

Aon Member Letter

Bonitas Medical Fund 2025

Dear Aon Client

At Aon, we shape decisions for the better – to protect and enrich the lives of people around the world. We have pleasure in sharing the Aon on-line microsite platform for Bonitas Medical Fund, which has been developed to provide you with essential information to make better decisions regarding your medical scheme and gap cover requirements.

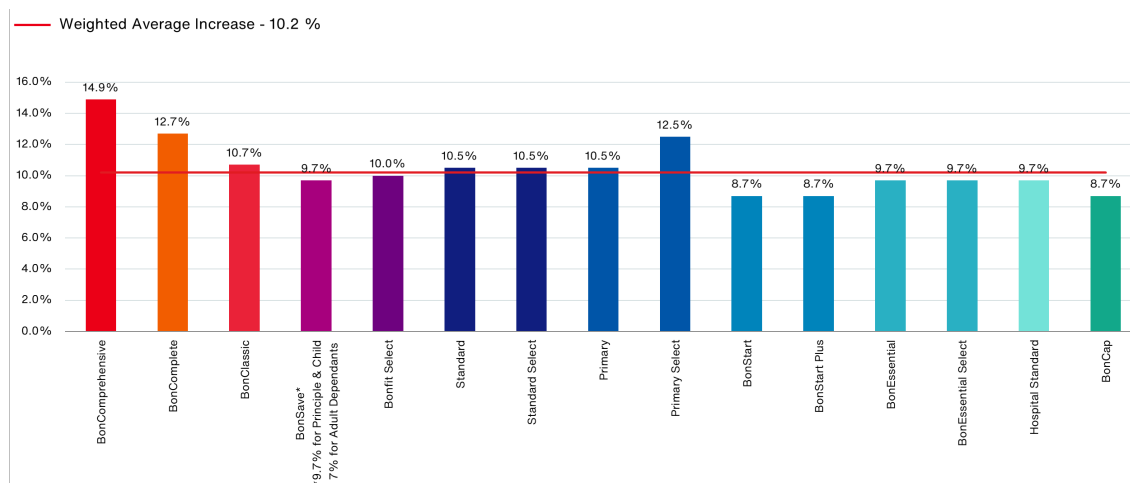
It is important that at this time of the year you evaluate your current healthcare arrangements to ensure the most appropriate cover for 2025. Whether you wish to remain on your current option or change to a more suitable option for 2025, it remains Aon's responsibility to guide you through the review process. This will ensure that you make an informed decision regarding your healthcare cover for 2025.

The information provided in this letter is a summary of changes within the Bonitas options. For more detailed information and clarity on your benefits and contributions please refer to the Aon Microsite: <https://eb.aon.co.za/harmony/>

Benefits and Contributions Update for 2025

What is the contribution increase for 2025?

Bonitas Medical Fund has announced a weighted average contribution increase of 10.2% effective 1 January 2025.



[Click Here](#) to access 2025 contribution table.

Key Benefit Enhancements

- **Mother and Childcare Benefit** including Maternity:
 - The program has been expanded to include milestone reminders for children under the age of three, immunization reminders, and online screenings for infant and toddler health.
 - The provision of 2 vision screenings by a qualified ophthalmologist, for premature newborns, on all options, except BonCap.
 - The maternity program will also have greater support for expectant mothers with high-risk pregnancies and support on mental health both pre- and post-natal.
 - Antenatal vitamins will be covered from the acute benefits or Benefit Booster, on Standard, Standard Select, Primary and Primary Select, subject to a rand value of R195 per month and specific formulary.
 - On the BonEssential and BonEssential Select, BonStart and BonStart Plus, antenatal vitamins will be funded from the Benefit Booster subject to a rand value of R195 per month and specific formulary.
- **Diabetes:** The introduction of Diabetes Nurse Educators. This will be offered to members with Diabetes by providing 2 consultations with a Diabetes Nurse Educator on all options, except BonCap.
- **Realignment of PET Scan Benefit.** The benefit will see the introduction of a PET scan network in 2025. The number of PET scans covered is option dependent. BonComprehensive members will have access to 2 PET scans per family per annum and members on BonClassic, Standard and Standard Select will have access to 1 PET scan per family per annum.
- **Extended Mental Health Support.** The program has been extended to enhance the maternity programme, to treat ante- and post-natal depression.
- **Audiology Benefit Management Program** has been renamed the **Hearing Loss Management Program**. This includes free hearing screenings for all South Africans on the Bonitas website, as well as support in managing audiology benefits, so that members on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select can receive hearing aids, audiology services and hearing aid acoustic services of the highest quality, within the confines of their benefit limits by using network practitioners. Benefits on these options will range between R9 100 to R10 900 per beneficiary on a 3-year cycle for 2025, based on the option selected.
- **Dental Benefits.**
 - Dental tariff will see an overall increase of 5.9%.
 - Dental fissure sealants will now be available on all options, including Hospital Standard.
 - The co-payment per annual check-up per beneficiary have also been increased to R125 on BonStart and R70 on BonStart Plus.

- Standard Select members will now be able to use a dental provider of their choice for conservative and specialised dentistry.
 - The cost of dental implants on BonComprehensive will increase to R3 563 per implant.
 - The family limit for dentistry on BonClassic will increase to R6 155 per family for conservative dentistry and R7 410 per family for specialised dentistry.
- **Optical Benefits.** The monetary family limit has been removed going forward on the Standard, Standard Select, Primary and Primary Select options. This means that should all dependents have a need for glasses or contact lenses, they will be able to do so within the parameters set, without being restricted by the overall family limit, subject to once every 24 months from date of service.
- **Chronic Medicine Management.**
 - There will be a reduction in the co-payment for using non-DSP's and non-formulary medicine from 40% to 30% on all options.
 - Bonitas will broaden the access to chronic medicines by including the Bonitas Pharmacy Network on BonComprehensive, BonClassic, BonComplete and Standard options.

Benefit reductions

- **Dental benefits on Primary and Primary Select**
 - Basic dentistry will now only be covered at 75% of the Bonitas Dental Tariff.
 - The co-payment on plastic dentures has also increased from 20% to 25%.
- **Co-payments For Chronic Medication on BonStart and BonStart Plus**
 - Should a member choose not to use Pharmacy Direct or not to use formulary medication for chronic, the co-payment will increase from 20% to 30%.

New Care Programmes

- **Female Health Program**
 - Bonitas has launched the program in collaboration with CareWorks.
 - The program will be accessible to all females aged 18 and above with an emphasis on preventative care and early detection of female specific health issues based on life stage.
 - Key benefits include:
 - guidance, support and education led by women's healthcare experts,
 - early detection of diseases and seamless access to specialised care,

- proactive support in accessing essential health services,
- and promotion of preventative healthcare strategies tailored to women's needs.

- **Weight Management Program**

- This program is designed to reduce risk associated with non-communicable diseases, by improving clinical risk indicators, like waist circumference and body fat percentage.
- The program will be accessible to members who meet specific parameters such as: a BMI above 30, men with a waist circumference above 102cm and women with a waist circumference above 88cm.
- The program is led by a biokineticist registered with the Biokineticist Association of South Africa and spans over 12 weeks.
- It is covered entirely from risk and is available on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select options.

- **Geriatric Care Program**

- This program is personalised for high-risk seniors, over the age of 70, and offers a range of screening, prevention and wellness benefits in the comfort of their own home, covered from risk.

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

We have pleasure in sharing the Aon on-line microsite platform for Bonitas Medical Fund, which has been developed to provide you with access to voice recorded year-end presentation, launch highlights presentation, member letter, alert, brochures and more to help you make better decisions regarding your medical scheme and gap cover requirements.

To access the microsite: <https://eb.aon.co.za/harmony/>

In-person Year-End Training Session

Aon will be conducting in-person training sessions on the relevant information pertaining to the 2025 medical scheme options. These sessions will elaborate on medical scheme benefit changes, enhancements, and contribution increases.

Gauteng and North West:

Day	Date	SITE
Thursday	31-Oct	Mponeng Plant
Friday	1-Nov	Office Park
Monday	4-Nov	Mponeng
Tuesday	5-Nov	Mponeng
Wednesday	6-Nov	Mponeng
		Kusasulethu (TBC)
Thursday	7-Nov	Mine Waste Solutions
		Kusasulethu
Friday	8-Nov	Mine Waste Solutions
		Kusasulethu
Monday	11-Nov	Moab Khotsong
Tuesday	12-Nov	Moab Khotsong
Wednesday	13-Nov	Moab Khotsong
Thursday	14-Nov	SARS (HR Boardroom VR)
Friday	15-Nov	SARO
Monday	18-Nov	Bobbebe Plants - Noligwa Plants
		Kalgold
		Doornkop Mine
Tuesday	19-Nov	SARS WW and CAWMS
		Kalgold
		Doornkop Mine
Wednesday	20-Nov	SARS VR and CAWMS
		Doornkop Mine
Thursday	21-Nov	Office Park
Friday	22-Nov	Nufcor
Tuesday	26-Nov	Mponeng Plant
Wednesday	27-Nov	Savuka Plant
Thursday	28-Nov	SARS WW
Monday	2-Dec	Doornkop Mine
Tuesday	3-Dec	Moab Khotsong
		Doornkop Plant
Wednesday	4-Dec	Mponeng Mine
		Doornkop Plant

Free State:

Day	Date	Site 1	Site 2
Monday	4-Nov	Phakisa Shaft	Masimong Shaft
Tuesday	5-Nov	Phakisa Shaft	Masimong Shaft
Wednesday	6-Nov	Tshepong Shaft	Target Shaft
Thursday	7-Nov	Tshepong Shaft	Target Shaft
Friday	8-Nov	Joel Shaft	
Monday	11-Nov	Masimong Shaft	Phakisa Shaft
Tuesday	12-Nov	Masimong Shaft	Phakisa Shaft
Wednesday	13-Nov	Target Shaft	Tshepong Shaft
Thursday	14-Nov	Target Shaft	Tshepong Shaft
Friday	15-Nov	Joel Shaft	
Monday	18-Nov	Phakisa Shaft	Masimong Shaft
Tuesday	19-Nov	Phakisa Shaft	Masimong Shaft
Wednesday	20-Nov	Target Shaft	Tshepong Shaft
Thursday	21-Nov	Target Shaft	Tshepong Shaft
Friday	22-Nov	Joel Shaft	
Monday	25-Nov	Masimong Shaft	Phakisa Shaft
Tuesday	26-Nov	Masimong Shaft	Phakisa Shaft
Wednesday	27-Nov	Target Shaft	Tshepong Shaft
Thursday	28-Nov	Target Shaft	Tshepong Shaft
Friday	29-Nov	Joel Shaft	
Monday	2-Dec	Saaipant Plant	Saaipant Plant
Tuesday	3-Dec	Central Plant	Central Plant
Wednesday	4-Dec	H3 Workshops	H3 Workshops
Thursday	5-Dec	FS1	FS1

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).

It is important to attend a session prior to contacting the ARC.

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

Bonitas Medical Fund call centre can be contacted on **0860 00 2108** WhatsApp **060 070 2491** for the clarification of benefit changes and contribution increases and the **Aon Resolution Centre (0860 100 404)** or email on **arc@aon.co.za** will also be available to provide advice on option selections for 2025.

Bonitas option change? (Consultant to customise this section)

Please notify your HR/ Payroll partner in writing by no later than 6th of December 2024 by completing the attached option change form.

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

Aon Employee Benefits – Healthcare

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About Aon

Aon plc (NYSE: AON) exists to shape decisions for the better — to protect and enrich the lives of people around the world. Through actionable analytic insight, globally integrated Risk Capital and Human Capital expertise, and locally relevant solutions, our colleagues provide clients in over 120 countries with the clarity and confidence to make better risk and people decisions that help protect and grow their businesses.

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Disclaimer: The benefits and contributions are subject to approval by the Council for Medical Schemes. Although care is taken to represent the rates and benefits correctly, errors and omissions could occur. In case of any conflict, the rules of the affected medical scheme prevail. Any decisions regarding your medical scheme portfolio should be made in conjunction with your Aon Employee Benefits consultant or manager. While Aon has taken reasonable steps to ensure that the information contained in this report is relevant, accurate and current, no warranties of any kind, whether express or implied, including but not limited to the accuracy, completeness, relevance, or fitness for a particular purpose are given and Aon expressly disclaims any liability for any loss or damage that may arise from the use of this report. This report is confidential and intended solely for the use of the individual or entity to whom it is addressed. If you received this report in error, you should not disseminate, distribute, or copy this report and you should notify Aon if you are not the intended recipient and destroy the report. The report is copyright of Aon SA (Pty) Ltd. You may not, except with our express written permission, distribute or commercially exploit the report. Aon hereby authorizes you to copy the report for non-commercial use within your organization

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