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## Aon Member Letter

# Bonitas Medical Fund 2024

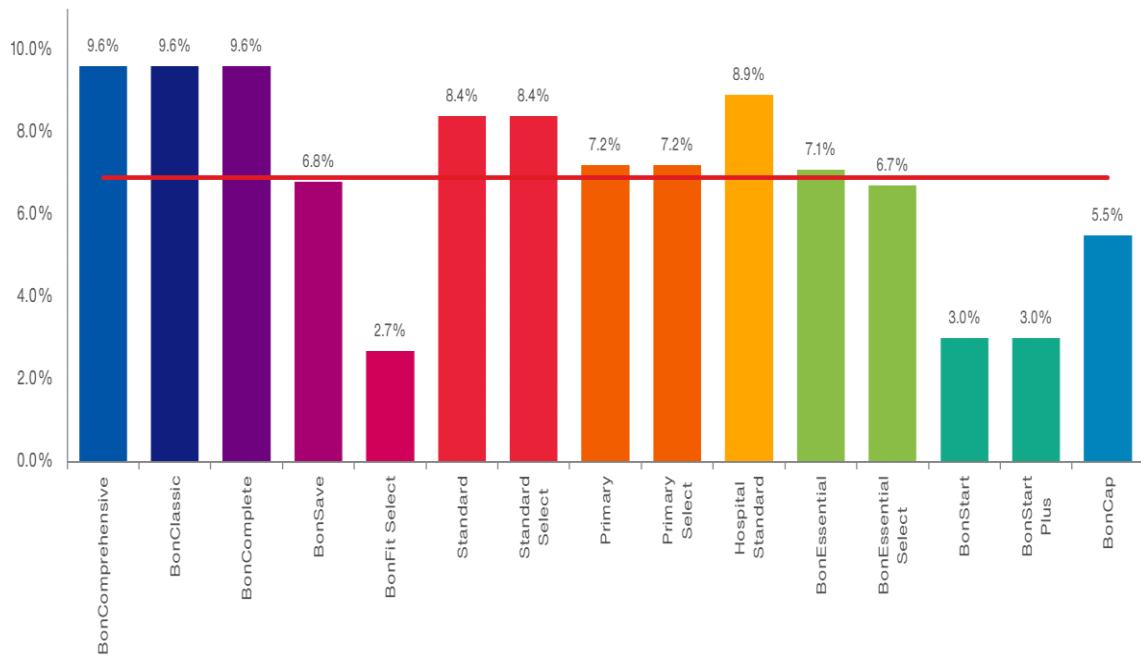
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### Dear Aon Client

It is that time of the year for you to evaluate your medical scheme cover arrangements to ensure the most appropriate cover for 2024. Whether or not you wish to remain on your current plan or change to a more suitable plan for 2024, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your medical scheme cover for 2024.

### What is the contribution increase for 2024?

**Average increase 6.9%**



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## Benefit Enhancements for 2024

### Key Benefit changes

#### Mental Health Programme

Bonitas have now included the Mental Health Programme across all plans for 2024. The programme is available for members diagnosed with Depression, Anxiety, Post Traumatic Stress Disorder and Alcohol Abuse. They also offer access to Panda, a digital platform available through the Bonitas app, giving members easy access to expert help, mental health information and community support.

#### Benefit Booster

Members will have the freedom of choice in how to use their Benefit Booster – as it covers everything from additional GP consultations to acute medicine. Claims will pay from this benefit as soon as it is activated – after completing an online wellness questionnaire or a wellness screening.

For 2024, the benefit has been boosted significantly.

- On the Standard, Standard Select and BonSave options, the **benefit** has been **increased** to R5,000 and on Primary and Primary Select it has been increased to R3,500.
- Going forward there will be 2 levels of access to the benefit. Members can access **first level** of the booster benefit, by completing only the online wellness questionnaire.
- To access the **full** remaining benefit, the member will need to complete the wellness screening at a Bonitas wellness day or a participating network pharmacy.

#### Be Better Benefit

- The Screening benefit has been renamed and will now be called the **Be Better Benefit**. The benefit is funded from risk and offers a range of tests depending on the plan selected. This includes the wellness screenings, flu vaccines and HIV test, just to name a few and offers the contraceptive benefit valued at up to R1,950.
- On BonCap some of these screening benefits are covered under the Additional Benefits.
- The **HPV** vaccine, to prevent cervical cancers, is now available on all options. Bonitas have lowered the age as recommended by the World Health Organization. The benefit is: 2 Doses for females aged 9 to 14 years and 3 doses for females aged 15 to 26 years per lifetime.

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## Child Dependents:

- The definition of a child dependant is now a child up to the age of 24, regardless of whether they are studying or not. No student proof needs to be provided.

## Emergency Room Consultations – For emergencies ONLY!

- Bonitas added 2 emergency room consultations and treatment per family on ALL options (no pre-authorisation is required) paid from risk.
- Children under the age of 6 have 2 additional emergency room consultations on Standard, Standard Select, Primary, Primary Select, BonSave and BonFit Select.

## Chronic Benefit Changes:

- **Depression** is now listed as an additional chronic condition on **ALL** options.
- The Chronic **pharmacy network** on the **Standard** option now includes pharmacies of choice within the Bonitas Pharmacy network, provided benefits are available.
- The Chronic **formulary** on BonSave, BonFit Select, BonStart and BonStart Plus has been **extended** to include certain medicines which previously attracted co-payments.
- **Female contraceptives** can now be obtained from **any pharmacy** in the Bonitas Pharmacy Network and is no longer required to be obtained via Pharmacy Direct.

## Care Programmes:

- There are multiple care programmes available. Access to enhanced care for members with certain conditions, such as Hypertension and High Cholesterol, will have access to a network of doctors that are experts in treating these conditions.
- **Glucose Monitoring Devices** for beneficiaries under age 18 with type 1 Diabetes: the benefit limits have increased and is available on selected options being BonComprehensive, BonClassic, BonComplete, Standard and Standard Select.
  - **New limits are as follow:**
    - The **Device limit** increased to R85,000, available every 5 years.
    - **Consumables:** an additional R85,000 per annum is made available.

## Specialised Drug Benefit

- The sub-limit for Oncology on BonComprehensive has been increased to R426,000;
- A Specialised Drug Benefit sub-limit has been added to BonClassic, Standard and Standard Select of R150,000.

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## Additional Enhanced Benefits

### Mother and Child Benefit

Bonitas introduced the **Mother and Child Care benefit** – designed to give expectant mothers and their children some additional benefits including:

- A comprehensive maternity programme – including 27/4 maternity advice line, online pregnancy webinars, and the Bonitas baby bag,
- Maternity consultations and scans paid from risk,
- Newborn hearing screenings,
- A 24/7 helpline for medical advice for children under the age of 3,
- Childhood immunisations,
- As well as Paediatric and GP consultations.

In addition, a benefit for childhood immunisations following the **State Vaccine Schedule** will be added to BonStart Plus.

There will also be a benefit for childhood immunisations following the **Private Vaccine Schedule** on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select.

### Improved Member Information Hub:

- The Bonitas Member website is a hub of knowledge where members have access to articles, videos, tools, benefits, and limits.

## Option Specific Changes and Enhancements

### BonSave and BonFit Select

**Dentistry:** over and above the preventative dentistry that is covered from the risk benefit, **specialised dentistry** covered from the available savings without the need to apply for an exception from savings. It will **automatically** be paid from the available **savings**.

### Standard and Standard Select

- These plans offer an additional layer of benefits for 2024 by offering members access to up to **2 additional network specialist** consultations per family – paid from risk.
- Members will also have access to an **additional 2 network GP consultations** per family if their GP and specialist day-to-day benefit has been exhausted.

## Primary and Primary Select

- These plans offer an additional layer of benefits for 2024 by offering members access to up to **1 additional network specialist** consultation per family – paid from risk.
- Members will also have access to an **additional 1 network GP consultation** per family if their GP and specialist day-to-day benefit has been exhausted.

## BonStart and BonStart Plus

- Bonitas **removed** the online wellness **questionnaire** requirement before accessing benefits.
- The **co-payments** for non-use of Designated Service Provider and non-formulary medicine reduced from 40% to 20%.

## BonCap

- The **income bands** on this option have been broadened for 2024.
- A **lower back pain management programme** has been added.
- A **women care benefit** that includes a preventative basket of tests for women's health have been **added**.
- There is a partnership with **Whats Up Doctor**, allowing members to engage more easily with a doctor via **WhatsApp** and will include sharing of prescriptions, blood tests results, specialist referrals and more.

## Contribution Table

Option	Contributions in 2024		
	Main member	Adult dependant	Child dependant
<b>BonComprehensive</b>	R9 853	R9 292	R2 006
<b>BonComplete</b>	R5 359	R4 293	R1 455
<b>BonClassic</b>	R6 732	R5 780	R1 662
<b>BonSave</b>	R3 447	R2 671	R1 032
<b>BonFit Select</b>	R2 295	R1 719	R 772
<b>Standard</b>	R4 922	R4 267	R1 444
<b>Standard Select</b>	R4 448	R3 849	R1 302
<b>Primary</b>	R2 993	R2 341	R 952
<b>Primary Select</b>	R2 619	R2 048	R 832
<b>BonStart</b>	R1 378	R1 378	R1 378
<b>BonStart Plus</b>	R1 754	R1 668	R 773
<b>BonEssential</b>	R2 287	R1 690	R 739
<b>BonEssential Select</b>	R1 998	R1 464	R 659
<b>Hospital Standard</b>	R2 964	R2 497	R1 127
<b>BonCap</b>			
<b>R0 to R10 680</b>	R1 430	R1 430	R 673
<b>R10 681 to R17 330</b>	R1 745	R1 745	R 802
<b>R17 331 to R22 540</b>	R2 813	R2 813	R1 064
<b>R22 541+</b>	R3 453	R3 453	R1 310

## Gap Cover

Aon strongly supports the purchasing of Gap Cover to compliment your medical scheme, to reduce your out-of-pocket exposure for in-hospital events. We recommend you speak to your Aon Consultant to assist you in selecting the correct Gap Cover option.

## Microsite

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing Aon's online platform which has been developed to provide you with the clarity and confidence to make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite, please follow this link: <https://eb.aon.co.za/genpact/>

**Virtual Year End Training Session**

Aon and/or Bonitas will be conducting virtual training sessions on the relevant information pertaining to the 2024 medical scheme option changes. These sessions will elaborate on medical scheme benefit changes, enhancements, and contribution increases.

Bonitas 2024	Dates	Time	
Bonitas Medical Fund Benefits and Rate Changes for 2024	26-Oct-23	11: 00 to 12:00	15:00 to 16:00
	02-Nov-23	11: 00 to 12:00	15:00 to 16:00
	09-Nov-23	11: 00 to 12:00	15:00 to 16:00
	16-Nov-23	11: 00 to 12:00	15:00 to 16:00
	23-Nov-23	11: 00 to 12:00	15:00 to 16:00

Your HR contact / Aon contact will send through a meeting invitation with a link to join a virtual meeting.

**We look forward to welcoming you at the Bonitas 2024 Virtual Year End Training Session!  
It is important to attend a session prior to contacting the ARC.**

The Aon consultant will be available on the dates below if you wish to book a one-on-one session.

**How do I book an individual session with the Aon Consultant to discuss my personal circumstances?**

If you have attended a training session and still cannot decide whether you need to change your existing option, despite having read all the information, please contact the Aon Resolution Centre (ARC) or arrange meeting with the Aon Consultant on one of the following dates and times:

Bonitas 2024	Dates	Time
Bonitas One-on-One sessions	07-Nov-23	9:00 to 12: 00
	14-Nov-23	9:00 to 12: 00
	21-Nov-23	9:00 to 12: 00
	28-Nov-23	9:00 to 12: 00

## **Where do I get more information and who can I contact if I have any questions?**

Bonitas Medical Fund call centre or Bonitas WhatsApp number can be contacted for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on [arc@aon.co.za](mailto:arc@aon.co.za) will also be available to provide advice on option selections for 2024.

**Bonitas Call centre: 0860 00 2108**

**Bonitas WhatsApp number: 060 070 2491**

## **Must I complete an option change form?**

If you want to change your option for 2024, then please notify your HR partner in writing by no later than 30 November 2023 by completing the attached option change form. If none of the above applies to you, you do not need to do anything. Please **do not** inform Bonitas Medical Fund directly without also informing your HR of your decision to change option. If you do nothing, then you will remain on your current option for 2024.

***It is important to note that no late changes will be accepted.***

## Connect with us

We focus on communication and engagement, across insurance retirement and health, to advise and deliver solutions that create great client impact.

We partner with our client and seek solutions for their most important people and HR challenges.

We have established presence on social media to engage with our audiences on all matter related to risk and people.

For more information from Aon Employee Benefits on healthcare, retirement benefits and a wide range of topics feel free to go to [www.aon.co.za](http://www.aon.co.za)

### Aon Employee Benefits – Healthcare

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