

Bonitas

Annexure B BonSave and
BonFit Select 2020

OPTIONS:

BONSAVE

BONFIT SELECT

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A ENTITLEMENT OF BENEFITS

- A1 The Bonitas Fund Tariff is defined as the Bonitas monetary tariffs applicable in 2019 increased by an average of 4.5%.
- 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



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

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

B CHARGING OF BENEFITS, LIMITS INCLUDING OVERALL ANNUAL 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.

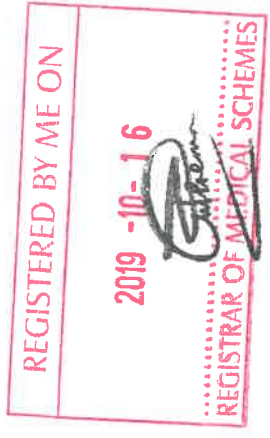
B3 Valid claims will be paid at 100% of the negotiated fee, or in the absence of such fee, 100% of the lower cost or Bonitas Tariff, or Uniform Patient Fee Schedule for Public hospitals, or 100% of the Bonitas Dental Tariff as prescribed or rendered by a medical dental and alternative healthcare practitioner 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 medicines claims will be reimbursed at 100% of (1) the single exit price plus the negotiated dispensing fee or (2) the single exit price plus 26% capped at a maximum of R26 (Vat exclusive). Both subject to the reimbursement limit, i.e. Medicine Price List. 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 or more dependants	=	M4

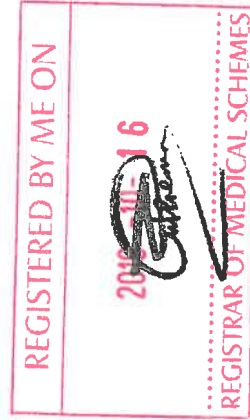


B6 Mental Health in Hospital will be covered subject to the relevant managed healthcare programme, provided that the treatment is rendered in a designated service provider facility. The DSP facility must be an appropriate mental health facility as licensed by the Department of Health and credentialed 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 credentialed 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	



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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
- Specialist to specialist referral.

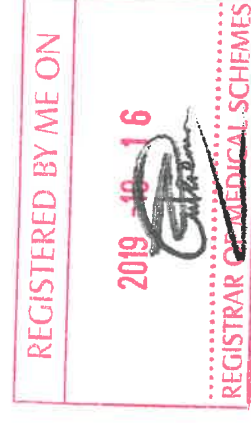
On depletion of benefits, PMB above limits will only be applicable via the contracted Designated Service Providers of the Fund, (where relevant), subject to Regulation 8.

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 payable in full.

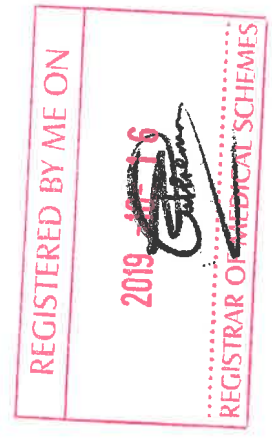
The Prescribed Minimum Benefits are available in conjunction with the Fund's contracted managed care programmes, which include the application of treatment protocols, medicine formularies, pre-authorisation and case management. These measures have been implemented to ensure appropriate and effective delivery of Prescribed Minimum Benefits.

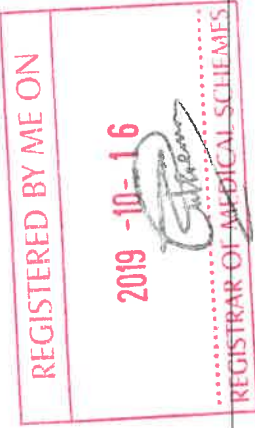
See Annexure D – Paragraph 7 for a full explanation

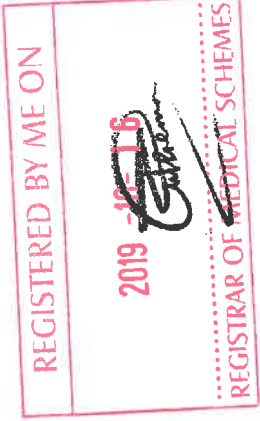


D ANNUAL BENEFITS AND LIMITS.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
	OVERALL ANNUAL LIMIT	No limit.	No limit.	
	PERSONAL MEMBER SAVINGS ACCOUNT	Subject to available savings.	Subject to available savings.	
	General Practitioner Network	Not applicable.	Not applicable.	
D1	ALTERNATIVE HEALTHCARE (See B1 & B3)	Subject to available savings.	Subject to available savings.	
D1.1	Homoeopathic Consultations and/or treatment	Limited to and included in D1.	Limited to and included in D1.	
D1.2	Homoeopathic Medicines	Limited to and included in D1.	Limited to and included in D1.	
D1.3	Acupuncture	Limited to and included in D1.	Limited to and included in D1.	
D1.4	Naturopathy Consultations and/or treatment and medicines.	Limited to and included in D1.	Limited to and included in D1.	
D1.5	Phytotherapy	Limited to and included in D1.	Limited to and included in D1.	
D1.6	Osteopathy	Limited to and included in D1.	Limited to and included in D1.	



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB	
D2	AMBULANCE SERVICES (See B3)	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.	
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 benefits D11.3. Subject to preferred supplier agreements. The benefit excludes consultations/fittings, which are subject to D17.2.
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"> Subject to available savings. Subject to preferred supplier agreements and Regulation 8 (3). 	<ul style="list-style-type: none"> Subject to available savings. Subject to preferred supplier agreements and Regulation 8 (3). 	Hiring or buying medical or surgical aids as prescribed by a medical practitioner.	
D3.1.2	Hearing Aids and repairs	No benefit.	No benefit.		
D3.1.3	CPAP Apparatus for sleep apnoea	Subject to available savings.	Subject to available savings.	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 D3.1.1 unless PMB.	Limited to and included in D3.1.1 unless PMB.		
D3.1.5	Specific appliances, accessories			Subject to the relevant managed healthcare programme and to its prior authorisation and if the treatment forms part of the relevant managed healthcare programme, out of hospital.	
D3.1.5.1	Oxygen therapy, equipment (not including hyperbaric oxygen treatment)	No limit if specifically authorised.	No limit if specifically authorised.		


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D3.1.5.2	Home Ventilators	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.	
D3.1.5.4	Foot orthotics	Subject to available savings.	Subject to available savings.	
D4	BLOOD, BLOOD EQUIVALENTS AND BLOOD PRODUCTS (See B3)	No limit if specifically authorised.	No limit if specifically authorised.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D5	CONSULTATIONS AND 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), ante-natal visits and consultations (D10); Psychiatrists, Psychologists, Psychometrists and Registered Counsellors (D12); Oncologists, Haematologists and Credentialed Medical Practitioners during active and post-active treatment periods (D14); Paramedical Services (D17); Physiotherapists and Biokineticists in hospital (D19.1).
D5.1.1	In Hospital	• No limit.	• No limit.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D5.1.2	Out of Hospital	<ul style="list-style-type: none"> 100% of Bonitas Tariff for general practitioners. <p>100% of Bonitas Tariff for general practitioners. Subject to available savings. A General Practitioner Risk benefit of</p> <ul style="list-style-type: none"> 3 consultations per beneficiary to a maximum of 6 per family, per annum when savings are exhausted 	<ul style="list-style-type: none"> 100% of Bonitas Tariff for general practitioners. <p>100% of Bonitas Tariff for general practitioners. Subject to available savings. A General Practitioner Risk benefit of</p> <ul style="list-style-type: none"> 1 consultation per beneficiary to a maximum of 2 per family, per annum when savings are exhausted 	On the BonSave and BonFit Select options, 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.	
D5.2	Medical Specialist (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. 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. 100% of the 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.

REGISTERED BY ME ON

2019 -10-16

REGISTRAR OF MEDICAL SCHEMES

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D5.2.2	Out of Hospital (See A3, 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 Bonitas Tariff for network specialists. 100% of Bonitas Tariff for non-network Specialists. Subject to referral by a general practitioner, except in the exceptional cases as per the remarks column. 	<p>Referral to a specialist must be done by a registered general practitioner and a valid referral obtained.</p> <p>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 Specialist to specialist referral.
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 consultations 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 13 - 24 months, included in the OAL. 	
D6	DENTISTRY (SEE B3)			Subject to the Dental Management Programme.
D6.1	BASIC DENTISTRY			
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. 	<p>REGISTERED BY ME ON</p> <p>2019-10-16</p>  <p>REGISTRAR OF MEDICAL SCHEMES</p>
D6.1.2	Fillings	<ul style="list-style-type: none"> Covered at 100% of the BDT. Fillings are granted once per tooth every 2 years Benefit for re-treatment of a tooth is subject to managed care protocols. 	<ul style="list-style-type: none"> No benefit. 	<p>Benefits for fillings are granted once per tooth every 2 years. 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.</p>
D6.1.3		No benefit.	No benefit.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
	Plastic dentures and associated Laboratory costs			
D6.1.4	Extractions	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. Root canal treatment is limited to the shortened dental arch (i.e. excl.Molars). 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 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.
D6.1.7	Hospitalisation (general anaesthetic) and IV Conscious sedation in the rooms	<ul style="list-style-type: none"> No benefit for in hospital (general anaesthetic) 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 Select Hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). 	Pre-authorisation is required for IV conscious sedation in the rooms and is limited to extensive dental treatment where managed care protocols apply.
D6.1.8	Laughing gas in dental rooms	<ul style="list-style-type: none"> 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. 	No benefit.	

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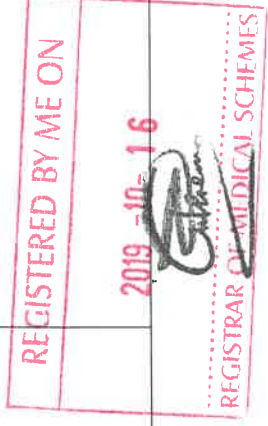
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REGISTRAR OF MEDICAL SCHEMES

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




PARA GRAPH	BENEFIT (EXCEPT FOR PMBs) HOSPITALISATION (See B3)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D7				
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 excluded and 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 Select Hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). No benefit for Deep Brain Stimulation Implantation. 	<p>Subject to the managed health care programme and prior authorisation. Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items.</p> <p>This benefit excludes: hospitalisation for:</p> <ul style="list-style-type: none"> Osseo-integrated implants orthognathic surgery (D6); Maternity (D10); Mental Health (D12); Organ and haemopoietic stem cell (bone marrow) transplantation immunosuppressive medication (D16); Renal Dialysis chronic (D22); Refractive surgery (D23.1.1).
D7.1.2	Medicine on discharge from hospital (TTO) (See B4)	R390 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme.	R390 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 MEDICAL SCHEMES

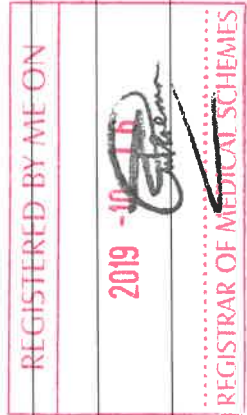


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D7.1.3.1	Facility fee	Limited to available savings.	Subject to available savings.	Will be included in the hospital benefit if a retrospective authorisation is given by the relevant managed healthcare programme 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.	
D7.1.3.3	Medicine	See D11.1.	See D11.1.	
D7.2	Public hospitals (See B3)			
D7.2.1	In hospital	No limit.	No limit.	Subject to the managed health care programme and prior authorisation. Accommodation, use of operating theatres and hospital equipment, medicine, pharmaceuticals and surgical items. 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)	R390 per beneficiary per admission, except anticoagulants post surgery which will be subject to the relevant managed healthcare programme. See D7.1.2.	R390 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			


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 2019-10-16

REGISTRAR OF MEDICAL SCHEMES

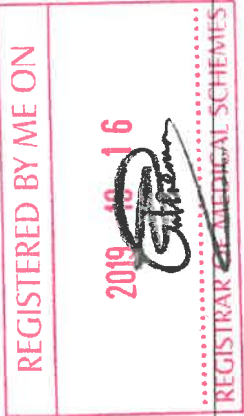


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D7.2.3.1	Facility Fee	Limited to available savings.	Subject to available savings.	Will be included in the hospital benefit if retrospective authorisation is given by the relevant managed healthcare programme for bona fide emergencies.
D7.2.3.2	Consultations	See D5.1.2 and D5.2.2.	See D5.1.2 and D5.2.2.	
D7.2.3.3	Medicine	See D11.1.	D11.1.	
D7.2.4	Outpatient services			
D7.2.4.1	Consultations	See D5.1.2 and D5.2.2.	See D5.1.2 and D5.2.2.	
D7.2.4.2	Medicine	See D11.1.	See D11.1.	
D7.3	Alternative to hospitalisation (See B3)			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	R50 600 per family for all services.	R50 600 per family for all services.	See D7.3.
D7.3.2	Sub-acute facilities including Hospice	R16 880 per family.	R16 880 per family.	This benefit includes psychiatric nursing but excludes midwifery services. See D7.3.
D7.3.3	Homebased Care including private nursing and 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. 	Subject to the relevant managed healthcare programme.
D7.3.4	Conservative Back Programme	Subject to the Contracted Provider.	Subject to the Contracted Provider.	Subject to the relevant managed healthcare programme.
D7.3.5	Terminal Care (Non-oncology)	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.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
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. 	<p>Subject to registration on the relevant managed healthcare programme.</p> <p>Subject to clinical protocols.</p> <p>REGISTERED BY ME ON</p> <p>2019</p> <p>REGISTRAR OF MEDICAL SCHEMES</p>
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.	
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.	
D8.3	Related pathology	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.	
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.	
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.	Subject to the relevant managed healthcare programme, and 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. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialist. 	<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. 	<p>Delivery by a general practitioner or medical specialist and the services of the attendant paediatrician and/or anaesthetists are included.</p> <p>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>

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
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.	Where the script amount exceeds the benefit, the balance will be subject to available savings.
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, of which one (1) may be used for a lactation specialist consultation. 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, of which one (1) may be used for a lactation specialist consultation. Subject to the BonFit Select Hospital Network. 30% co-payment to apply to all non-network admissions, 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. One of the post-natal midwife consultations may be used for a lactation specialist consultation.
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, of which one (1) may be used for a lactation specialist consultation. 	<ul style="list-style-type: none"> Limited to and included in D10.1. 4 x post-natal midwife consultations per pregnancy, of which one (1) may be used for a lactation specialist consultation. 	<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. One of the post-natal midwife consultations may be used for a lactation specialist consultation.
D10.2.1	Consumables and pharmaceuticals	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.	
D10.3.1	Ante-natal consultations	<ul style="list-style-type: none"> 6 ante-natal consultations by a specialist, general practitioner or midwife. 	<ul style="list-style-type: none"> 6 ante-natal consultations by a specialist, general practitioner or midwife. 	<ul style="list-style-type: none"> 130% of the Bonitas Tariff for network specialists.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D10.3.2	Related tests and procedures	<ul style="list-style-type: none"> R1 240 for ante-natal classes/exercises per pregnancy. Pregnancy related tests and procedures. 2 x 2D pregnancy scans. 1 x amniocentesis per pregnancy. 	<ul style="list-style-type: none"> Ante-natal classes /exercises are payable from available savings. Pregnancy related tests and procedures. 2 x 2D pregnancy scans. 1 x amniocentesis per pregnancy. 	<ul style="list-style-type: none"> 100% of the Bonitas Tariff for the general practitioner or non-network specialist.
D11	MEDICINE AND INJECTION MATERIAL (See B3 and B4)			
D11.1	Routine/ (acute) medicine	Subject to available savings.	Subject to available savings.	<p>Subject to the relevant managed healthcare programme. The Medicine Exclusion List and the Pharmacy Products Management Document are applicable. This benefit excludes:</p> <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 and 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.	Where the script amount exceeds the benefit, the balance will be subject to available savings.
D11.1.2	Contraceptives	<ul style="list-style-type: none"> Limited to R1 610 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 610 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, 2 and medicine advised and dispensed by a pharmacist.	Limited to and included in D11.1.	Limited to and included in D11.1.	

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
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. 	<p>Subject to registration on the relevant managed healthcare programme and to its prior authorisation and applicable formularies. 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 lancets for patients not registered on the Diabetic Management Programme. <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 immunosuppressive medication (D16).
D11.3.1	MDR and XDR-TB	<ul style="list-style-type: none"> No limit. Subject to managed care protocols. 	<ul style="list-style-type: none"> No limit. Subject to managed care protocols. 	Subject to the relevant managed healthcare programme and to 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.	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.	
D11.4.1.2	Human Immunoglobulin for chronic use	No benefit, unless PMB.	No benefit, unless PMB.	

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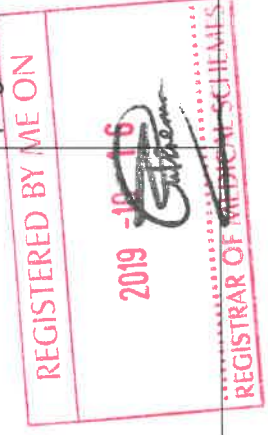
REGISTRAR OF MEDICAL SCHEMES


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D11.4.1.3	Non calcium phosphate binders and calcimimetics	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.	
D12	MENTAL HEALTH (See B3 and B6)	<ul style="list-style-type: none"> R32 210 per family, unless PMB. Subject to the DSP. 	<ul style="list-style-type: none"> R32 210 per family, unless PMB. Subject to the DSP. 	Subject to the relevant managed healthcare programme. Psychotherapy is not covered for mental health admissions.
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 Select Hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). 	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.)
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.	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.	
D12.3	Rehabilitation of substance abuse (See B3)	<ul style="list-style-type: none"> Limited to and included in D12. Subject to the DSP. 	<ul style="list-style-type: none"> Limited to and included in D12. Subject to the DSP. 	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.	Where the script amount exceeds the benefit, the balance will be subject to available savings.
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 890 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. 	

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 2019 
 REGISTRAR OF MEDICAL PROFESSIONS
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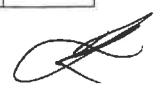
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D13	NON-SURGICAL PROCEDURES AND TESTS (See B2 and B3)			
D13.1	In Hospital	<ul style="list-style-type: none"> No limit 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the non-network specialist or general practitioner. Specific facilities may be contractually excluded and will incur a 30% co-payment, subject to Regulation 8 (3). 	<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 Select Hospital Network. 30% co-payment to apply to all non-network admissions. 	Subject to the relevant managed healthcare programme and its prior authorisation in hospital only. This benefit excludes: <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.	
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) 	<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. 	<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 relevant managed healthcare programme. Co-payments will not apply if procedure is done in the doctors rooms. Includes related consultation, materials, pathology and radiology if done in the rooms on the same day. On BonSave, the network specialist will be reimbursed at 130% of the Bonitas Tariff if done in hospital and pre-authorised by the relevant healthcare programme.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D13.3	Sleep studies (See B3)			Subject to the relevant managed healthcare programme and to its prior authorisation.
D13.3.1	Diagnostic Polysomnograms In and out of hospital	No limit.	No limit.	If authorised by the relevant managed healthcare programme for dysomnias e.g. central sleep apnoea, obstructive sleep apnoea, parasomnias or medical or psychiatric sleep disorders as part of neurological investigations by a relevant specialist.
D13.3.2	CPAP Titration	No limit.	No limit.	If authorised by the relevant managed healthcare programme for patents with obstructive sleep apnoea who meet the criteria for CAP and where requested by the relevant specialist.
D14	ONCOLOGY (See B3)		<div style="border: 1px solid red; padding: 5px; text-align: center;"> <p style="color: red; font-weight: bold;">REGISTERED BY ME ON</p> <p style="color: red; font-weight: bold;">2019-10-16</p>  <p style="color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	
D14.1	Pre active, active & post active treatment period	<ul style="list-style-type: none"> R344 500 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% copay for the voluntary use of services rendered by non ICON medical specialists. 	<ul style="list-style-type: none"> R344 500 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% copay for the voluntary use of services rendered by non ICON medical specialists. 	<ul style="list-style-type: none"> 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.

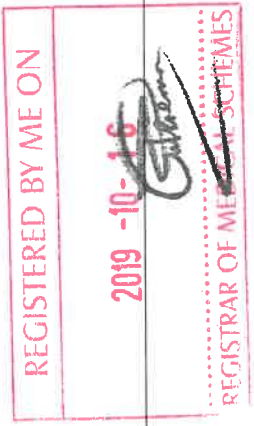


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB	
D14.1.1	Medicine (See B4)	<ul style="list-style-type: none"> Limited to and included in D14.1 and subject to the DSP. 20% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP. 	<ul style="list-style-type: none"> Limited to and included in D14.1 and subject to the DSP. 20% co-payment applies for non-formulary drugs used voluntarily and for the voluntary use of a non-DSP. 	Subject to the Bonitas Oncology Medicine Network.	
D14.1.2	Radiology and pathology (See B3)	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.	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 credentialed 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.	
D14.1.3.1	Biological drugs			No benefit, except for PMBs.	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.
D14.1.3.2	Unregistered chemotherapeutic agents			No benefit, except for PMBs.	No benefit, except for PMBs.
D14.1.3.3	Proteasome Inhibitors	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.		



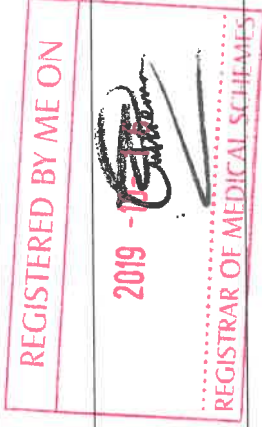
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D14.1.4	Flushing of a J line and/or Port (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	Subject to the relevant managed healthcare programme
D14.1.5	Brachytherapy materials (including seeds and disposables) and equipment (See B3)	Limited to R44 220 per beneficiary and included in D14.1.	Limited to R44 220 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 credentialed 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.	
D14.2.1	Flushing of a J line and/or Port (See B3)	Limited to and included in D14.1.	Limited to and included in D14.1.	Subject to the relevant managed healthcare programme.
D14.3	Oncology Social worker (OSW) benefit	<ul style="list-style-type: none"> Limited to R2 840 per family and subject to the ICON (OSW) network. Limited to and included in D14.1. 	<ul style="list-style-type: none"> Limited to R2 840 per family and subject to the ICON (OSW) network. Limited to and included in D14.1. 	Subject to the relevant managed healthcare protocols and its prior authorisation.
D14.4	Palliative Care	<ul style="list-style-type: none"> No limit. Subject to pre-authorisation. Managed care protocols apply. 	<ul style="list-style-type: none"> No limit. Subject to pre-authorisation. Managed care protocols apply. 	Subject to the relevant managed healthcare protocols and its prior authorisation.



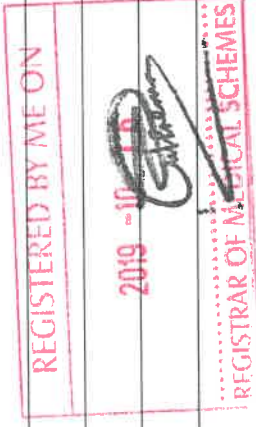
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D15	OPTOMETRY (In and Out of Network) (See B3)	<ul style="list-style-type: none"> Subject to available savings. No benefit for lens enhancements (tints and coatings). 	<ul style="list-style-type: none"> Subject to available savings. No benefit for lens enhancements (tints and coatings). 	<ul style="list-style-type: none"> Subject to pre-authorisation by the contracted provider and subject to clinical protocols. Failure to obtain pre-authorisation will result in no benefits. Out-of-network benefits are available as an alternative to network benefits and not an additional benefit.
D15.1	Optometric refraction test, re-exam and/or composite exam, tonometry and visual field test	<ul style="list-style-type: none"> One per beneficiary per benefit cycle, at 100% of the network tariff. R325 out of network. Limited to and included in D15. 	<ul style="list-style-type: none"> One per beneficiary per benefit cycle, at 100% of the network tariff. R325 out of network. Limited to and included in D15. 	
D15.2	Frames	<ul style="list-style-type: none"> Limited to and included in D15. 100% of the network tariff. 	<ul style="list-style-type: none"> Limited to and included in D15. 100% of the network tariff. 	
D15.3	Lenses			
D15.3.1	Single vision lenses	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R185 per lens per beneficiary out of network. Limited to and included in D15; or 100% towards the cost of clear lenses at network rates. Limited to R420 per lens per beneficiary out of network. Limited to and included in D15; or 100% towards the cost of clear lenses at network rates. Limited to R745 per lens per beneficiary out of network. Limited to and included in D15. 	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R185 per lens per beneficiary out of network. Limited to and included in D15; or 100% towards the cost of clear lenses at network rates. Limited to R420 per lens per beneficiary out of network. Limited to and included in D15; or 100% towards the cost of clear lenses at network rates. Limited to R745 per lens per beneficiary out of network. Limited to and included in D15. 	Subject to contracted providers protocols.
D15.3.2	Bifocal lenses	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R420 per lens per beneficiary out of network. Limited to and included in D15; or 100% towards the cost of clear lenses at network rates. Limited to R745 per lens per beneficiary out of network. Limited to and included in D15. 	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R420 per lens per beneficiary out of network. Limited to and included in D15; or 100% towards the cost of clear lenses at network rates. Limited to R745 per lens per beneficiary out of network. Limited to and included in D15. 	
D15.3.3	Multifocal lenses	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R745 per lens per beneficiary out of network. Limited to and included in D15. 	<ul style="list-style-type: none"> 100% towards the cost of clear lenses at network rates. Limited to R745 per lens per beneficiary out of network. Limited to and included in D15. 	
D15.3.4	Contact lenses	<ul style="list-style-type: none"> Limited to and included in D15. Limited and included in D15 except for Keratoconus 	<ul style="list-style-type: none"> Limited to and included in D15. 	

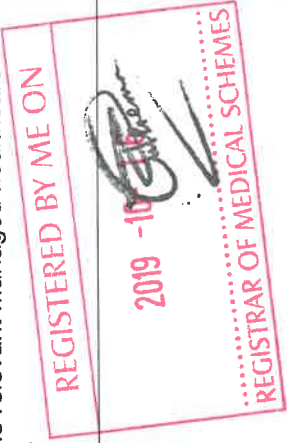



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D15.4	Low vision appliances	Limited to and included in D3.1.1.	Limited to and included in D3.1.1.	When prescribed by a registered optometrist, ophthalmologist, medical practitioner or supplementary optical practitioner.
D15.5	Ocular prostheses	Limited to and included in D20.2.	Limited to and included in D20.2.	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.	
D15.7	Readers			
D15.7.1	From a registered optometrist, ophthalmologist or supplementary optical practitioner	Limited to and included in D15.	No benefit	
D15.7.2	From a registered pharmacy	Limited to and included in D15.	No benefit.	
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. 130% of the Bonitas Tariff for network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialist. Corneal grafts are limited to R32 130 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 Select Hospital Network. 30% co-payment to apply to all non-network admissions, 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 authorisation 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.	Haemopoietic stem cell (bone marrow) transplantation is limited to allogenic grafts and autologous grafts derived from the South African Bone Marrow Registry.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
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.	
D16.3	Post transplantation biopsies and scans (See B3)	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.	For specified radiology and pathology services, performed by pathologists, radiologists and haematologists, associated with the transplantation treatment.
D17	PARAMEDICAL SERVICES (ALLIED MEDICAL PROFESSIONS) (See B2 and B3)			
D17.1	In hospital	Subject to available savings, unless PMB.	Subject to available savings, unless PMB.	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.	
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.	
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.	
D17.2	Out of hospital	Subject to available savings.	Subject to available savings.	
D17.2.1	Audiology	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.2	Dietetics	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.3	Genetic counselling	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.4	Hearing aid acoustics	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.5	Occupational therapy	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.6	Orthoptics	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.7	Orthotists and Prosthetists	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.8	Podiatry	Limited to and included in D17.2.	Limited to and included in D17.2.	

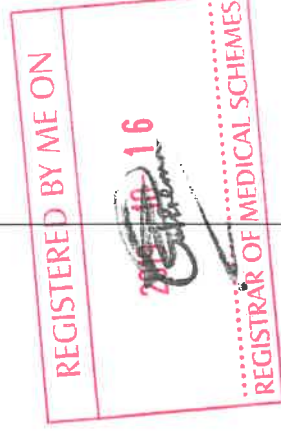


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D17.2.9	Private nurse practitioners	Limited to and included in D17.2.	Limited to and included in D17.2.	Nursing services are included in the Alternatives to Hospitalisation benefit (D7) if pre-authorised by the relevant managed healthcare programme.
D17.2.10	Speech therapy	Limited to and included in D17.2.	Limited to and included in D17.2.	
D17.2.11	Social workers	Limited to and included in D17.2.	Limited to and included in D17.2.	
D18	PATHOLOGY AND MEDICAL TECHNOLOGY (See B2 and B3)			
D18.1	In hospital	<ul style="list-style-type: none"> No limit. Subject to the DSP for pathology at negotiated rates. 100% of the Bonitas Tariff for services rendered by non-DSP providers. 	<ul style="list-style-type: none"> No limit. Subject to the DSP for pathology at negotiated rates. 100% of the Bonitas Tariff for services rendered by non-DSP providers. 	Subject to the relevant managed healthcare programme. 
D18.2	Out of hospital	<ul style="list-style-type: none"> Subject to the available savings. Subject to the DSP for pathology at negotiated rates. 100% of the Bonitas Tariff for services rendered by non-DSP providers. 	<ul style="list-style-type: none"> Subject to the available savings. Subject to the DSP for pathology at negotiated rates. 100% of the Bonitas Tariff for services rendered by non-DSP providers. 	Subject to the Pathology Management Program. 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).
D19	PHYSICAL THERAPY (See B2 and B3)			
D19.1	In hospital Physiotherapy Biokinetics	No limit. 100% of Bonitas Tariff.	No limit. 100% of Bonitas Tariff.	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.	This benefit excludes X-rays performed by chiropractors.

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D20	PROSTHESES AND DEVICES INTERNAL AND EXTERNAL (See B3)			
D20.1	Prostheses and devices internal(surgically implanted), including all temporary prostheses, or/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"> R32 130 per family. Sub-limit of R3 460 for a single intra-ocular lens. R6 920 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). 	<p>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.</p> <div style="border: 1px solid black; padding: 5px; text-align: center;"> <p>2019 -10-16</p>  <p>REGISTERED BY ME ON</p> <p>REGISTRAR OF MEDICAL SCHEMES</p> </div>
D20.1.1	Cochlear implants	No benefit.	No benefit.	Subject to the relevant managed healthcare programme and to its prior authorisation.
D20.1.2	Internal Nerve stimulator	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"> Subject to available savings, 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). 	<p>Subject to the relevant managed healthcare programme and to its prior authorisation. The benefit excludes consultations/fittings, which are subject to D17.2.</p>
D21	RADIOLOGY (See B2 and B3)			
D21.1	General radiology			
D21.1.1	In hospital	No limit.	No limit.	For diagnostic radiology tests and ultrasound scans. Authorisation is not required for MRI




PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D21.1.2	Out of hospital	Subject to available savings.	Subject to available savings.	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.
D21.2	Specialised radiology			
D21.2.1	In hospital	R23 800 per family.	R16 070 per family.	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, for the following: <ul style="list-style-type: none"> CT scans MUGA scans MRI scans Radio isotope studies CT colonography (virtual colonoscopy) (only in credentialled practices), limited to one per beneficiary per annum restricted to the evaluation of symptomatic patients only) MDCT coronary angiography (only in credentialled 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.	See D21.2.1.
D21.3	PET and PET – CT	See D14.1.2.1.	See D14.1.2.1.	

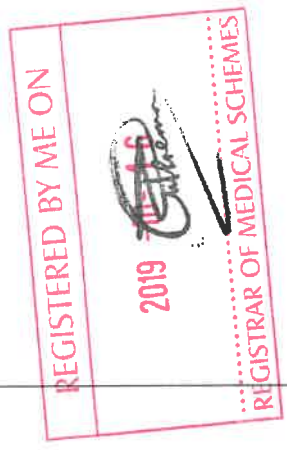


PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D22	RENAL DIALYSIS CHRONIC (See B3)			
D22.1	Haemodialysis and peritoneal dialysis	<ul style="list-style-type: none"> No limit. 100% of the lower of the cost or Bonitas Tariff for all services, medicines and materials associated with the cost of renal dialysis, subject to the DSP network and Regulation 8 (3). 130% of the Bonitas Tariff for the services rendered by a network specialist. 100% of the Bonitas Tariff for the services rendered by a non-network specialist. Related medicine 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 network 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 medicine 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.</p> <p>See D7.</p>
D22.2	Radiology and pathology (See B3)	Limited to and included in D22.1.	Limited to and included in D22.1.	As specified by the relevant managed healthcare programme.




PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D23	SURGICAL PROCEDURES (See B3)			Subject to the relevant managed healthcare programme and to its prior authorisation.
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. 130% of the Bonitas Tariff for services rendered by the network specialist. 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). 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. 130% of the Bonitas Tariff for services rendered by network specialists. 100% of the Bonitas Tariff for the general practitioner or non-network specialist. Subject to the BonFit Select Hospital Network. 30% co-payment to apply to all non-network admissions, subject to Regulation 8 (3). 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.	
D23.1.2	Maxillo-facial surgery	<ul style="list-style-type: none"> Limited to and included in D7.1.1 or D7.2.1. 130% of the Bonitas Tariff for services rendered by the network specialist. 100% of the Bonitas Tariff for services rendered by the non-network 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. <div style="border: 1px solid red; padding: 5px; margin-top: 10px;"> <p style="text-align: center; color: red; font-weight: bold;">REGISTERED BY ME ON</p>  <p style="text-align: center; color: red; font-weight: bold;">REGISTRAR OF MEDICAL SCHEMES</p> </div>	<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).
D23.2	Out of hospital in practitioners rooms	Subject to available savings.	Subject to available savings.	Subject to the relevant managed healthcare programme and to its prior authorisation.

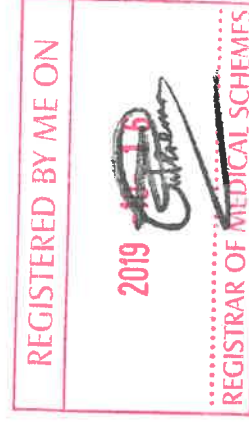
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D23.3	<p>PROCEDURES THAT WILL ATTRACT A DEDUCTIBLE</p>			<p>Only where a hospital procedure is performed in the practitioner's rooms and is approved, will it be limited to and included in (D7) and OAL. This benefit 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.</p>
23.3.1	<p>Procedures which will attract a R1 520 deductible:</p> <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 	<p>Subject to a R1 520 co-payment per event.</p>	<p>Subject to a R1 520 co-payment per event.</p>	<p>Subject to the relevant managed healthcare programme and to its prior authorisation.</p>
D23.3.2	<p>Procedures which will attract a R3 850 deductible:</p> <ul style="list-style-type: none"> • Arthroscopy • Diagnostic Laparoscopy • Laparoscopic Hysterectomy • Percutaneous Radiofrequency 	<p>Subject to a R3 850 co-payment per event.</p>	<p>Subject to a R3 850 co-payment per event.</p>	<p>Subject to the relevant managed healthcare programme and to its prior authorisation.</p>



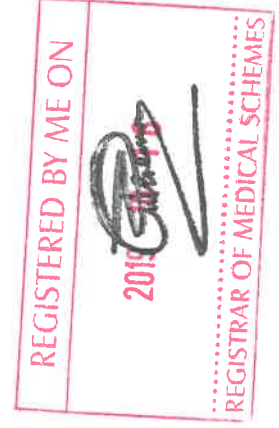
PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
	Ablations (percutaneous rhizotomies)			
D23.3.3	Procedures which will attract a R7 580 deductible: <ul style="list-style-type: none"> • Nissen Fundoplication (Reflux surgery) • Back Surgery including spinal fusion • Joint replacements (e.g. hip and knee replacements • Laparoscopic Pyeloplasty • Laparoscopic Radical Prostatectomy 	Subject to a R7 580 co-payment per event.	Subject to a R7 580 co-payment per event.	
D24	PREVENTATIVE CARE BENEFIT (See B3)			
D24.1	Women's Health Breast Cancer Screening Cervical Cancer Screening	<ul style="list-style-type: none"> • Mammogram Females age >40 years Once every 2 years. • Pap Smear Females 21-65 years Once every 3 years. 	<ul style="list-style-type: none"> • Mammogram Females age >40 years Once every 2 years. • Pap Smear Females 21-65 years Once every 3 years. 	
D24.2	Mens Health PSA test	<ul style="list-style-type: none"> • Men 45-69 years, 1 per annum. 	<ul style="list-style-type: none"> • Men 45-69 years, 1 per annum. 	
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. 	HIV test is limited to one (1) per beneficiary per annum, either as part of Preventative Care or Health Risk Assessment. See D27.1.
D24.4	Cardiac health	No benefit.	No benefit.	

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 REGISTRAR OF MEDICAL SCHEMES

PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
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. 	
D24.6	Children's 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. 	
	Extended Program on Immunisation (EPI)	<ul style="list-style-type: none"> Various Vaccinations for children up to the age of 12 years. 	<ul style="list-style-type: none"> Various Vaccinations for children up to the age of 12 years. 	As per State EPI protocols.



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D25	INTERNATIONAL TRAVEL BENEFIT	<ul style="list-style-type: none"> For medical emergencies when travelling outside the borders of South Africa. Subject to pre-authorisation, prior to departure. 	<ul style="list-style-type: none"> For medical emergencies when travelling outside the borders of South Africa. Subject to pre-authorisation, prior to departure. 	Subject to authorisation, prior to departure.
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. 	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.
D27	WELLNESS BENEFIT			



PARA GRAPH	BENEFIT (EXCEPT FOR PMBs)	BONSAVE	BONFIT SELECT	CONDITION/REMARKS SUBJECT TO PMB
D27.1	<p>Health Risk Assessment (HRA) which includes Lifestyle questionnaire Wellness screening</p>	<p>Wellness screening. One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists). Payable from OAL. Limited to: <ul style="list-style-type: none"> • blood pressure test • glucose test • cholesterol test • body mass index • hip to waist ratio. • HIV counselling and testing. </p>	<p>Wellness screening. One assessment per beneficiary per annum by a registered provider, (wellness day, participating pharmacy or biokineticists). Payable from OAL. Limited to: <ul style="list-style-type: none"> • blood pressure test • glucose test • cholesterol test • body mass index • hip to waist ratio. • HIV counselling and testing. </p>	<p>HIV test is limited to one (1) per beneficiary per annum, either as part of Preventative Care or Health Risk Assessment. See D24.3.</p>
D27.2	Wellness extender	<p>Subject to completion of a Health Risk Assessment per beneficiary. Limited to R1 270 per family for services rendered by <ul style="list-style-type: none"> • Family practitioner • Dietician • Biokineticist • Physiotherapist • Smoking cessation programme • Basic radiology and GP referred pathology. </p>	<p>Subject to completion of a Health Risk Assessment per beneficiary. Limited to R1 270 per family for services rendered by <ul style="list-style-type: none"> • Family practitioner • Dietician • Biokineticist • Physiotherapist • Smoking cessation programme • Basic radiology and GP referred pathology. </p>	<ul style="list-style-type: none"> • Child dependants will qualify for the wellness extender benefit once the main member or an adult beneficiary has completed a Health Risk Assessment. • The benefit includes specified general radiology performed by radiologists and radiographers and GP referred pathology services, performed by pathologists.

