

Healthcare

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Health product changes 2024

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Bonitas Medical Fund Product Changes 2024

Contribution changes

Bonitas announced a **6.9%** average contribution increase effective 1 January 2024 with increases ranging from 2.7% to 9.6% per option.

Please see increases per option on the table below.

Option name	Increase per option
BonComprehensive	9.6%
BonClassic	9.6%
BonComplete	9.6%
BonSave	6.8%
BonFit Select	2.7%
Bon Start and BonStart Plus	3%
Standard and Standard Select	8.4%
Primary and Primary Select	7.2%
Hospital Standard	8.9%
BonEssential and BonEssential Select	7.1%
BonEssential Select	6.7%
BonCap	5.5%

Please [click here](#) to access Bonitas detailed 2024 contribution table.

Option changes

Please note that option changes will only be allowed effective 1 January 2024. Access the online option change website by clicking [here](#). The final deadline for option changes is **1 December 2023 for online option changes**.

New benefits

Mental Health

- Mental health prevalence is at an all-time high seeing an increase of 25% Hospital admissions due to exacerbated factors such as increased economic burden, loadshedding and increased psycho-social challenges, particularly in the 18-44 age groups, Bonitas has included depression as a chronic condition on all plans for 2024.

Be Better Benefit

The benefit provides a range of additional screening test paid for from Risk for early detection so members can enjoy good health and wellness. The *Be Better Benefit test* includes the following:

- An annual wellness screening per beneficiary to check blood pressure, blood glucose, BMI and cholesterol, HIV tests, Lipograms, Mammograms and Pap Smears
- Flu vaccines, HPV vaccines, Pneumococcal vaccines, Contraceptive benefits up to R1 950, Whooping cough booster, Prostate screenings and Stool test for Colon cancer
- Dental Fissures sealants to prevent tooth decay as well as online hearing screenings

*Benefits will vary dependant on member's plan type, available on all options except BonCap

Benefit enhancements

Benefit Booster

- The Benefit booster provides members with access to additional funds to use for out-of-hospital expenses, effectively giving members' savings and day-to-day benefits a boost

For 2024 members will receive the below benefit boost depending on their plan type.

Option name	Annual amount per family	Requirements
Standard and Standard Select	R5 000	Members must complete the online wellness questionnaire and complete the Wellness screening benefit to access the Benefit the full amount
BonSave	R5 000	
Primary and Primary Select	R3 500	Members must complete the online wellness questionnaire or a wellness screening
BonComprehensive	R3 000	
BonClassic and BonComplete	R2 070	
BonFit Select	R1 440	
BonStart and BonStart Plus	R1 100	
BonEssential and BonEssential Select	R1 100	

Mother and Child Benefit

Bonitas has enhanced the Mother and child benefit. Childhood immunisations following the State vaccine schedule will be added to BonStart Plus and Childhood immunisations according to the Private Vaccine Schedule will be covered on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select.

Medical Savings Account (MSA)

- The BonSave Medical Savings account will increase from 20% to 25%.

Specialist Benefit 01 January 2024

- Members on the Standard and Standard select options will have 2 additional specialist consultations paid for from risk as well as 2 additional GP consultations if members exhaust their GP and specialist day to day benefit.
- The Primary and Primary Select options will have 1 additional specialist consultation paid for from risk as well as 1 additional GP consultation once members GP and Specialist benefit is depleted

Emergency Room Consultations

- Bonitas has added 2 emergency room consultations and treatment per family to all plans for 2024, as well as 2 additional emergency consultations for children under 6 on the Standard, Standard Select, Primary, Primary Select, BonSave and BonFit Select plans.

BonStart and BonStart plus

- BonStart and BonStart Plus members no longer have to complete an online wellness questionnaire to access benefits and the co-payment for non-use of a designated service provider and for use of non-formulary medicine will be reduced from 40% to 20%

BonCap

- BonCap members will have access to the lower back pain management programme as well as preventative care test funded from the Women`s health benefit
- Bonitas has partnered with Whats Up Doctor, which is a WhatsApp service that allows doctors on the BonCap network to engage with members more easily and includes services such as sharing prescriptions, blood test results, specialist referrals and much more

Child Dependants

- Bonitas has increased the child dependant age to 24 years regardless of whether the dependant is still studying or not.

Chronic Medicine Management

- Bonitas has extended the chronic benefit on the Standard option to the Bonitas pharmacy network, this means, members on the Standard options will have freedom to obtain their chronic medicine from a network pharmacy of their choice, subject to available benefits
- Bonitas Standard members will now have access to the comprehensive formulary of the 27 prescribed minimum benefit conditions once the chronic benefit limit is reached
- Bonitas has also extended the medicine formularies for BonSave, BonFit Select, BonStart and BonStart Plus

Bonitas Care Programmes Support

- Bonitas has enhanced their Care programmes by including the following conditions on the care programmes:
 - Audiology
 - HIV/Aids
 - Cancer
 - Diabetes
 - Mental Health
 - Back and Neck
 - Hip and Knee replacements and
 - Hospital at home for members to received enhanced care on these programmes.
 - Hypertension and Cholesterol

HPV Vaccines

- Bonitas has extended the preventative care benefit by including Human Papillomavirus (HPV) on all plans and furthermore lowered the age of administration as follows;2 doses for females aged 9-14 years and 3 doses for females aged 15-26 years per lifetime

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