relevant managed healthcare programme and to its prior authorisation. Benefits for clinical procedures and treatment during stay in an alternative facility will be subject to the same benefits that apply to hospitalisation.
D7.3.1	Physical Rehabilitation hospitals	R47 250 per family, for all services.	R47 250 per family, for all services.	R47 250 per family for all services.	See D7.3



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D7.3.2	Sub-acute facilities, Hospice, Private Nursing	R15 760 per family.	R15 760 per family.	R15 760 per family.	This benefit includes nursing services for psychiatric nursing but excludes midwifery services.
D7.3.3	Outpatient antibiotic therapy in lieu of hospitalisation	<ul style="list-style-type: none"> No limit. Subject to pre-authorisation. 	<ul style="list-style-type: none"> No limit. Subject to pre-authorisation. 	<ul style="list-style-type: none"> No limit. Subject to pre-authorisation. 	Subject to the relevant managed healthcare programme and to its prior authorisation. See D7.3
D7.3.4	Conservative Back Programme	Subject to the Contracted Provider.	Subject to the Contracted Provider.	Subject to the Contracted Provider.	Subject to the relevant managed healthcare programme and the contract with the preferred provider.
D7.3.5	Terminal Care	Limited to and included in D7.3.2 and above limits, subject to pre-authorisation.	Limited to and included in D7.3.2 and above limits, subject to pre-authorisation.	Limited to and included in D7.3.2 and above limits, subject to pre-authorisation.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D8	IMMUNE DEFICIENCY SYNDROME RELATED TO HIV INFECTION (SEE B3)	<ul style="list-style-type: none"> No limit. Subject to PMBs. 	<ul style="list-style-type: none"> No limit. Subject to PMBs. 	<ul style="list-style-type: none"> No limit. Subject to PMBs. 	Subject to registration on the relevant managed healthcare programme. Subject to clinical protocols.
D8.1	Anti-retroviral medicine	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	Subject to the relevant managed healthcare programme.
D8.2	Related medicine	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	Limited to and included in D8 and subject to the DSP.	
D8.3	Related pathology	Limited to and included in D8.	Limited to and included in D8.	Limited to and included in D8.	Pathology as specified by the relevant managed healthcare programme, out of hospital.
D8.4	Related consultations	Limited to and included in D8.	Limited to and included in D8.	Limited to and included in D8.	
D8.5	All other services	Limited to and included in D1 - D7 and D9 - D26.	Limited to and included in D1 - D7 and D9 - D26.	Limited to and included in D1 - D7 and D9 - D26.	

REGISTERED BY M-LON

2017-10-10

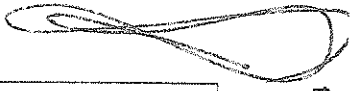
REGISTRAR OF MEDICAL SCHEMES

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D9	INFERTILITY (See B3 and B7)	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Limited to interventions and investigations as prescribed by the Regulations to the Medical Schemes' Act 131 of 1998 in Annexure A, paragraph 9, Code 902M.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D10	MATERNITY (See B3)				Subject to the relevant managed healthcare programme and to its prior authorisation.
D10.1	Confinement in hospital	<ul style="list-style-type: none"> No limit. 150% of the Bonitas Tariff for the general practitioner or medical specialist. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialist. Subject to the BonFit hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialist. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<p>Delivery by a general practitioner or medical specialist and the services of the attendant paediatrician and/or anaesthetists are included. Included in global obstetric fee is post-natal care by a general practitioner and medical specialist up to and including the six week post-natal consultation.</p>
D10.1.1	Medicine on discharge from hospital (TTO) (See B4)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Where the script amount exceeds the benefit, the balance will be subject to available savings.

REGISTERED BY MFLON

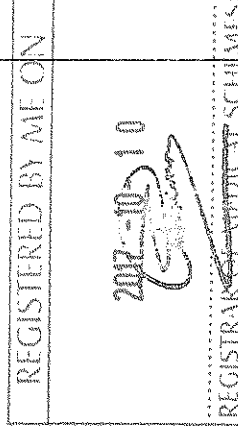
2017-10-10

REGISTRAR OF APPOINTMENT CHIEFS




PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D10.1.2	Confinement in a registered birthing unit	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. Subject to the BonFit hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Subject to the relevant managed healthcare programme and its prior authorisation. Delivery by a midwife. Hire of water bath and oxygen cylinder limited to and included in OAL. This must be hired from a practitioner who has a registered practice number.
D10.2	Confinement out of hospital	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. 	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. 	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy. 	<ul style="list-style-type: none"> Subject to the relevant managed healthcare programme and its prior authorisation. Delivery by a midwife. Hire of water bath and oxygen cylinder limited to and included in OAL. This must be hired from a practitioner who has a registered practice number.
D10.2.1	Consumables and pharmaceuticals	Limited to and included in D10.1.	Limited to and included in D10.1.	Limited to and included in D10.1.	Registered medicine, dressings and materials supplied by a midwife out of hospital.
D10.3	Related maternity services	Limited to and included in D10.1.	Limited to and included in D10.1.	Limited to and included in D10.1.	<p style="text-align: center;">2017-10-10</p> <p style="text-align: center;">REGISTERED BY ME ON</p> <p style="text-align: center;">REGISTRAR OF MEDICAL PRACTITIONERS</p> <p style="text-align: center;">130% of the Bonitas Tariff</p>
D10.3.1	Ante-natal consultations	<ul style="list-style-type: none"> 6 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy. R1 160 for ante-natal classes/exercises per pregnancy. 	<ul style="list-style-type: none"> 6 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy. Ante-natal classes/exercises are payable from available savings. 	<ul style="list-style-type: none"> 6 ante-natal consultations by a specialist, general practitioner or midwife per pregnancy. No benefit for ante-natal classes/exercises per pregnancy. 	<ul style="list-style-type: none"> 100% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialist.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D10.3.2	Related tests and procedures	<ul style="list-style-type: none"> Pregnancy related tests and procedures. 2 x 2D pregnancy scans. 1 x amniocentesis per pregnancy. 	<ul style="list-style-type: none"> Pregnancy related tests and procedures. 2 x 2D pregnancy scans. 1 x amniocentesis per pregnancy. 	<ul style="list-style-type: none"> Pregnancy related tests and procedures. 2 x 2D pregnancy scans. 1 x amniocentesis per pregnancy. 	
D11	MEDICINE AND INJECTION MATERIAL (See B3 and B4)				
D11.1	Routine (acute) medicine	Subject to available savings.	Subject to available savings.	No benefit.	Subject to the relevant managed healthcare programme. The Medicine Exclusion List and the Pharmacy Products Management Document are applicable. This benefit excludes: <ul style="list-style-type: none"> In-hospital medicine (D7); Anti-retroviral medicine (D8); Oncology medicine (D14); Organ and haemopoietic stem cell (bone marrow) transplantation immunosuppressive medication (D16).
D11.1.1	Medicine on discharge from hospital (TTO)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Where the script amount exceeds the benefit, the balance will be subject to available savings.




PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D11.1.2	Contraceptives	<ul style="list-style-type: none"> Limited to R1 500 per family. Limited to females of childbearing age. Subject to the DSP pharmacy. 40% co-payment applies for the voluntary use of a non-DSP pharmacy. 	<ul style="list-style-type: none"> Limited to R1 500 per family. Limited to females of childbearing age. Subject to the DSP pharmacy. 40% co-payment applies for the voluntary use of a non-DSP pharmacy. 	<ul style="list-style-type: none"> Limited to R1 200 per family. Limited to females of childbearing age. Subject to the DSP pharmacy. 40% co-payment applies for the voluntary use of a non-DSP pharmacy. 	
D11.2	Pharmacy Advised Therapy Schedules 0, 1 and 2 medicine advised and dispensed by a pharmacist	Limited to and included in D11.1.	Limited to and included in D11.1.	No benefit.	
D11.3	Chronic medicine (See B4)	<ul style="list-style-type: none"> Prescribed Minimum Benefits only at the DSP. 40% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP. 	<ul style="list-style-type: none"> Prescribed Minimum Benefits only at the DSP. 40% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP. 	<ul style="list-style-type: none"> Prescribed Minimum Benefits only at the DSP. 40% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP. 	<p>Subject to registration on the relevant managed healthcare programme and to its prior authorisation and applicable formularies.</p> <p>Restricted to a maximum of one month's supply unless pre-authorised. [Includes diabetic disposables such as</p> <ul style="list-style-type: none"> syringes, needles, strips and lancets <p>The above are excluded from D3 and D11 if on the Diabetic Management Programme.</p> <p>This benefit excludes:</p> <ul style="list-style-type: none"> In hospital medicine (D7); Anti-retroviral drugs (D8); Oncology medicine (D14); Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16).

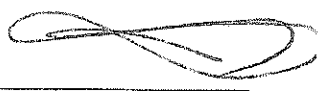
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REGISTRAR OF MEDICAL SCHEMES

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D11.3.1	MDR and XDR-TB	No limit, subject to managed care protocols.	No limit, subject to managed care protocols.	No limit, subject to managed care protocols.	Subject to the relevant managed healthcare programme and its prior authorisation.
D11.4	Specialised Drugs (See B4)				
D11.4.1	Non Oncology Biological Drugs applicable to monoclonal antibodies interleukins	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	Subject to the relevant managed healthcare programme and to its prior authorisation
D11.4.1.1	Iron chelating agents for chronic use	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.1.2	Human Immunoglobulin for chronic use	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.1.3	Non calcium phosphate binders and calcimimetics	No benefit, unless PMB.	No benefit, unless PMB.	No benefit, unless PMB.	
D11.4.2	Specialised Drugs for Oncology (See B4)	See D14.1.3.	See D14.1.3.	See D14.1.3.	
D12	MENTAL HEALTH (See B3 and B6)	<ul style="list-style-type: none"> R30 680 per family, unless PMB. Subject to the DSP. 	<ul style="list-style-type: none"> R30 680 per family, unless PMB. Subject to the DSP. 	<ul style="list-style-type: none"> R30 680 per family, unless PMB. Subject to the DSP. 	Subject to the relevant managed healthcare programme. Physiotherapy is not covered for mental health admissions.

REGISTERED BY MEFON
 2017-10-10

 REGISTRAR OF MEDICAL SCIENCES



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D12.1	In Hospital	<ul style="list-style-type: none"> Limited to and included in D12. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Limited to and included in D12. Subject to the BonFit hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> Limited to and included in D12. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<p>For accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items and procedures performed by general practitioners and psychiatrists. A maximum of three days' hospitalisation for beneficiaries admitted by a general practitioner or specialist physician. (See B6).</p>
D12.1.1	Medicine on discharge from hospital (TTO) (See B4 and B6)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Where the script amount exceeds the benefit, the balance will be subject to available savings.
D12.2	Out of Hospital				
D12.2.1	Medicine (See B4 and B6)	Limited to and included in D11.	Limited to and included in D11.	Limited to and included in D11.	<p>REGISTERED BY ME ON</p> <p>2017-10-10</p> <p></p> <p>REGISTRAR OF MEDICAL SCHEMES</p>
D12.3	Rehabilitation for substance abuse (See B3)	Limited to and included in D12.	Limited to and included in D12.	Limited to and included in D12.	Subject to the relevant managed healthcare programme and to its prior authorisation. (See B6).
D12.3.1	Medicine on discharge from hospital (TTO) (See B3 and B4)	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Limited to and included in D7.1.2.	Where the script amount exceeds the benefit, the balance will be subject to available savings.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D12.4	Consultations and visits, procedures, assessments, therapy, treatment and/or counselling, in and out of hospital. (See B3)	<ul style="list-style-type: none"> R15 130 per family, limited to and included in D12. Educational psychology visits for adult beneficiaries (>21 years) are excluded from this benefit. 	<ul style="list-style-type: none"> Prescribed Minimum Benefit only. Subject to D12. Educational psychology visits for adult beneficiaries (>21 years) are excluded from this benefit. 	<ul style="list-style-type: none"> Prescribed Minimum Benefit only. Subject to D12. Educational psychology visits for adult beneficiaries (>21 years) are excluded from this benefit. 	
D13	NON-SURGICAL PROCEDURES AND TESTS (See B2 and B3)				
D13.1	In Hospital	<ul style="list-style-type: none"> No limit. 150% of the Bonitas Tariff for the general practitioner or medical specialist. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the non-network specialist or general practitioner. Subject to the BonFit Hospital Network. 30% co-payment to apply to all non-network admissions. 	<ul style="list-style-type: none"> No limit. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the non-network specialist or general practitioner. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<p>Subject to the relevant managed healthcare programme and its prior authorisation in hospital only.</p> <p>This benefit excludes:</p> <ul style="list-style-type: none"> Psychiatry and psychology (D12); Optometric examinations (D15); Pathology (D18); Radiology (D21).
D13.2	Out of hospital	Subject to available savings.	Subject to available savings.	No benefit, except D13.2.1.	


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REGISTRAR OF MEDICAL SCHEMES



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D13.2.1	<ul style="list-style-type: none"> • Routine diagnostic upper and lower gastro-intestinal fibre-optic endoscopy (excluding rigid sigmoidoscopy and anoscopy) • 24 hr oesophageal PH studies • Breast fine needle biopsy • Circumcision • Cystoscopy • Laser tonsillectomy • Oesophageal motility studies • Vasectomy • Prostate Needle biopsy (See B3) 	No limit.	No limit.	No limit.	<p>Subject to relevant managed healthcare programme.</p> <p>Co-payments will not apply if procedure is done in the doctors rooms.</p> <p>Includes related consultation, materials, pathology and radiology if done in the rooms on the same day.</p>
D13.3	Sleep studies (See B3)				Subject to the relevant managed healthcare programme and its prior authorisation.
D13.3.1	Diagnostic Polysomnograms In and out of hospital	No limit.	No limit.	No limit.	If authorised by the relevant managed healthcare programme for dyssomnias e.g. central sleep apnoea, obstructive sleep apnoea, parasomnias or medical or psychiatric sleep disorders as part of neurological investigations by a relevant specialist.

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 2017-10-10

 REGISTRAR OF MEDICAL SCHEMES



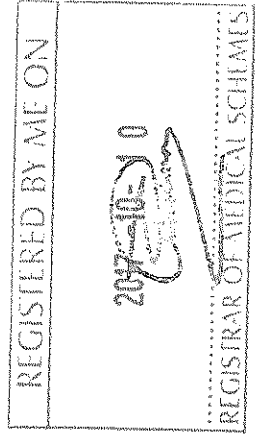
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D13.3.2	CPAP Titration	No limit.	No limit.	No limit.	If authorised by the relevant managed healthcare programme for patients with obstructive sleep apnoea who meet the criteria for CPAP and where requested by the relevant specialist.
D14	ONCOLOGY (See B3)				
D14.1	PRE ACTIVE, ACTIVE & POST ACTIVE TREATMENT PERIOD	<ul style="list-style-type: none"> R328 100 per family. The ICON medical specialist network is the preferred provider for oncology services (excluding paediatric oncology and acute haematology), at the negotiated rate. 100% of the Bonitas tariff for services rendered by non ICON medical specialists Above benefit, limited to PMBs and 40% co-payment for voluntary use of services rendered by non ICON medical specialists. 	<ul style="list-style-type: none"> R328 100 per family. The ICON medical specialist network is the preferred provider for oncology services (excluding paediatric oncology and acute haematology), at the negotiated rate. 100% of the Bonitas tariff for services rendered by non ICON medical specialists Above benefit, limited to PMBs and 40% co-payment for voluntary use of services rendered by non ICON medical specialists. 	<ul style="list-style-type: none"> R328 100 per family. The ICON medical specialist network is the preferred provider for oncology services (excluding paediatric oncology and acute haematology), at the negotiated rate. 100% of the Bonitas tariff for services rendered by non ICON medical specialists Above benefit, limited to PMBs and 40% co-payment for voluntary use of services rendered by non ICON medical specialists. 	<p>Subject to the relevant managed healthcare programme and to its prior authorisation. Treatment for long-term chronic conditions that may develop as a result of chemotherapy and radiotherapy is not included in this benefit. Benefit for Oncologists, haematologists and accredited medical practitioners for consultations, visits, treatment and consumable material used in radiotherapy and chemotherapy. The Specialist Network is the DSP for related oncology services at the Specialist Network (DSP) rate.</p>

REGISTERED BY ME ON


2018-10-10

REGISTRAR OF MEDICAL SCHEMES


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D14.1.1	Medicine (See B4)	Limited to and included in D14.1 and subject to the DSP.	Limited to and included in D14.1 and subject to the DSP.	Limited to and included in D14.1 and subject to the DSP.	
D14.1.2	Radiology and pathology (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	Limited to and included in D14.1.	
D14.1.2.1	PET and PET-CT (See B3)	No benefit.	No benefit.	No benefit.	Subject to the relevant managed healthcare programme and to its prior authorisation. Specific authorisations are required in addition to any authorisation that may have been obtained for hospitalisation. Only in a credentialled specialist practice.
D14.1.3	Specialised Drugs (See B4)				Subject to the relevant managed healthcare programme and to its prior authorisation. This list includes but is not limited to targeted therapies e.g. biologicals, tyrosine kinase inhibitors, and other non genericised chemotherapeutic agents. Subject to published list. Unless otherwise stated below, any other diseases where the use of the drug is deemed appropriate by the managed health care organization, drugs will be funded from this benefit.
D14.1.3.1	Biological drugs	No benefit, except for PMBs.	No benefit, except for PMBs.	No benefit, except for PMBs.	

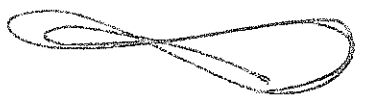


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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D14.1.3.2	Unregistered chemotherapeutic agents	No benefit, except for PMBs.	No benefit, except for PMBs.	No benefit, except for PMBs.	Subject to Section 21 approval by the Medicines Control Council and pre-authorisation by the relevant managed healthcare programme.
D14.1.3.3	Proteasome Inhibitors	No benefit, except for PMBs.	No benefit, except for PMBs.	No benefit, except for PMBs.	
D14.1.3.4	Certain Pyrimidine Analogues	No benefit, except for PMBs.	No benefit, except for PMBs.	No benefit, except for PMBs.	
D14.1.4	Flushing of J Line and/or Port (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	Limited to and included in D14.1.	Subject to the relevant managed healthcare programme.
D14.1.5	Brachytherapy materials (including seeds and disposables) and equipment (See B3)	Limited to R42 110 per beneficiary and included in D14.1.	Limited to R42 110 per beneficiary and included in D14.1.	Limited to R42 110 per beneficiary and included in D14.1.	Subject to the relevant managed healthcare programme and to its prior authorisation, for services rendered by oncologists, radiotherapists and credentialled medical practitioners. The Specialist Network is the DSP for oncology related services at the Specialist Network (DSP) rate.
D14.2	Post-active Treatment period (See B3)	Limited to and included in D14.1 during the remission period following the active treatment period, except for Prescribed Minimum Benefits.	Limited to and included in D14.1 during the remission period following the active treatment period, except for Prescribed Minimum Benefits.	Limited to and included in D14.1 during the remission period following the active treatment period, except for Prescribed Minimum Benefits.	REGISTERED BY AELON 2017-10-10  REGISTRAR OF MEDICAL SCHEMES
D14.2.1	Flushing of J Line and/or Port (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	Limited to and included in D14.1.	Subject to the relevant managed healthcare programme.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D14.3	Oncology Social worker (OSW) benefit	<ul style="list-style-type: none"> Limited to R2 700 per family, subject to the ICON (OSW) network. Limited to and included in D14.1. 	<ul style="list-style-type: none"> Limited to R2 700 per family, subject to the ICON (OSW) network. Limited to and included in D14.1. 	<ul style="list-style-type: none"> Limited to R2 700 per family, subject to the ICON (OSW) network. Limited to and included in D14.1. 	Subject to the relevant manage healthcare protocols and its prior authorisation.
D15	OPTOMETRY (In and Out of Network) (See B3)	Subject to available savings.	Subject to available savings.	No benefit.	Subject to the preferred provider. When prescribed by a registered optometrist, ophthalmologist or supplementary optical practitioner.
D15.1	Optometric refraction test, re-exam and/or composite exam	Limited to and included in D15.	Limited to and included in D15.	No benefit.	
D15.2	Frames	Limited to and included in D15.	Limited to and included in D15.	No benefit.	Including repairs.
D15.3	Lenses				
D15.3.1	Single vision lenses	Limited to and included in D15.	Limited to and included in D15.	No benefit.	Subject to contracted providers protocols.
D15.3.2	Bifocal lenses	Limited to and included in D15.	Limited to and included in D15.	No benefit.	
D15.3.3	Multifocal lenses	Limited to and included in D15.	Limited to and included in D15.	No benefit.	
D15.3.4	Contact lenses	Limited to and included in D15. Limited to and included in D15 except for Keratoconus where it is limited to R2000 included in D3.1.1.	Limited to and included in D15.	No benefit.	When prescribed by a registered optometrist, ophthalmologist, medical practitioner or supplementary optical practitioner.

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D15.4	Low vision appliances	Limited to and included in D3.1.1.	Limited to and included in D3.1.1.	No benefit.	When prescribed by a registered optometrist, ophthalmologist, medical practitioner or supplementary optical practitioner.
D15.5	Ocular prostheses	Limited to and included in D20.2.	Limited to and included in D20.2.	No benefit.	When prescribed by a registered optometrist, ophthalmologist, medical practitioner or supplementary optical practitioner.
D15.6	Diagnostic procedures	Limited to and included in D15.	No benefit.	No benefit.	
D15.7	Readers				
D15.7.1	From a registered optometrist, ophthalmologist or supplementary optical practitioner	Limited to and included in D15.	No benefit.	No benefit.	
D15.7.2	From a registered pharmacy	Limited to and included in D15.	No benefit.	No benefit.	

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D16	ORGAN AND HAEMOPOIETIC STEM CELL (BONE MARROW) TRANSPLANTATION AND IMMUNO-SUPPRESSIVE MEDICATION (INCLUDING CORNEAL GRAFTS) (See B3)	<ul style="list-style-type: none"> No limit 150% of the Bonitas Tariff for the medical and specialist practitioners. Corneal grafts are limited to R30 000 per beneficiary for local and imported grafts. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialists. No benefit for Corneal grafts unless PMB. Subject to the BonFit hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). 	<ul style="list-style-type: none"> No limit 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialists. No benefit for Corneal grafts unless PMB. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<p>Subject to the relevant managed healthcare programme to its prior authorisation, no benefits will be granted for hospitalisation, treatments and associated clinical procedures if prior authorization is not obtained. Organ harvesting is limited to the Republic of South Africa excluding donor cornea.</p>
D16.1	Haemopoietic stem cell (bone marrow) transplantation (See B3)	Limited to and included in D16.	Limited to and included in D16.	Limited to and included in D16.	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts derived from the South African Bone Marrow Registry.
D16.2	Immuno-suppressive medication (See B4)	Limited to and included in D16 and subject to the DSP.	Limited to and included in D16 and subject to the DSP.	Limited to and included in D16 and subject to the DSP.	
D16.3	Post transplantation biopsies and scans (See B3)	Limited to and included in D16.	Limited to and included in D16.	Limited to and included in D16.	
D16.4	Radiology and pathology (See B3)	Limited to and included in D16.	Limited to and included in D16.	Limited to and included in D16.	For specified radiology and pathology services, performed by pathologists, radiologists and haematologists, associated with the transplantation treatment.

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D17	PARAMEDICAL SERVICES (ALLIED MEDICAL PROFESSIONS) (See B2 and B3)				
D17.1	In hospital	No limit.	No limit.	No limit.	Subject to referral by the treating practitioner.
D17.1.1	Dietetics	100% of Bonitas Tariff. Limited to and included in D17.1.	100% of Bonitas Tariff. Limited to and included in D17.1.	100% of Bonitas Tariff. Limited to and included in D17.1.	
D17.1.2	Occupational Therapy	100% of Bonitas Tariff. Limited to and included in D17.1.	100% of Bonitas Tariff. Limited to and included in D17.1.	100% of Bonitas Tariff. Limited to and included in D17.1.	
D17.1.3	Speech Therapy	100% of Bonitas Tariff. Limited to and included in D17.1.	100% of Bonitas Tariff. Limited to and included in D17.1.	100% of Bonitas Tariff. Limited to and included in D17.1.	
D17.2	Out of hospital	Subject to available savings.	Subject to available savings.	No benefit, unless PMB.	
D17.2.1	Audiology	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
D17.2.2	Dietetics	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
D17.2.3	Genetic counselling	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
D17.2.4	Hearing aid acoustics	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
D17.2.5	Occupational therapy	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
D17.2.6	Orthoptics	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D17.2.7	Podiatry	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
D17.2.8	Private nurse practitioners	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	Nursing services are included in the Alternatives to Hospitalisation benefit (D7) if pre-authorised by the relevant managed healthcare programme.
D17.2.9	Speech therapy	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
D17.2.10	Social workers	Limited to and included in D17.2.	Limited to and included in D17.2.	No benefit, unless PMB.	
D18	PATHOLOGY AND MEDICAL TECHNOLOGY (See B2 and B3)				
D18.1	In Hospital	No limit.	No limit.	No limit.	Subject to the relevant managed healthcare programme.
D18.2	Out of hospital	Subject to available savings.	Subject to available savings.	No benefit.	Subject to Pathology Management Program. This benefit excludes: the specified list of pathology tariff codes included in the: <ul style="list-style-type: none"> • maternity benefit, (D10); • the oncology benefit during the active and/or post active treatment period, (D14); • organ and haemopoietic stem cell transplantation benefit, (D16); • and the renal dialysis chronic benefit, (D22).

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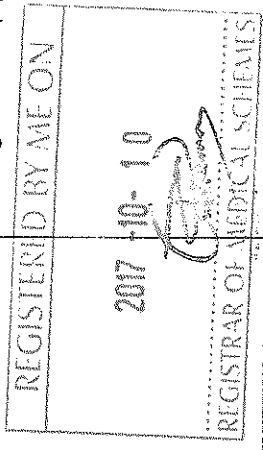
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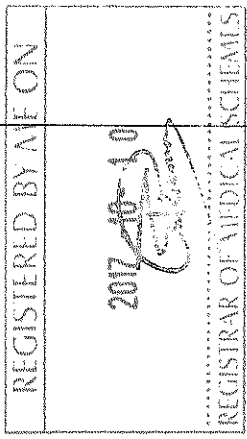


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D19	PHYSICAL THERAPY (See B2 and B3)				
D19.1	In hospital Physiotherapy Biokinetics	No limit.	No limit.	No limit.	Subject to referral by the treating practitioner. Physiotherapy is not covered for mental health admissions. (See D12).
D19.2	Out of hospital Physiotherapy Biokinetics Chiropractics	Subject to available savings.	Subject to available savings.	No benefit.	This benefit excludes X-rays performed by chiropractors.
D20	PROSTHESES AND DEVICES INTERNAL AND EXTERNAL (See B3)				
D20.1	Prostheses and devices internal(surgically implanted), including all temporary prostheses, or/and all accompanying temporary or permanent devices used to assist with the guidance, alignment or delivery of these internal prostheses and devices. This includes bone cement, bone graft substitutes, screws, pins and bone anchors.	<ul style="list-style-type: none"> R30 000 per family. Sub-limit of R3 225 for a single intra-ocular lens. R6 450 for bilateral lenses per beneficiary. Subject to preferred supplier agreements and Regulation 8 (3). No benefit for joint replacement prostheses, unless PMB. 	<ul style="list-style-type: none"> No benefit, except for PMBs. Subject to preferred supplier agreements and Regulation 8 (3). 	<ul style="list-style-type: none"> No benefit, except for PMBs. Subject to preferred supplier agreements and Regulation 8 (3). 	Subject to the relevant managed healthcare programme and to its prior authorisation. This benefit excludes Osseo-integrated implants for the purpose of replacing a missing tooth or teeth. No benefit for implantable defibrillators & total ankle replacements unless PMB.
D20.1.1	Cochlear implants	No benefit.	No benefit.	No benefit.	Subject to the relevant managed healthcare programme and to its prior authorisation.



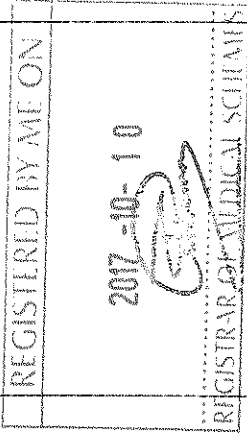
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PARA GRAPH	BENEFIT (EXCEPT FOR PMBS)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D20.1.2	Internal Nerve Stimulator	No benefit.	No benefit.	No benefit.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D20.2	Prostheses external	<ul style="list-style-type: none"> No benefit, except for PMBs. Subject to preferred supplier agreements and Regulation 8 (3). 	<ul style="list-style-type: none"> No benefit, except for PMBs. Subject to preferred supplier agreements and Regulation 8 (3). 	<ul style="list-style-type: none"> No benefit, except for PMBs. Subject to preferred supplier agreements and Regulation 8 (3). 	Subject to the relevant managed healthcare programme and to its prior authorisation.
D21	RADIOLOGY (See B2 and B3)				
D21.1	General radiology				
D21.1.1	In hospital	No limit.	No limit.	No limit.	For diagnostic radiology tests and ultrasound scans. Authorisation is not required for MRI scans for low field peripheral joint examination of dedicated limb units.
D21.1.2	Out of hospital	Subject to available savings.	Subject to available savings.	No benefit.	This benefit excludes: specified list of radiology tariff codes included in the <ul style="list-style-type: none"> maternity benefit, (D10), the oncology benefit during the active treatment and/or post active treatment period, (D14); the organ and haemopoietic stem cell transplantation benefit, (D16), renal dialysis chronic benefit, (D22). Authorisation is not required for MRI scans for low field peripheral joint examination of dedicated limb units.



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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D21.2	Specialised radiology				
D21.2.1	In hospital	R22 220 per family.	R15 000 per family.	R15 000 per family.	<p>Subject to the relevant managed healthcare programme and to its prior authorisation.</p> <p>Specific authorisations are required in addition to any authorisation that may have been obtained for hospitalisation, for the following:</p> <ul style="list-style-type: none"> • CT scans • MUGA scans • MRI scans • Radio isotope studies • CT colonography (virtual colonoscopy) (only in credentialed practices), limited to one per beneficiary per annum restricted to the evaluation of symptomatic patients only) • MDCT coronary angiography (only in credentialed practices), limited to one per beneficiary, restricted to the evaluation of symptomatic patients only.
D21.2.2	Out of hospital	Limited to and included in D21.2.1.	Subject to available savings.	No benefit.	See D21.2.1.
D21.3	PET and PET-CT	See D14.1.2.1.	See D14.1.2.1.	See D14.1.2.1.	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D22	RENAL DIALYSIS CHRONIC (See B3)				
D22.1	Haemodialysis and peritoneal dialysis	<ul style="list-style-type: none"> No limit. 100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP and Regulation 8 (3). 150% of the Bonitas Tariff for the services rendered by a medical practitioner. Related medicines are subject to the DSP and Regulation 8 (3). 20% co-payment applies for the voluntary use of a non-DSP. 	<ul style="list-style-type: none"> No limit. 100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP and Regulation 8 (3). 130% of the Bonitas Tariff for the services rendered by a network specialist and 100% of the Bonitas Tariff for the services rendered by a non-network specialist. Related medicines are subject to the DSP and Regulation 8 (3). 20% co-payment applies for the voluntary use of a non-DSP. 	<ul style="list-style-type: none"> No limit. 100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP and Regulation 8 (3). 130% of the Bonitas Tariff for the services rendered by a network specialist and 100% of the Bonitas Tariff for the services rendered by a non-network specialist. Related medicines are subject to the DSP and Regulation 8 (3). 20% co-payment applies for the voluntary use of a non-DSP. 	<p>Subject to the relevant managed healthcare programme and to its prior authorisation</p> <p>Authorised erythropoietin is included in (D4).</p> <p>Acute renal dialysis is included in hospitalisation costs. See D7.</p>
D22.2	Radiology and pathology (See B3)	Limited to and included in D22.1.	Limited to and included in D22.1.	Limited to and included in D22.1.	As specified by the relevant managed healthcare programme.
D23	SURGICAL PROCEDURES (See B3)				Subject to the relevant managed healthcare programme and to its prior authorisation.

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D23.1	In hospital and unattached operating theatres and other minor surgical procedures that can be authorised in hospital.	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1. 150% of the Bonitas Tariff for services rendered by the medical practitioner. Co-payments apply – See paragraph D23.3 below. 	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1 at 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists or general practitioners. Co-payments apply – See paragraph D23.3 below. 	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1 at 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for non-network specialists or general practitioners. Co-payments apply – See paragraph D23.3 below. 	<p>This benefit excludes:</p> <ul style="list-style-type: none"> Osseo-integrated implants (D6); Orthognathic and oral surgery (D6); Maternity (D10); Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication (D16).
D23.1.1	Refractive surgery	No benefit.	No benefit.	No benefit.	
D23.1.2	Maxillo-facial surgery	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1. 150% of the Bonitas Tariff for services rendered by the medical specialist. 	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1. 100% of the Bonitas Tariff for services rendered by the medical specialist. 	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1. 100% of the Bonitas Tariff for services rendered by the medical specialist. 	<p>Subject to the relevant managed healthcare programme and to its prior authorisation.</p> <p>For the surgical removal of</p> <ul style="list-style-type: none"> tumours neoplasms sepsis, trauma, congenital birth defects and other surgery not specifically mentioned in (D6). <p>This benefit excludes:</p> <ul style="list-style-type: none"> Osseo-integrated implantation (D6); Orthognathic surgery (D6); Oral surgery (D6); Impacted wisdom teeth (D6).

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D23.2	Out of hospital in practitioner's rooms	Subject to available savings.	Subject to available savings.	No benefit.	Subject to the relevant managed healthcare programme and to its prior authorisation. Only where a hospital procedure is performed in the practitioner's rooms and is approved, will it be limited to and included in (D7) and OAL. This benefit excludes services as above as well as Organ and haemopoietic stem cell (bone marrow) transplantation and immunosuppressive medication. (D16). No co-payment applies if the procedure is done in the practitioner's rooms.
D23.3	PROCEDURES WHICH WILL ATTRACT A DEDUCTIBLE:				Subject to the relevant managed healthcare programme and to its prior authorisation.
D23.3.1	Procedures which will attract a R1 380 deductible: <ul style="list-style-type: none"> • Colonoscopy • Conservative back treatment • Cystoscopy • Facet Joint Injections • Flexible sigmoidoscopy • Functional nasal surgery • Gastroscopy • Umbilical Hernia repairs • Hysteroscopy, but not endometrial ablation • Myringotomy • Tonsillectomy and adenoidectomy • Varicose vein surgery 	Subject to a R1 380 co-payment per event.	Subject to a R1 380 co-payment per event.	Subject to a R1 380 co-payment per event.	

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D23.3.2	<p>Procedures which will attract a R3 500 deductible:</p> <ul style="list-style-type: none"> • Arthroscopy • Laparoscopic Laparoscopy • Laparoscopic Hysterectomy • Percutaneous Radiofrequency Ablations (percutaneous rhizotomies) • Laparoscopic Appendectomy 	Subject to a R3 500 co-payment per event.	Subject to a R3 500 co-payment per event.	Subject to a R3 500 co-payment per event.	
D23.3.3	<p>Procedures which will attract a R6 900 deductible:</p> <ul style="list-style-type: none"> • Nissen Fundoplication (Reflux surgery) • Back Surgery including spinal fusion • Joint replacements (e.g. hip and knee replacements) • Laparoscopic Pyeloplasty • Laparoscopic Radical Prostatectomy 	Subject to a R6 900 co-payment per event.	Subject to a R6 900 co-payment per event.	Subject to a R6 900 co-payment per event.	
D24	PREVENTATIVE CARE BENEFIT (See B3)				

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D24.1	Women's Health Breast Cancer Screening Cervical Cancer Screening	<ul style="list-style-type: none"> Mammogram Females 40 -74 years Once every 2 years. Pap Smear Females 21-65 years Once every 3 years 	<ul style="list-style-type: none"> No benefit. Pap Smear Females 21-65 years Once every 3 years 	<ul style="list-style-type: none"> No benefit. Pap Smear Females 21-65 years Once every 3 years 	
D24.2	Mens Health PSA test	No benefit.	No benefit.	No benefit.	
D24.3	General Health	<ul style="list-style-type: none"> HIV test annually Flu vaccine annually. 	<ul style="list-style-type: none"> HIV test annually Flu vaccine annually. 	<ul style="list-style-type: none"> HIV test annually Flu vaccine annually. 	
D24.4	Cardiac Health	No benefit.	No benefit.	No benefit.	
D24.5	Elderly Health	<ul style="list-style-type: none"> Pneumococcal Vaccination Age >65 Once every 5 years Faecal Occult Blood Test Ages 50-75 annually. 	<ul style="list-style-type: none"> Pneumococcal Vaccination Age >65 Once every 5 years Faecal Occult Blood Test Ages 50-75 annually. 	<ul style="list-style-type: none"> Pneumococcal Vaccination Age >65 Once every 5 years Faecal Occult Blood Test Ages 50-75 annually. 	
D24.6	Children health Hypothyroidism Infant Hearing Screening	<ul style="list-style-type: none"> 1 TSH Test Age <1 month One infant hearing screening test for newborns up to 8 weeks, in or out of hospital, performed by an audiologist or speech therapist. 	<ul style="list-style-type: none"> 1 TSH Test Age <1 month One infant hearing screening test for newborns up to 8 weeks, in or out of hospital, performed by an audiologist or speech therapist. 	<ul style="list-style-type: none"> 1 TSH Test Age <1 month One infant hearing screening test for newborns up to 8 weeks, in or out of hospital, performed by an audiologist or speech therapist. 	

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
	Extended Program on Immunisation (EPI)	<ul style="list-style-type: none"> No benefit. 	<ul style="list-style-type: none"> No benefit. 	<ul style="list-style-type: none"> No benefit. 	
D25	INTERNATIONAL TRAVEL BENEFIT	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in- and out-of-hospital treatment. The first R2 000 (or equivalent of local currency in respect of out-of-hospital treatment per person per journey is payable by the member. Subject to authorisation. Not exceeding 90 days from date of departure from South Africa, for medical emergencies only. 	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in- and out-of-hospital treatment. The first R2 000 (or equivalent of local currency in respect of out-of-hospital treatment per person per journey is payable by the member. Subject to authorisation. Not exceeding 90 days from date of departure from South Africa, for medical emergencies only. 	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in- and out-of-hospital treatment. The first R2 000 (or equivalent of local currency in respect of out-of-hospital treatment per person per journey is payable by the member. Subject to authorisation. Not exceeding 90 days from date of departure from South Africa, for medical emergencies only. 	<ul style="list-style-type: none"> R5 000 000 per beneficiary per journey for both in- and out-of-hospital treatment (R10 000 000 per family). Emergency optical and dental illness expenses up to R10 000. Medical evacuation, transport to medical centres, return to South Africa
D26	AFRICA BENEFIT	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa. Subject to authorisation. 	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa. Subject to authorisation. 	<ul style="list-style-type: none"> 100% of the usual, reasonable cost for in- and out-of-hospital treatment routinely available in South Africa received in Africa. Subject to authorisation. 	<p>The Fund's liability will not exceed the global amount the Fund would in the ordinary course pay for such healthcare services given the Fund's claims experience in South Africa, subject to the benefits as per benefit plan.</p>
D27	WELLNESS BENEFIT				

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PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT	BONESSENTIAL	CONDITIONS/REMARKS SUBJECT TO PMB
D27.1	Health Risk Assessment (HRA) which includes Lifestyle questionnaire Wellness screening	<p>Wellness screening.</p> <p>One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).</p> <p>Payable from OAL.</p> <p>Limited to:</p> <ul style="list-style-type: none"> • blood pressure test • glucose test • cholesterol test • body mass index. • hip to waist ratio. 	<p>Wellness screening.</p> <p>One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists).</p> <p>Payable from OAL.</p> <p>Limited to:</p> <ul style="list-style-type: none"> • blood pressure test • glucose test • cholesterol test • body mass index • hip to waist ratio. 	<p>Wellness screening.</p> <p>One assessment per beneficiary per annum by a registered provider (participating pharmacy corporate wellness day or biokineticists).</p> <p>Payable from OAL.</p> <p>Limited to:</p> <ul style="list-style-type: none"> • blood pressure test • glucose test • cholesterol test • body mass index • hip to waist ratio. 	
D27.2	Wellness Extender	<p>Subject to completion of a Health Risk Assessment per beneficiary.</p> <p>Limited to R1 210 per family</p> <p>Limited to</p> <ul style="list-style-type: none"> • Physical examination by a Family practitioner • Dietician consultation • Biokineticist consultation • Physiotherapy consultation • Smoking cessation programme. 	<p>Subject to completion of a Health Risk Assessment per beneficiary.</p> <p>Limited to R1 210 per family.</p> <p>Limited to</p> <ul style="list-style-type: none"> • Physical examination by a Family practitioner • Dietician consultation • Biokineticist consultation • Physiotherapy consultation • Smoking cessation programme. 	<p>Subject to completion of a Health Risk Assessment per beneficiary.</p> <p>Limited to R860 per family.</p> <p>Limited to</p> <ul style="list-style-type: none"> • Physical examination by a Family practitioner • Dietician consultation • Biokineticist consultation • Physiotherapy consultation • Smoking cessation programme. 	<p>Child dependants will qualify for the wellness extender benefit once the main member or an adult beneficiary has completed a Health Risk Assessment.</p>

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