

# B-Living

BONITAS MEMBER MAGAZINE  
ISSUE 3/2020



**GIVE YOUR HEALTH  
A SPRING BREAK**

**9 TIPS FOR  
SPRING**

**THE NEW BONITAS  
WHATSAPP LINE**

**DEALING WITH  
DEPRESSION**



## Message from our Principal Officer: Lee Callakoppen

2020 has been a turbulent year with the global COVID-19 pandemic changing the world as we know it and forcing us to adapt to a new way of living. We have seen the increase of cases as predicted and, by all accounts, our healthcare workers have done a stellar job handling the influx at healthcare facilities. I think they all deserve a round of applause for their dedication, hard work and selfless sacrifices.

However, the pandemic is far from over and we'll have to bite the bullet a little longer and abide by all the rules and precautions to avoid a second wave of infections. It's also a good idea to keep your immune system fighting fit and what better way to do it than the natural way. On page 4 and 5 you can read about natural immune boosters.

In June, we launched the Bonitas WhatsApp line, another self-service channel through which you can access your medical aid information and speak to a support agent from the palm of your hand. You can, amongst others, view and submit claims, get statements, download tax certificates and get COVID-19 information. The WhatsApp line is in addition to our other channels such as the Bonitas App and Member Portal on the website. Read more about this convenient tool on page 18.

We are still witnessing the financial impact of the pandemic and although times are really difficult financially, it is more important than ever to have medical cover. We elaborate more on this on page 16.

We'd also like to remind you of our free monthly discount shopping vouchers. These vouchers give you access to numerous retail discounts every month that can be used for anything from groceries, data, airtime and electricity, to travel and fashion. A brilliant way to make your hard-earned cash go further. See page 25 on how to register for the electronic voucher platform.

The effect of social isolation, combined with the hardships many people have experienced over the past couple of months, has certainly left psychological scars and we've noticed a decline in the mental health and well-being of many South Africans. Mental illnesses should not be taken lightly and need to be treated as soon as possible. Read more about how to deal with depression on page 12.

With spring in the air many of us will welcome the warmer temperatures but, as usual, with the change of seasons come allergies. If you're one of the many people suffering from seasonal allergies or experience increased asthma symptoms, there's good advice to be found on pages 7 to 10.

We've also received extremely positive responses to the initiatives we undertook during the lockdown period. Our Maternity Programme is going from strength to strength with constant positive feedback. We've received a major accolade from a blogger who wrote about her experience joining the programme. Turn to page 20 to read more about this.

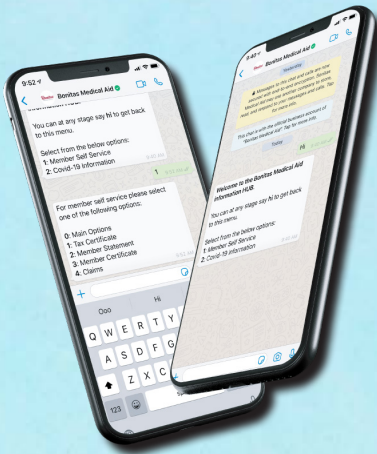
Another positive: After the initial cancellation of the 95th Comrades Marathon, the 'Race the Comrades Legends' virtual race was held on the 14th June. As a sponsor we were thrilled by the turnout, it can only be described as a huge success as you'll see on page 26.

As a medical aid, we're moving into the busiest time of year as we prepare for our 2021 product launch. All I can say is that there are some exciting features to look forward to. In closing, we can only hope that the worst of the COVID storm has passed and wish all of you the best of health.

*Lee*

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Please note: The Bonitas Scheme Rules supersede any information contained in this magazine. Product limits, terms and conditions apply.

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# Health Bits

## Foods that boost the

If you're looking for ways to keep your immune system strong, certain foods may give it a boost to perform at its best.

### **Citrus fruits**

Almost all citrus fruits are high in vitamin C. Most people turn to vitamin C to fight off a cold. It is said that vitamin C increases the production of white blood cells, which are vital in fighting infections. So remember to add it to your diet on a regular basis as our bodies do not produce vitamin C. There is a huge variety to choose from, so take your pick and add it to any meal: Grapefruits, Oranges, Lemons, Limes or Tangerines.



### **Red peppers**

Even though many people consider citrus fruits to be the best source of vitamin C, red peppers also contain a hefty amount. In fact, they contain twice as much as citrus fruits and contain beta carotene, which is responsible for improving the health of your skin and eyes.



### **Broccoli**

This superfood is one of the healthiest vegetables you can add to your plate. It is rich in vitamins' A, C and E, alongside many other antioxidants, fibre and minerals. The best way to retain all its nutrients and keep its power intact, is to cook it as little as possible – or better yet, not at all.

### **Ginger**

This is yet another superfood and an ingredient many people turn to after they get sick. The power of ginger is no secret. Ginger helps in reducing a sore throat and may also help in decreasing nausea. Ginger is also believed to decrease chronic pain and might even have cholesterol-lowering properties.



### **Garlic**

Garlic is found in many dishes around the world. It adds a nice zing to your food, but there is more to it than meets the eye. It is a definite must for your health. Garlic may play a role in lowering blood pressure and helps in slowing down the hardening of arteries. One should not overlook the immune-boosting properties of garlic as it has been used for many centuries to fight off infections.



# immune system

## **Turmeric**

Turmeric is better known for its use in Indian curries but this bright yellow, bitter spice has been used for ages as an anti-inflammatory to treat diseases such as rheumatoid arthritis and osteoporosis. Based on limited research, it is also a promising immune booster and antiviral. It also helps to ease sore muscles after intense exercise.

## **Almonds**

Almonds are packed with vitamin E, a powerful antioxidant that is vital to the immune system and key to fighting off colds. It's a fat-soluble vitamin, meaning it needs fat to be absorbed. Half a cup of almonds per day, supplies the body with sufficient amounts of vitamin E.

## **Yoghurt**

When shopping for yogurt, look for the label 'live and active cultures' on the packaging, as in Greek yogurt. These cultures may assist your immune system to help fight diseases and are a great probiotic. Opt for plain yoghurts rather than flavoured and sugar-loaded ones. You can sweeten it up yourself with seasonal fruits and a drizzle of honey. It is also a great source of vitamin D, which helps to regulate the immune system and boost your body's natural immune system.

## **Spinach**

This leafy green is not just packed with vitamin C but also contains numerous antioxidants and beta carotene, which may both boost

your immune system. Similar to broccoli, spinach is healthiest when it's cooked as little as possible so that it retains its nutrients.

## **Blueberries**

This tasty superfood is packed with potassium, vitamin C and other vitamins. They are also known to act as an anti-inflammatory which will help protect your body against various diseases.





# ASK THE DOCTOR

Hi Doctor

My purse was recently stolen, fortunately I did not have a lot of money in it but I'm worried about my medical aid card that was in my purse. Is it a risk, what should I do?

Grace

Hi Doctor

In February I helped a friend move. As I lifted a box, which was heavier than I expected, I felt a sharp pain shoot through my back. Since then I've been struggling with constant lower back pain. Simple tasks like tying my shoelaces have become agony. My doctor prescribed some anti-inflammatories but I haven't experienced much relief. I basically live on painkillers because I'm too scared to go back to the doctor as I've heard bad stories about back surgery.

John

Dear Grace

We've recently seen a trend of fraudulent transactions with lost or stolen medical aid cards. If your membership card has been stolen or you realise that it has been lost, you should do the following:

- Report it to Bonitas membership on 0860 002 108 to get a new card
- You can also access your digital membership card on the Bonitas mobile app
- Carefully check all claims reported on your monthly membership statement or claims notifications via SMS, to ensure nobody has used your card and accessed your benefits fraudulently. If so, you should report it by calling 0800 112 811. You can also SMS 33490 or email [information@whistleblowing.co.za](mailto:information@whistleblowing.co.za).

Dear John

Spinal surgery should be the last resort for any chronic lower back pain. We believe that conservative treatment, as per our Back and Neck programme, should be considered as first-line treatment for back and neck pain that has persisted for more than 12 weeks. This entails specialised exercise therapy offered by Document Based Care (DBC) facilities.

The DBC facilities are the only practices in Southern Africa that are licensed to operate the specialised therapeutic equipment and carry out the protocols that will help treat the cause of your chronic back and neck pain. The DBC system is completely evidence and outcomes based, with a current global success rate in excess of 85% after an average of 3 to 9 weeks' treatment.

This multi-disciplinary programme includes treatment by doctors, physiotherapists and biokineticists to treat severe neck and back pain. The programme consists of active exercise with appropriate weights and motion.

The Back and Neck programme is available to all members, except those on BonCap and Bonitas covers the full cost of the programme. You can contact DBC on 0860 105 104 or visit the website at [www.dbsca.co.za](http://www.dbsca.co.za)

Hi Doctor

I've heard a lot of people talking about malaria medication as a possible treatment for COVID-19. I looked for it on the internet but can't find any concrete facts. If it is so effective, according to the talk out there, why isn't it being prescribed for COVID-19 cases?

Thanks  
Jabu

Hi Jabu

There is quite a bit of talk around hydroxychloroquine which is also used as a malaria treatment. A trial was done in the United States to evaluate whether hydroxychloroquine can prevent symptomatic infections after COVID-19 exposure. 821 asymptomatic adults, who had household or workplace exposure to someone with COVID-19, were given either a placebo or hydroxychloroquine within 4 days of exposure.

Within 14 days, most of the people who took part in the trial had either contracted COVID-19 (confirmed by a laboratory test) or symptoms compatible with COVID-19. So they have come to the conclusion that after high-risk or moderate-risk exposure to COVID-19, hydroxychloroquine did not prevent confirmed infections or symptoms compatible with COVID-19. So Jabu, we have to back science and the evidence out there. Vaccine trials are well on the way and hopefully soon we'll have a working vaccine.

# Give your health a spring break

*Nip Seasonal Allergies in the bud*



# Nip Seasonal Allergies in the bud

While many people celebrate the flower buds and blooming trees in spring, millions of people dread this time of year as they suffer from seasonal allergies. Some people also call it hay fever or allergic rhinitis and it can make you feel miserable. Before you start behaving like a recluse and settling for plastic flowers, try these simple strategies to nip seasonal allergies in the bud.

## Why do you get seasonal allergies?

Allergic rhinitis, or hay fever, happens when your immune system identifies a substance in the air - that's usually harmless to your body - as dangerous. It responds to this 'dangerous' substance or allergen, by releasing histamines into your bloodstream. These histamines then trigger and cause your allergic reaction symptoms.

## Symptoms of seasonal allergies

Hay fever symptoms are usually quite easy to diagnose and vary from mild to severe. If your allergic symptoms only occur during seasonal changes, it's a sign that you have seasonal allergies.

## The most common symptoms include:

- Sneezing
- Runny or blocked nose
- Watery and itchy eyes
- Itchy sinuses or ear canals
- Ear congestion
- Postnasal drip

## Less common symptoms include:

- Headaches
- Shortness of breath
- Wheezing
- Coughing

If you suffer from asthma as well as hay fever, it is very likely that the seasonal allergy may trigger an asthma attack.

## What are the triggers?

Tree, grass and flower pollens thrive during spring time, especially when areas experience cool nights and warm days.





# Reduce your exposure to allergy triggers

The best way to reduce your exposure to seasonal allergy triggers is to avoid them. Here are ways to mitigate your risk of exposure in and around the house.

- Try to avoid activity in the early morning when pollen levels are at their highest
- Stay indoors on dry, windy days as the pollen counts surge in these conditions
- The best time to go outside is after a good rain, rain washes pollen away but beware, pollen counts can soar later after rainfall
- Try to delegate gardening chores like mowing the lawn to others as it will stir up allergens
- Wear a pollen-filtering mask if you have to do chores outside
- Once you go inside, take a shower to rinse pollen from your skin and hair, then put on a clean set of clothes
- Keep windows shut and try to use an air conditioner, especially if you know that pollen counts are going to be high
- Clean floors often with a vacuum cleaner
- Wash your bedding in hot water at least once a week
- Don't hang laundry outside during this time as pollen can stick to sheets and towels
- Cover your bedding and pillows with allergen-proof covers
- Remove stuffed toys from your children's bedrooms.



## Try over-the-counter remedies

Your pharmacist can recommend several types of non-prescription medications to help ease your allergy symptoms.

- Oral antihistamines – these can help relieve sneezing, itching, a runny nose and watery eyes
- Decongestants such as pseudoephedrine can provide temporary relief from nasal stuffiness, but long-term use of decongestant nasal sprays can actually worsen symptoms
- Nasal sprays – ask your pharmacist for a nasal spray that'll ease allergy symptoms and doesn't have serious side effects.

## Rinse your sinuses

You can rinse your nasal passages with a saline solution, also called nasal irrigation. This is a quick, inexpensive and effective way to relieve nasal congestion. Rinsing cleans out your nasal passages by flushing out mucus and allergens from your nose.

## Alternative methods

A lot of people claim that acupuncture could help eliminate seasonal allergy symptoms. There's some evidence that acupuncture works and there's little evidence of harm. Remember to consult your doctor before you decide to try alternative treatments.

## If all else fails

If your seasonal allergies are really bad and nothing else seems to work, your doctor may recommend that you have skin or blood tests to find out exactly what allergens trigger your symptoms.

This can help determine what steps you need to take to identify which treatments are likely to work best for you. Allergy shots, also known as desensitisation or immunotherapy, can help your body get used to allergens. This entails regular injections containing tiny amounts of the substances that cause your allergies. This is not a cure, but over time your symptoms will get better and you may not experience it as often.

# Asthma in spring

## *Asthma - Why it is harder to control in spring?*

Asthma is a common chronic illness that affects around one in 10 children and one in 20 adults. When someone has asthma, their airways – known as bronchial tubes – become inflamed. This leads to swelling and the muscles around the airway tighten, making it difficult for air to move in and out of the lungs. An asthmatic person experiences tightness of the chest and has extreme difficulty breathing. Asthma is often triggered by allergies and it can be life threatening.

### **What happens in spring?**

Many asthmatics find that during spring their asthma becomes more difficult to control. This is because tree, grass and flower pollens all have the power to inflame and narrow the air passages of people who are sensitive to these natural triggers. A high percentage of children and adults with asthma experience attacks when they come into contact with these allergens.



Some of the most common symptoms that occur during an asthma attack are wheezing, shortness of breath, chest tightness and coughing. **If you are an asthmatic, it is extremely important that you know what your exact triggers are.** If you know this, you can create a plan of action with your doctor.

Below are three steps to help you manage your asthma better during spring:



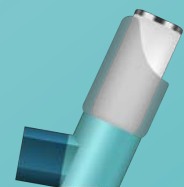
### **Prevention is better than cure**

As with normal seasonal allergies, limit your outside pollen exposure, especially when it is warm and windy. Use an air conditioner indoors, rather than opening the windows. Frequently rinse your sinuses with a saline solution and try to keep your house as dust free as possible.



### **Ask your doctor about effective medicines**

As an asthmatic you should try and contain allergies. Speak to your doctor about preventative over-the-counter antihistamines and nasal sprays. This will help minimise your allergic reaction, especially if you start using it a week or two before allergy season.



### **Make your inhaler your best friend**

If you always know where your inhaler is, how much medicine it contains and how to use it properly, you can greatly relieve your breathing distress and most probably save your own life.



# Tips for Spring

## 9 healthy habits for a blossoming spring

Spring has sprung and with it comes a welcome respite from the long, cold winter which has been made worse by COVID-19. Spring is traditionally a time when Nature seems to reawaken, trees blossom, birds are chirping everywhere and the days become much warmer and longer. It's enough to brighten anyone's day.

Why not make some healthy lifestyle changes this spring? Following these nine healthy habits could help prevent, or control, lifestyle diseases like type 2 Diabetes and heart disease.

### 1. Sit less, move more

It is recommended to get at least 150 minutes of moderate aerobic exercise every week. Add some muscle-strengthening activities and you're giving your body a great health kick-start.

### 2. Follow a healthy diet

Make healthy food choices like fruits, vegetables and whole grains, while you avoid foods that are high in saturated fats, trans fats, cholesterol, salt and added sugars. Remember moderation: It's the key to any healthy diet.

### 3. Stay well hydrated

A lot of people mistake thirst for hunger. So make sure that you stay well hydrated, it will also help you make healthier food choices. Substitute sugary or alcoholic drinks with water to reduce calories and keep healthy.

### 4. Get your beauty sleep

Getting quality sleep is one of the best things you can do for your health. While you sleep your blood pressure goes down, giving your heart and blood vessels a bit of a rest. A lack of sleep has also been linked to obesity as it impacts the balance of hormones. So be sure to get at least seven hours sleep a night.

### 5. Quit smoking if you haven't already

With the ban of the sale of cigarettes until Level 2 of lockdown, many people decided to kick the habit. If you're not one of them, it might be a good idea to follow suit. Quitting smoking lowers your risk of diabetes, lets blood vessels work better and takes the strain off your heart and lungs.



### 6. Be sun wise

When you're going to spend prolonged periods in the sun, be sure to wear protective clothing, a wide-brimmed hat, sunglasses and apply sunscreen with an SPF of at least 30. This is to prevent the sun from causing lasting and irreversible damage to your skin.

### 7. Look after your teeth

Gum disease (periodontitis) is associated with an increased risk of developing heart disease. This should be reason enough to brush twice daily with fluoride toothpaste. The bonus is you'll have a great smile too.



### 8. Go for your check-ups

Visit your doctor on a regular basis (or consult virtually) to screen for diseases such as cancer and diabetes. Also get to know your big four numbers: Cholesterol, blood pressure, glucose and BMI.

### 9. Know your history

Talk to your family and your doctor about your family's health history. It's better to know whether you are at risk of certain hereditary diseases so that you can make informed decisions.



# DEALING WITH DEPRESSION

Depression is a disorder of the brain. The exact causes can be difficult to pinpoint but brain chemistry, hormones, genetics and life events could play a role. Interestingly, women are affected twice as often as men.

## About depression

Depression is not the same as occasional sadness or 'the blues'. Everyone feels down or low at some stage but when these lows last for long periods of time and affect your day-to-day life and behaviour, you may have depression – a serious medical illness. Depression can't be wished away and it's not possible to just 'pull yourself together'. But with the right support and help, most people experience relief of symptoms.

## What are the signs and symptoms?

Depression affects different people differently. However, common symptoms include:

- Feeling sad or empty for longer periods than feeling content or happy
- Feeling overwhelmed with life's problems and not being able to cope
- Being easily irritated and more aggressive than usual
- Loss of energy, loss of motivation
- Difficulty sleeping or sleeping more than usual
- Thoughts of death or suicide
- Frequently tearful
- Struggling to concentrate and make decisions
- Loss of interest in activities you used to enjoy
- Feeling worthless
- Weight loss or weight gain

***FACT:** Depression and hormonal changes often go hand in hand, so watch out for symptoms during adolescence, pregnancy and during and after menopause.*

## Treating depression

Depression often goes hand in hand with other conditions and complications such as anxiety, alcohol or drug abuse, social isolation, relationship and work problems and self-harming behaviour. If you suspect that you might have depression, you should see your doctor as soon as you can.

**If you have more than mild depression, your doctor will most probably discuss:**

- **Psychotherapy** - also known as 'talk therapy' (this will help you to understand the illness and teach you strategies to cope).
- **Antidepressants** - pills that help to rebalance your brain chemistry (be sure to take them exactly as your doctor prescribed).

Or a combination of these two.





## **Tips to deal with depression**

### **Stay active**

Many studies show that regular exercise can help to combat depression. Besides lifting your mood, it offers other health benefits such as lowering blood pressure, protecting against heart disease and improving self-esteem and sleep patterns. The trick is having the motivation to start exercising. Set small daily activity goals and work from there.

### **Follow a healthy diet**

Eat lots of fresh, healthy foods for your overall health.

### **Don't hesitate, meditate!**

Do whatever you need to do to keep your stress levels in check. Consider signing up for meditation, yoga, Pilates, art or music classes.

### **Get into a good sleep routine**

Try to get between 7 and 8 hours of sleep per night. Avoid daytime naps if you can't sleep at night and talk to your doctor if you have trouble sleeping or if you feel like sleeping all the time.

### **Steer clear of alcohol and illegal substances**

These will worsen the situation in the long run.

### **Write it down**

Many people with depression find it helps to put their thoughts on paper.

## **HELP IS AT HAND**

For more information about mental illness and how you can find help, call 0860 106 155 for the Mental Health Programme. You can also contact us via email: [mentalhealth@bonitas.co.za](mailto:mentalhealth@bonitas.co.za)

# > MORE THAN BEING 'WORRIED'



In SA, millions suffer from a mental health disorder.

.....  
Anxiety disorders are the most common. Anxiety is feelings of unease, worry or fear.

While everyone experiences feelings of anxiety now and then, an anxiety disorder is when your anxiety worsens over time and the symptoms begin to interfere with your personal and professional life.

Generalised Anxiety Disorders (GAD) is the most common type of anxiety disorder.

**GAD** ■ Excessive and persistent worrying that begins to interfere with your personal and professional life.

The symptoms of GAD include:



Excessive, uncontrollable worry



Fatigue



Insomnia



Muscle Aches



Trembling



Sweating



Nausea



Hot flashes



Irritability



Agitation

Some of these symptoms may be a normal and appropriate response to the aftermath of a traumatic event – such as being a victim of crime, loss of a loved one or even the impact of a pandemic.

However, to be diagnosed as GAD or any other anxiety disorder, the symptoms must persist for two weeks, uninterrupted, after the external circumstances have eased or have shifted slightly.

**Risk factors that increase your risk of developing GAD include:**

- Women are twice as likely to be diagnosed with GAD
- A family history
- The risk is highest between childhood and middle age
- Alcohol and drug abuse
- Suffering from a chronic illness
- Having a chronic illness
- Depression
- Experiencing trauma or stressful events

## PANIC DISORDER VS GAD

GAD is not to be confused with a panic disorder. While similar, these are two different conditions.

**Panic disorder:** You may be diagnosed with a panic disorder if you experience recurring and sudden panic attacks. Symptoms during a panic attack can include heart palpitations, excessive sweating, trembling and chest pain.

## COULD I HAVE AN ANXIETY DISORDER?

Do the self-assessment below to determine if you may need help. Calculate your score by adding together the scores of each of the 4 different feelings.

Over the last 2 weeks, how often have you been bothered by the following problems?

	Not at all	Several days	More than half the days	Nearly every day
Feeling nervous, anxious or on edge	0	1	2	3
Not being able to stop or control worrying	0	1	2	3
Little interest or pleasure in doing things	0	1	2	3
Feeling down, depressed or hopeless	0	1	2	3

### SCORING

The final score ranges from 0-12. The scores are rated as:

- No risk: 0-2
- Mild risk: 3-5
- Moderate risk: 6-8
- Severe risk: 9-12

If your score is between 6 and 12, then you may need to speak to your doctor.

## DANGERS OF UNMANAGED ANXIETY

If you feel that you may have GAD or any other anxiety disorder, it's important to seek out professional support. Unmanaged anxiety can increase your risk of:

- Depression
- Alcohol and drug abuse
- Suicide
- Heart attack

## HOW TO MANAGE YOUR ANXIETY



### Lifestyle

You can ease the symptoms of anxiety disorders on your own through lifestyle habits. These habits include:

- Exercising regularly
- Avoiding alcohol and cigarettes
- Doing stress-relieving techniques such as yoga and breathing exercises
- Avoiding stressful situations
- Avoiding the use of illicit drugs
- Avoiding caffeine



### Psychotherapy

A doctor may also suggest psychotherapy to help you better manage your anxiety before resorting to medication.

Your mental health is important. If you feel that your feelings of anxiousness have become overwhelming, it's important to reach out to your doctor, who will offer the appropriate assistance or direct you to someone who will.



### Medication

A doctor may prescribe medication for your anxiety if it is extreme.

This can include either anti-depressants or anti-anxiety medication.

# CANCELLING MEDICAL AID A LAST RESORT

Medical Aid cover is a priority – even in difficult times



When your income is threatened, reduced or in the worst-case scenario, has dried up, deciding where to spend and where to save becomes critical. In circumstances such as retrenchment or periods of reduced employment, it may be tempting to consider quick-fix solutions and take a break from your medical aid but, during a global pandemic, you may want to think twice.

Let's consider the costs involved if you are not on medical aid, become infected with the Coronavirus and are admitted to a private hospital.

## Cost realities

The cost for a patient spending two weeks in a general ward for the treatment of COVID-19 is around R99 201. But if that patient is transferred to ICU for a period of two weeks, the cost rises to about R392 340. Both costs include specialists, pathology, radiology and allied services.

South Africans are faced with many challenges during this tough time and we are aware of the financial implications the lockdown has placed on everyone. The pandemic has put a spotlight on the need for quality healthcare, which means a decision to cancel your medical aid is not recommended and should not be taken lightly.

Our advice is to consider your specific medical needs, as well as your budget when deciding how to proceed, particularly if you have chronic conditions or are at greater risk. Buying down is definitely a key consideration or looking at network options which offer marked savings. Our Select Plans, for example, are priced 15% cheaper than non-network options. In addition, we

strongly advise that you consider benefit richness against your contributions.

## Key questions to ask yourself include:

- Does my medical aid offer additional benefits that are paid from risk rather than savings or day-to-day benefits?
- Does my medical aid offer alternatives like virtual GP consultations, chronic medicine delivery and online antenatal classes to deal with the concerns posed by the lockdown?

Another big factor to consider when it comes to COVID-19 medical care is comorbidities or the coexistence of two or more diseases or disorders. The Minister of Health, Dr Zweli Mkhize, warned early on in the pandemic that South Africa has a significant burden of non-communicable diseases or chronic conditions, with diabetes and hypertension topping the list.

Projections are highly uncertain at this time but our actuarial team has estimated around 30% or 215 851 members of the Bonitas population who have comorbidities, are at risk of getting very ill if they become infected with COVID-19. The conservative financial impact to the Scheme could potentially exceed R450m, in addition to annual claims costs, which amounts to R15bn.

**Although there is a high level of uncertainty around the level of care required, we project that COVID-19 cases will be managed as follows:**

- 20% requiring hospitalisation
- 5% requiring treatment in ICU



What will the consequences be on members if they cancel their policies? Unfortunately, members who resign from the Fund will be unable to access healthcare benefits. There are strict rules and regulations governing the medical aid industry - in place to protect both members and the financial sustainability of medical schemes.

### **Cancelling your membership**

**This should be your last resort. If you do cancel, try to rejoin or join a new scheme within three months otherwise the scheme can impose:**

- A three month general waiting period
- A 12 month exclusion from cover for any existing medical condition
- Late joiner penalties on all people over 35 years of age.

Before you make any important decisions, it might be worth considering what options are available to you, what your priorities are and where you cannot afford to fall short. It is also advisable to speak to your medical aid provider to find out what they can offer you.

### **Joining a medical aid now**

We have seen a marked increase in queries about joining the Fund. Waiting periods apply as normal with a 12 month's exclusion cause. However, Prescribed Minimum Benefits (PMBs) are covered immediately, this includes COVID-19.

Medical aids have needed to adapt during the pandemic, offering added value to members including education, advice and virtual care. COVID-19 has meant we have to be more innovative and re-evaluate the way we consult with you. The need for social distancing has accelerated access to virtual care to protect health practitioners as well as patients. As a Fund, we continue to explore new ways to ensure you have access to quality healthcare at all times.

Added value is essential, particularly during this tough economic time and we've introduced a range of elements to support you on a clinical, emotional and financial basis.

### **These include:**

- Introducing free 24/7 virtual care with GPs to all South Africans through the Bonitas app. We have had over 30 000 downloads of the app over the past six weeks

- Through our partner, Pharmacy Direct, we offer home delivery of chronic medication and, during COVID-19, six month prescriptions are being delivered. Around 187 995 members are enrolled on the chronic medicine programme and, of these, over 55% use the home delivery service
- Setting up a dedicated Rapid Response Unit (RRU) in our Managed Care team to address COVID-19 concerns and support members who are Persons Under Investigation (PUI), test positive or are in recovery
- Creating a COVID-19 hub on our website so that you have access to accurate information on the Coronavirus and the steps you can take to protect yourself and your loved ones
- Creating a corporate return to work programme, to support employer groups with daily screenings, occupational health and safety, etc
- Creating isiXhosa, Afrikaans, isiZulu and isiSetswana videos to help educate townships on steps to take to curb the spread of COVID-19
- Launching new self-service channels through the Bonitas app and WhatsApp that allow you to access statements and tax certificates, submit and view claims and access electronic membership cards. There is also a live chat functionality to put you in touch with an agent to resolve queries
- The COVID-19 option provides information on everything from symptoms through to treatment, recovery, transmission, costs covered by your particular plan, frequently asked questions, updated statistics on active cases, recoveries and death and a self-screening test.

COVID-19 has highlighted the need for quality healthcare. It's made the fact that good health is precious a critical factor for all South Africans — and has forced us all to consider this as a priority over other concerns. We should never compromise our health.



# THE NEW

# BONITAS WHATSAPP

# LINE

Introducing the new Bonitas WhatsApp line – an easy and reliable platform that gives you another self-service channel to access your medical aid information and get in touch with the call centre. The WhatsApp line is in addition to our other channels like the Bonitas app and Member portal on the website.

The Bonitas WhatsApp line functionalities include:

## 1. Member self-service

With this secure function you will receive a One Time Pin (OTP) to ensure that we are supplying the relevant medical aid information to the correct member. Once authenticated, you can:

- Get your statement
- Save your electronic membership card
- View claims for the last 90 days
- Download your tax certificate or certificate of membership
- Submit a claim

## 2. Live chat function to resolve queries

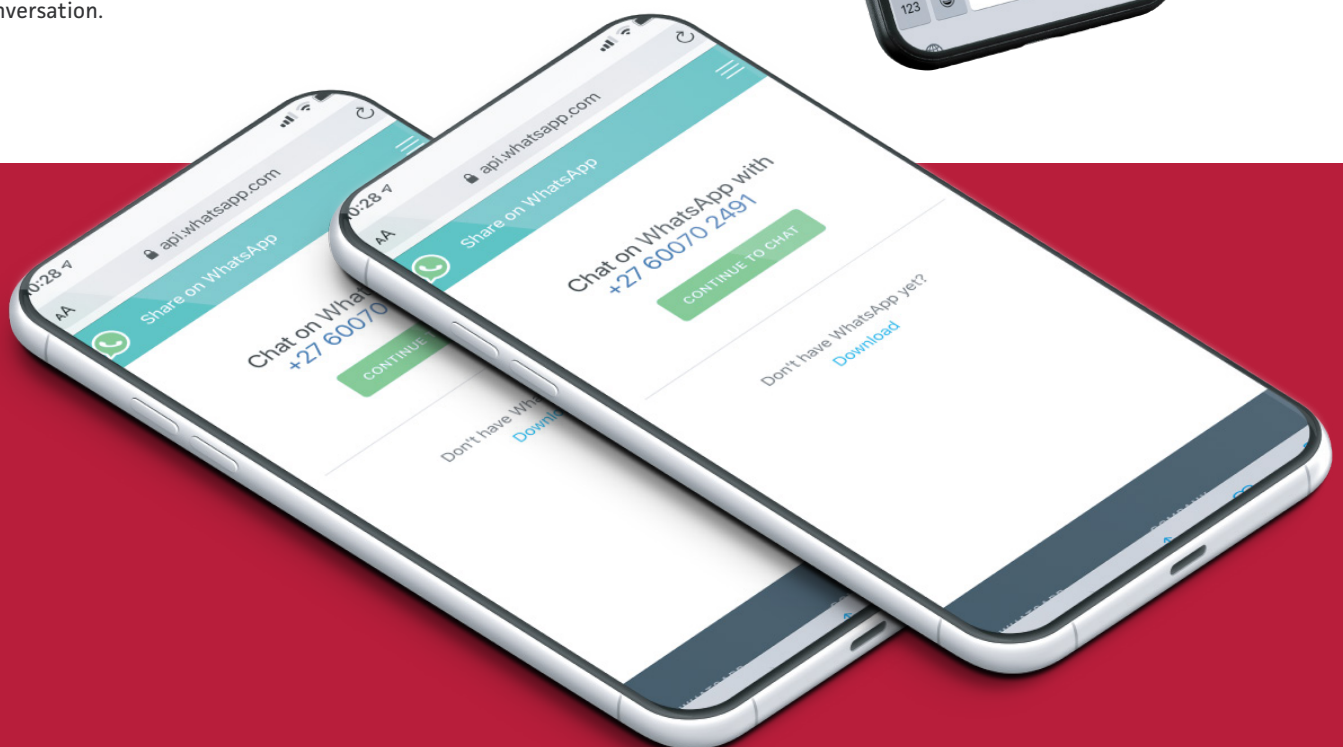
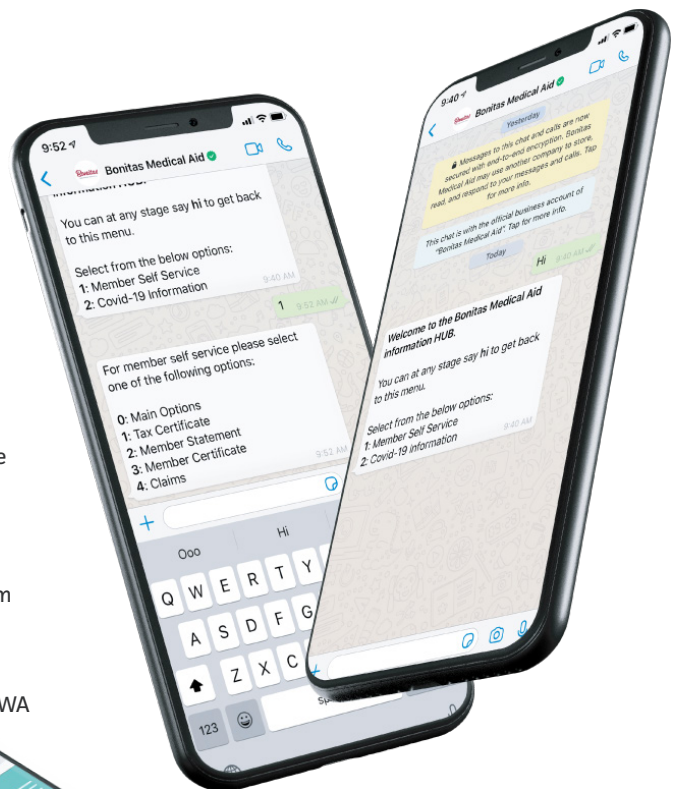
With the live chat function you will be transferred to a support agent to resolve queries and claims issues or to answer related questions. The conversation will be saved and a query number will be sent to you after the conversation.

## 3. COVID-19 Information

You have access to a COVID-19 Bot, supplying trustworthy information and pre-populated answers to frequently asked questions, as well as a symptom checker.

## Accessing the WhatsApp feature is easy

Simply add 0600702491 to your contacts and type the word 'Hi' to start a WA conversation.





# HOW TO SUBMIT A CLAIM

## SCAN THIS QR CODE

To add Bonitas Medical Aid to your WhatsApp contacts

OR

To access the WhatsApp feature, simply add

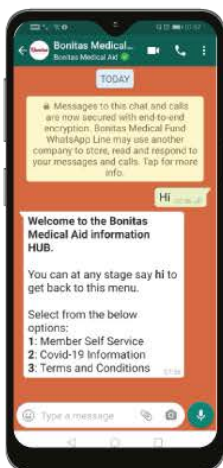
**0600702491**

to your contacts



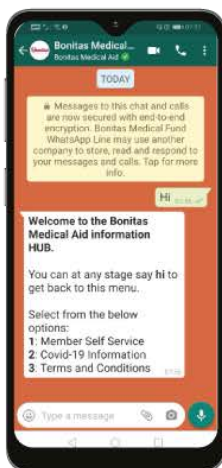
### STEP 1

Type the word **"Hi"** to start a conversation



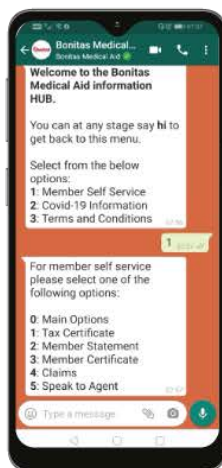
### STEP 2

Select option 1: **Member Self Service**



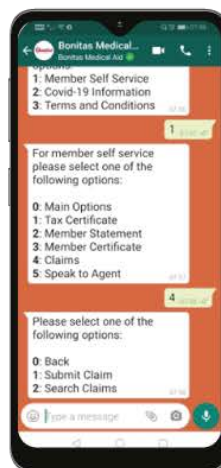
### STEP 3

Select option 4: **Claims**



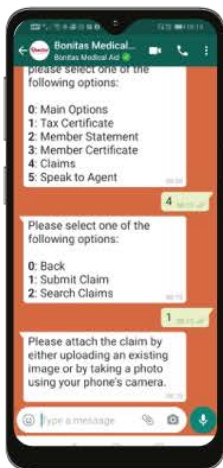
### STEP 4

Select option 1: **Submit Claim**



### STEP 5

Upload your document by either taking a **photo** or **attaching a document**.



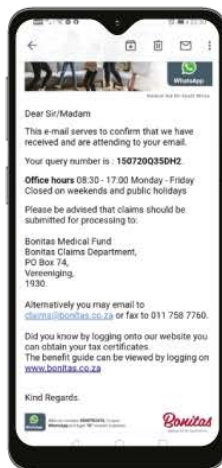
### STEP 6

This will be logged in our system and a query number will be generated on our side.



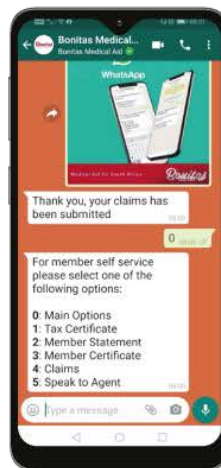
### STEP 7

You will receive an email with a reference number to use for future follow-ups on that specific claim.



### STEP 8

**0** is the number to take you back to the beginning of the conversation.



# Maternity programme feedback

## Choosing the best medical aid to meet all your family and maternity needs



Pear Holdstock is a newbie blogger. She recently shared her experience of choosing a medical aid and registering on the Bonitas Maternity Programme on her blog, *Parenting with a purpose*. This is what she had to say.

'I remember five years ago, my husband and I were looking for the best medical aid for our family. We took our time and did thorough research because this was more than just a financial decision.

We wanted a medical aid that was suitable for our needs and our budget. We first sat down and drew up a financial plan (how much we were willing to spend each month). Then we compared multiple quotes so we could find the right cover that suited our needs.

I was already someone who visited the doctor's office often, because of my infertility issues and other illnesses. So it was important for us to check out each health plan's prescription medicine coverage. We also had to make sure that the health providers we use are in-network of that specific medical aid we chose, as we understood that we might be charged more if we use providers outside of our medical aid's network.

Plans may differ in quality so we wanted to learn more about quality ratings of each provider. We reviewed each medical aid from their website and social media platforms to see what their customers were saying about them. To us, it was important to join a family rather than a service offered. We wanted a medical aid where we felt we would be valued as members.

I am happy to report that we did find one that was best and still is best for our family. Please note that this is our best choice. To make an informed decision, you have to do research for yourself so that you can find a medical aid that best suits your family's needs.

Plan ahead; do not just take the first medical aid you see. Make a financial spreadsheet of all your financial obligations monthly, weekly and daily. Choose how much you are willing to spend. After that, commit yourself to the best medical aid for you. If you already have a medical aid and you feel your needs are not being met, do research and find a medical aid that works for you.

### Please note:

1. Usually, there are four categories of medical aid plans - the names may differ but let's just say they have bronze, silver, gold and platinum. These categories differ in cost and they indicate how much you'll pay for what healthcare benefits. Remember the plan categories are not an indication of the quality of care.
2. When choosing a medical aid they may deduct more than just the premium. Look into any additional deductibles your medical aid might add.
3. Ask yourself if you will want to pay out-of-pocket costs when you get care.
4. Alternatively, are you willing to pay a monthly bill to your medical aid company (a premium). Remember you will pay monthly even if you did not use medical services that month.
5. Remember, not all medical aids limit your choice of healthcare providers.

### Why did we choose the medical aid we have?

#### Loyalty! Dedication! Transparency! Open communication!

To add to that, we wanted a medical aid that didn't cost us a fortune. We went with Bonitas Medical Aid and we are on their Standard Plan. We chose this Plan because of the maternity benefits it offers.

### When we welcomed our son they had not yet launched their new awesome maternity programme! This programme comes with:

1. 24/7 Maternity Health Advice line. This is so important for us preggie mummies.
2. Dedicated clinical care. A nurse or midwife will call you at certain key stages throughout your pregnancy. This was what impressed me most about this programme. Getting support and advice on how to look after my health while expecting baby H. The midwife was so patient and allowed me to ask as many questions as I could. I explained my birth plan and she was supportive and very helpful.
3. Online antenatal classes. Since we are in lockdown due to the Corona virus, it is amazing to take your antenatal classes online in the comfort of your own home twice monthly.
4. Pregnancy education emails.
5. Bonitas Baby Bag. Like most medical aids Bonitas gives all pregnant mummies a beautiful baby bag as a congratulations gift. This bag is filled with baby and mommy essentials. Please check out my video opening the baby bag. <https://youtu.be/y9x821R2sas>
6. Digital webinars and events.
7. They also have content/articles on their website which you can read at any time.

You can visit their website <https://www.bonitas.co.za/maternity> for more information. Their maternity health care line is 087 056 9888



## FRAUD + WASTE + ABUSE FIGHTER FACT

If your doctor or healthcare provider bills the medical aid for procedures or services you didn't actually receive, it is fraud.

### FIGHT BACK AGAINST FRAUD, WASTE AND ABUSE!

To report it  
call **0800 112 811**  
sms **33490** or email  
[information@whistleblowing.co.za](mailto:information@whistleblowing.co.za)

You can remain  
anonymous if you prefer.

***Bonitas***

Medical Aid for South Africa

# DID YOU KNOW?

## Did you know the validity of prescriptions has been extended?

In an attempt to assist with social distancing rules and reduce the burden on the healthcare system, legislation was amended in terms of the Medicines and Related Substances Act. This means that Schedule 2, 3 and 4 medicines will be subject to extensions by dispensing pharmacists for an additional six month period.

The Act previously restricted the dispensing of the prescribed scheduled medicines to six months, thereafter a new prescription from a doctor would be required.

### What type of medicines are included?

Schedule 2 medicines include treatments for coughs or flu symptoms, while Schedule 3 includes, amongst others, medicines for hypertension and diabetes. Examples of Schedule 4 medicines are HIV (anti-retrovirals) and antibiotics. The change excludes medicines from Schedule 5 and above (anti-depressants, sedatives etc).

### According to the Government Gazette

This ruling is subject to the medicines not being dispensed for a period longer than 12 months from the date of the issue of a prescription issued by an authorised prescriber. The prescription will be extended in accordance with the original one, in order to ensure that therapy is not disrupted. If the person dispensing the prescription is satisfied that an authorised prescriber initiated the therapy with the intention that it be continued.

### What does this mean in practice?

For example, if you received a prescription for 6 months in January for Schedule 2, 3 and 4 medicines and it was due to expire in June, your pharmacist was able to extend it until the end of December 2020 as it falls within the 12 month period.

As a result, you did not need to physically consult with a doctor in order to simply obtain an extension in your chronic medication supply.

If your chronic condition is not stable, the pharmacist may want to call your doctor to determine whether or not you should remain on the medication or discuss alternatives with your consent. If the pharmacist is comfortable with the extension, the details of the sale must be recorded in a prescription book or permanent record.

The notice applies only until the end of November 2021, at which time the exemption provided in terms of the notice lapses and the provisions of the Medical Schemes Act will once again apply.



# Take the headache out of obtaining your prescribed chronic medication

As chronic medicine is used on an ongoing basis to treat chronic health conditions, getting it shouldn't be a headache. By following the process below and making use of the Designated Service Provider (DSP), getting your chronic medicine will be as easy as 1-2-3.

## Apply for your chronic medicine

The first step is to apply for authorisation for your chronic medicine with us.

## How to apply for your chronic medicine:

1. Get a prescription from your doctor.
2. Log in to [www.bonitas.co.za](http://www.bonitas.co.za) and apply online or call us on 0860 002 108. You can also email [chronicmeds@bonitas.co.za](mailto:chronicmeds@bonitas.co.za) or ask your doctor or pharmacist to call us on 0861 100 220 and apply on your behalf.
3. Once your application has been assessed, you will receive a medicine access card listing the chronic authorisations to be paid from your chronic medicine benefit.

Should you choose to use medicine not listed on the applicable formulary, or if you do not use a DSP where required, a 40% co-payment will apply.

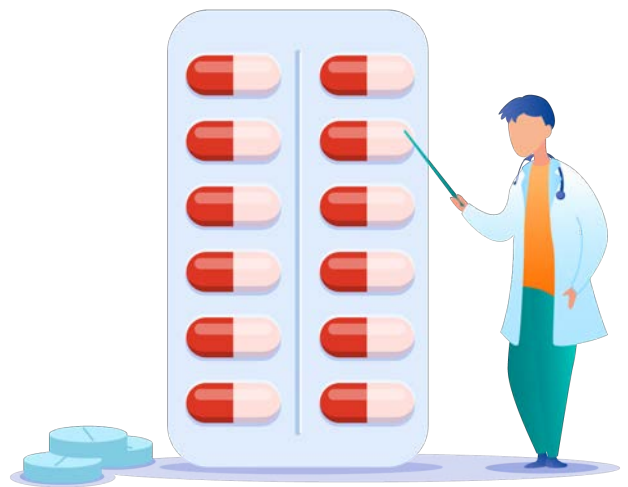
## Use the Designated Service Provider

Pharmacy Direct is the Designated Service Provider (DSP) for chronic medicine. They will deliver your medicine to your home, place of work or to the nearest Post Office, depending on your needs, at no extra cost.

*Please note: You first need to register for the chronic medicine benefit before you can register with Pharmacy Direct. If your medicine is declined or if further information is required to assess your request, this will be communicated to you and your treating doctor.*

## How do you register with Pharmacy Direct?

1. Make sure that you've applied for the chronic medicine benefit and have a valid prescription.
2. Visit [www.pharmacydirect.co.za](http://www.pharmacydirect.co.za) and download the application or apply online, you can also call them on 0860 027 800 or email [care@pharmacydirect.co.za](mailto:care@pharmacydirect.co.za) to request the form.
3. Complete the form and email it to [care@pharmacydirect.co.za](mailto:care@pharmacydirect.co.za) or fax it to 0866 114 000 or 0866 114 001. Please ensure you include your prescription with your application form. Your prescription must contain the following information: Medical aid number, dependant code, contact number and number of repeats.



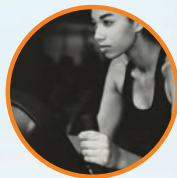
It's as easy as that. Should you have any questions or require more information, don't hesitate to call us on 0860 002 108 or email [chronicmeds@bonitas.co.za](mailto:chronicmeds@bonitas.co.za).

# Greater reach for greater relief.

You can now access 20 DBC treatment centres as part of the Bonitas Back and Neck Rehabilitation Programme.

As a Bonitas member, you may qualify for the **Bonitas Back and Neck Rehabilitation Programme**, which gives you access to functional rehabilitation for musculoskeletal conditions including back, neck, shoulder, hip and knee treatment. The programme follows an evidenced-based, individualised approach that has been helping countless back and neck pain sufferers regain mobility and control of their lives.

**With 20 multi-disciplinary treatment centres conveniently located across South Africa, there's no reason not to call Bonitas Managed Care on 0860 105 104 to find out whether you qualify.**



To find your nearest treatment centre visit [www.dbcsa.co.za](http://www.dbcsa.co.za) or contact Klinikka on [info@klinikka.co.za](mailto:info@klinikka.co.za) or 011 758 8052 with any queries or concerns.



**DBC**

Licensed by Klinikka (Pty) Ltd



# FREE MONTHLY DISCOUNTED SHOPPING VOUCHERS.

A welcome saving in tough times.

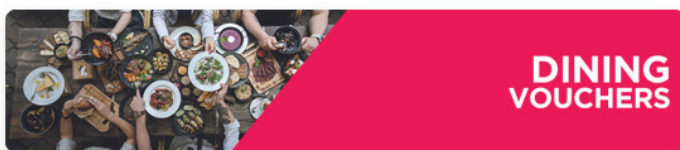
With the COVID-19 pandemic and subsequent lockdown, many South Africans are facing financial hardship. So we are offering you free, monthly discount lifestyle shopping vouchers to make your money work harder for you. There are over 300 retail discounts, exclusively available to Bonitas members every month, that can be used for anything from groceries, data, airtime and electricity, to travel and fashion.

## HOW IT WORKS

Go to [www.bonitas.co.za](http://www.bonitas.co.za) and click on **LIFESTYLE PRODUCTS**

- Click on the **SHOP NOW** button to go to the voucher platform
- Log in with your **Bonitas membership number**

- Select your **discount voucher** category and click on the **FREE** voucher you want
- Fill in **your details** to receive your voucher via **SMS** or **email**
- Shop and present your voucher at your nearest participating store



### Some of our vouchers

 <b>R6.60</b>	 <b>R12.80</b>	 <b>R7.00</b>	 <b>R13.20</b>	 <b>R10 Airtime for any network for prepaid users only!</b>	 <b>Get R50 off R250 spend or more at CNA</b>	 <b>Make your New Year's Resolution a reality and get 1 Month FREE!</b>	 <b>Get a Free Wig from Cand&amp;Co!</b>	 <b>Download the App for exclusive offers!</b>	
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### Some of our retail partners


## RACE THE LEGENDS



# The Comrades Virtual Race

## - AN EPIC SUCCESS!

Who knew that when the Comrades Marathon Association (CMA) had to cancel the 2020 Comrades Marathon, due to the global COVID-19 pandemic, a new version of the race would see the light.

With the regrettable cancellation of the 95th Comrades Marathon, an opportunity for a new and exciting initiative was created. And so the CMA, with Bonitas as the sponsor, announced the launch of the only CMA officially sanctioned virtual race: 'Race the Comrades Legends'.

Runners, running enthusiasts and their families from around the globe were invited to participate in the 'Race the Comrades Legends' virtual race on Sunday, 14 June 2020. This is how it worked:

- Runners were given the option to choose between various race distances ranging from 5km to 90km
- Runners were allowed to select their own route
- The selected distance had to be completed before 23:59pm on the actual race date
- The run simply had to be recorded on any smart phone, fitness device or watch. This had to be uploaded after the race.

Entry was FREE to all South African runners who entered the 2020 Comrades Marathon, while an entry fee of R150 applied to new South African entrants and \$25 for foreign athletes. Runners also had the option of donating to an official Comrades Amabeadibead Charity.

Distance	Number
5km RSA	5 401
5km Foreign	552
10km RSA	9 212
10km Foreign	1 220
21.1km RSA	11 897
21.1km Foreign	1 823
45km RSA	3 667
45km Foreign	767
90km RSA	687
90km Foreign	228

By registering, every entrant received a digital race number prior to the race. These could be printed and worn on the actual race day. The great thing about participating in the 'Race the Comrades Legends' was that every finisher received a virtual medal and certificate immediately after the race, with a real medal to be distributed at a later stage. This really set the race apart from most virtual races which generally only award virtual medals. This was great news for regular Comrades runners who trained for months in isolation. Now by entering and completing the virtual race, their finisher's medal would be guaranteed.

Bonitas members had an extra incentive to enter and finish the race, with 50 x R500 Takealot vouchers up for grabs.

By the time entries had closed for the CMA's inaugural virtual event, a total of 43 788 entrants from 103 participating nations had signed up to be a part of it.

On the day, participation was overwhelming with over 900 runners deciding to take on the full Comrades distance, while the majority opted to run 21,1km. Social media buzzed with runners sharing their progress as well as pre- and post-race photos.

This has truly been an epic inaugural virtual race with a turnout beyond everyone's expectations. In true Comrades style, it gave everyone the opportunity to share and participate in the spirit and action of a world-class race.

The Top 10 country breakdown:

Country	Number
South Africa	38 779
Brazil	1 742
United Kingdom	645
United States	399
Australia	343
India	316
Zimbabwe	257
Canada	145
Germany	115
Zambia	101

# Bonitas

Medical Aid for South Africa

**MOVE**  
#bonitasmovechallenge

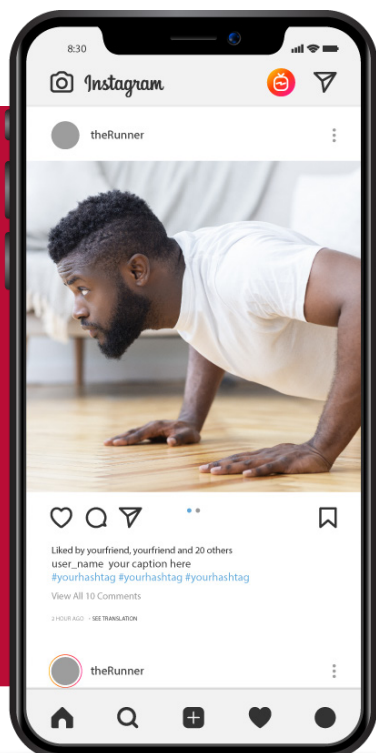
## The Bonitas Move Challenge

At the same time and in the spirit of the Comrades, Bonitas invited all South Africans to stay as active and healthy as possible by joining the 'Bonitas Move Challenge'.

As the Medical Aid for South Africa, we want everyone to get off the couch and moving. Every Monday, Wednesday and Friday there is a new challenge for you to take on. Challenge friends, colleagues or family members but make sure you get moving!

## Here's how you can be part of the Challenge:

1. Follow Bonitas on Facebook or Twitter
2. Complete the Challenge of the day
3. Post a photo or video of you doing the Challenge and tag it with #BonitasMoveChallenge



# WIN

 with the **Bonitas Move Challenge**

Share a photo or video of your participation in the Bonitas Move Challenge and you'll be in line to win an amazing Bonitas hamper. Simply send your photo or video to [newsletters@afrocentricds.com](mailto:newsletters@afrocentricds.com) to enter. A winner will be selected in a random draw.

*Entries close 30 September 2020.*



# denis **MAKE YOUR DENTAL FILLINGS LAST LONGER**

When a tooth shows signs of decay, it is often possible to save it with a filling. The dentist first removes all of the decay and then rebuilds the tooth back to its normal shape, using a filling material, so that it can function properly. The filling also helps to keep out bacteria and prevent further decay.

## **Did you know that fillings rarely last forever?**

Sensitivity to hot or cold foods can be a sign that there is a crack in a filling, as can a sharp pain in the tooth when biting down or chewing on food. A tooth that feels rough to the tongue may have a chipped filling and sometimes a piece of filling can break off while eating. Visit your dentist right away if you have lost a filling or have any symptoms of a filling having fallen out.

Good oral hygiene, eating healthily and seeing a dentist regularly can keep fillings in good shape and prevent new cavities. Here's what you should do:

- **Brush your teeth, morning and at night**
- **Floss every day to clean between your teeth**
- **Limit sweets, sugary foods and fizzy cold drinks**
- **Don't use tobacco products and limit foods that stain your teeth (like coffee and tea). Rinse your mouth with water when you do eat these foods**
- **Avoid biting down on hard foods or chewing ice**
- **Visit your dentist at least once a year for a check-up and professional cleaning**

If you follow these steps, not only will your fillings last longer but it will also help prevent cavities in future.



## **PRECAUTIONS YOUR OPTOMETRIST MAY TAKE DURING COVID-19 AND YOUR OPTICAL BENEFIT EXPLAINED**

Whereas each practice will do things slightly differently, your optometrist will explain safety measures and etiquette during your appointment.

Visiting your optometrist during this pandemic is as safe as visiting any other doctor's office, which means that safety depends on the precautions that each practice and member is taking during the examination.

Bear in mind that your optometrist may conduct your test slightly differently to what you are used to and your appointment might be slightly longer too – but this will not impact the service or end result.

For members who believe they are at risk, call ahead to discuss any symptoms to verify if the appointment is urgent. Make an informed decision to visit the optometrist or delay the examination until a later time.

Your optometrist will discuss the optical benefit limits with you should you require any visual assistance. Your optical benefit will normally cover a Consultation and either Spectacles or Contact lenses every 24 months.

## **EQUIPPED AND PREPARED, YOU DO NOT HAVE TO FEAR YOUR NEXT VISIT TO THE OPTOMETRIST!**

When needing visual assistance, your insured benefits at a network optometrist can cover spectacles without any co-payments and you may elect to top up the benefit. Ask the network optometrist for all your product options and discuss pricing options to make sure you understand the costs when electing to add enhancements to your benefits.

In most instances, when informed that you need visual assistance, selecting either spectacles or contact lenses is a personal choice. Faced with the choice, you may prefer either a fashionable frame to enhance a professional/personal image or, as an athlete who spends most of your time living an active outdoors lifestyle, you may prefer contact lenses.

Contact lenses are funded up to the average spectacle limit over the cycle period. If contact lenses over the 24 month period are not affordable on a permanent basis and you are not clinically required to permanently wear them, then we recommend that you discuss alternatives with your optometrist during your next visit.

When you consider an appointment to have your eyes examined, utilise your nearest network optometrist. They will guide you on your family limits and benefit sub-limits and provide you with options to stay within your benefit entitlement.

You may visit a non-network optometrist but they may invoice in excess of the scheme rate, which will result in unnecessary co-payments on the optical benefit design.

**“Your optical benefit will normally cover a consultation and either spectacles or contact lenses every 24 months.”**



## FRAUD + WASTE + ABUSE FIGHTER FACT

Healthcare fraud affects all of us. Fraud forces medical aids and most other medical related costs to become more expensive for everyone.

You have the power to help us prevent fraud for the greater good of all our members. Do the right thing and report it.

### FIGHT BACK AGAINST FRAUD, WASTE AND ABUSE!

To report it  
call **0800 112 811**  
sms **33490** or email  
**[information@whistleblowing.co.za](mailto:information@whistleblowing.co.za)**

You can remain  
anonymous if you prefer.

# *Bonitas*

Medical Aid for South Africa

# Veggie wraps with goats' cheese

Tired of steaming soups and dense winter stews? Then welcome springtime and its lighter, brighter meals. Try out this mouth-watering veggie wrap with goats' cheese to celebrate the freshest ingredients that'll satisfy most appetites.

## What you'll need

2 Portobello mushrooms, sliced  
1 large red pepper, sliced  
225g green beans  
2 tbsp olive oil  
1/4 tsp salt  
2x400g cans chickpeas, drained  
3 tbsp lemon juice  
1/4 tsp pepper  
4 soft whole-grain wraps  
30g fresh goats' cheese, crumbled  
Lemon wedges

## Method

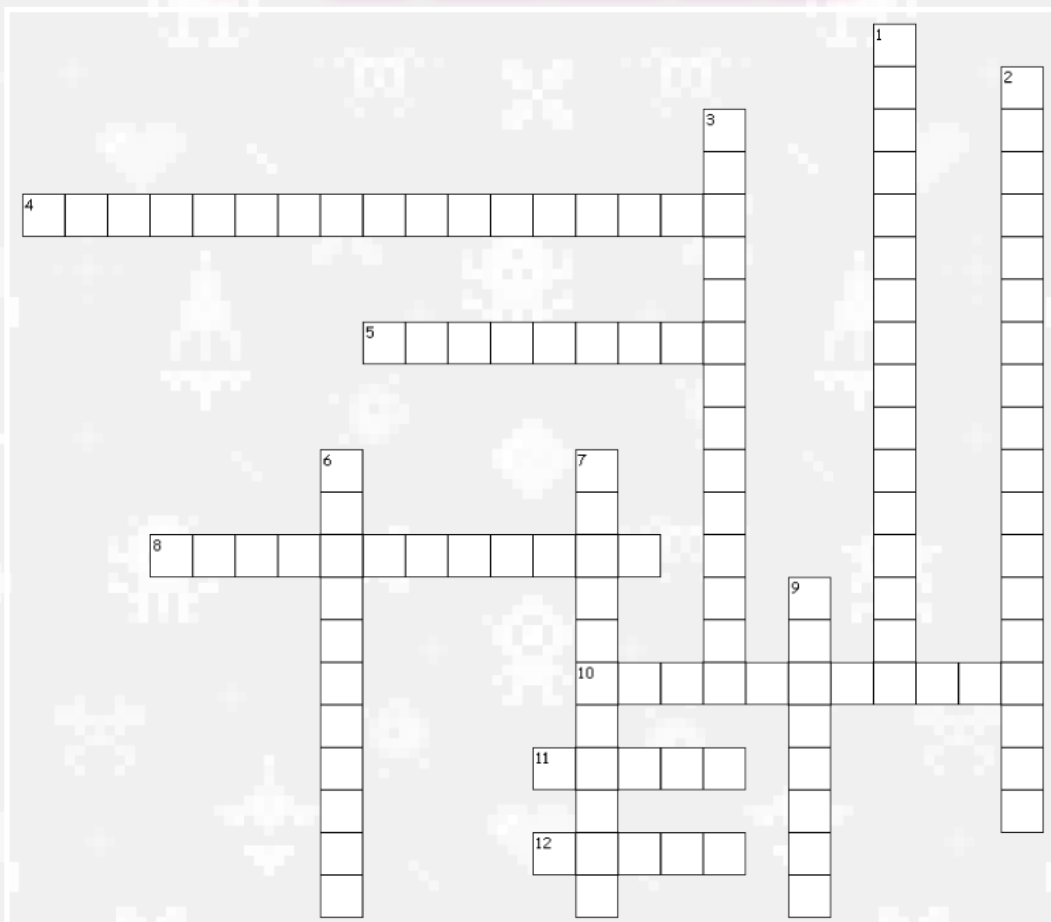
1. On 2 rimmed baking sheets, toss mushrooms, red pepper and green beans with olive oil and salt. Roast in 230°C oven for 30 minutes.
2. Mash chickpeas with lemon juice and pepper, spread on whole-grain wraps. Top with veggies and goats' cheese. Fold to wrap. Serve with lemon wedges.

Source: Adapted from [www.goodhousekeeping.com](http://www.goodhousekeeping.com)



# GAME ZONE

## CROSSWORD PUZZLE



### Across

4. Our international travel benefit partner.
5. This viral infection is a common cause of pneumonia.
8. Another name for high blood pressure.
10. Bonitas is the medical aid for?
11. Our dental wellness programme provider.
12. This virus has caused a worldwide pandemic.

### Down

1. This benefit can be used for extra consultations with a GP, biokineticist, dietician, physiotherapist or a programme to stop smoking.
2. An initiative to help and support expecting mothers with their pregnancy through stage specific advice.
3. Our contracted courier pharmacy that can deliver your chronic medicine directly to your doorstep.
6. GP consultations via the Bonitas Member App.
7. High levels of this substance in your blood can increase your risk of heart disease.
9. A condition that occurs when the body can't use glucose normally.

Answers: 1. WELLNESS EXTENDER 2. MATERNITY PROGRAMME 3. PHARMACY DIRECT 4. EUROP ASSISTANCE SA 5. INFLUENZA 6. VIRTUAL CARE 7. CHOLESTEROL 8. HYPERTENSION 9. DIABETES 10. SOUTH AFRICA 11. DENIS 12. COVID





# GAME ZONE

## S L O O K C

4		1		7				
7		3	1	8		4		
	9			3		1		
9	7							3
		6	5		1	7		
1							6	8
		9		4			2	
		2		5	9	6		7
				1		9		5

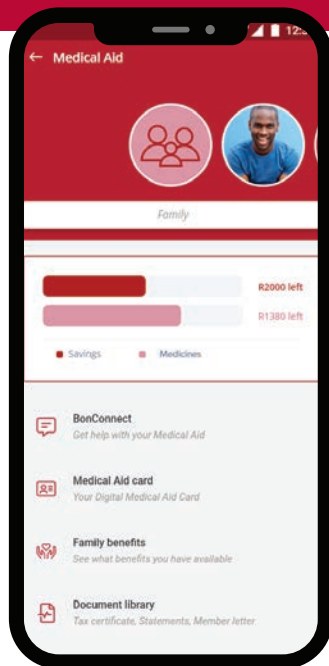
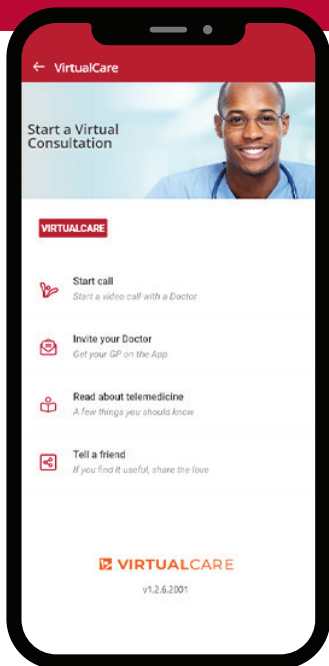
# FREE\* **VIRTUAL CARE** FOR ALL SOUTH AFRICANS DURING LOCKDOWN











Consult a GP for **FREE** for all ailments, not just COVID-19

**Available to everyone**, not just Bonitas members

Download the **Bonitas App** to access these FREE consultations



## FEATURES

-  Virtually consult a GP for minor ailments or prescriptions
-  Chat to a support agent to resolve queries
-  Easily locate a network provider near you
-  See balances, benefits and limits
-  Get reminders of when to take medicine
-  Locate and book an appointment at a clinic
-  Access a digital membership card
-  Dial emergency contacts with a single tap

AVAILABLE ON:



SCAN QR CODE AND GET THE APP

SMS SWITCH TO 33035 / bonitas.co.za

SMSs CHARGED AT R1.50. FREE SMSs DO NOT APPLY. Ts & Cs APPLY.

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Medical Aid for South Africa