

Medical Scheme Name	BONITAS	FEDHEALTH - SANTAM	FEDHEALTH - SANTAM	FEDHEALTH - SANTAM
IMPORTANT: Bonitas Medical Fund will no longer be an employer selected medical scheme from 2025. Bonitas Medical Fund reflects solely for the purpose to compare available benefits and options on Fedhealth Medical Scheme.		SIMILAR OPTION	BUY UP OPTION	BUY DOWN OPTION
Benefits	Hospital Standard - 2025	Santam flexiFED 2 GRID - 2025	flexiFED 2 GRID Fixed Savings - 2025	Santam flexiFED 1 - 2025
Contribution	Refer to the guidance letter for contributions.	Refer to the guidance letter for contributions.	Refer to the guidance letter for contributions.	Refer to the guidance letter for contributions.
Overall Annual Maximum	Unlimited	Unlimited at a network hospital	Unlimited at a network hospital	Unlimited at Network Hospitals
Hospital Benefit				
1 Private Hospital Care	Unlimited - Network Private Hospital	Unlimited, at any private hospital. Fedhealth Network GP's and specialists are unlimited and paid in full. Non-network GP's, specialists and other healthcare professionals are paid up to the Fedhealth Rate.	Unlimited, at any private hospital. Fedhealth Network GP's and specialists are unlimited and paid in full. Non-network GP's, specialists and other healthcare professionals are paid up to the Fedhealth Rate.	Unlimited, at a network hospital. Fedhealth Network GP's and specialists are unlimited and paid in full. Non-network GP's, specialists and other healthcare professionals are paid up to the Fedhealth Rate.
2 Co-payment	30% co-payment for non-DSP hospital. 30% use of non-formulary chronic drugs or use of non-DSP, 19 elective procedures and Endoscopies (R1 940, R4 930, R9 130), 20% for non-DSP for Kidney Dialysis treatment. R 2 720 for non-use of Day surgery Network, Oncology medication: 20% for non-network or non-formulary meds. MRI/CT-Scans R2 800 co-payment per scan except for PMB	A R15 470 co-payment on the use of non-network hospitals. A R2 500 co-payment on the use of non-network day surgery facilities. Co- payments applicable to a defined list of procedures ranging from. Co-payments applicable to a defined list of procedures ranging from R5 730 to R10 600 R5 440 to R10 070	A R15 470 co-payment on the use of non-network hospitals. A R2 500 co-payment on the use of non-network day surgery facilities. Co- payments applicable to a defined list of procedures ranging from R5 440 to R10 070	R8 840 co-payment on voluntary use of non-network hospital. R2 630 co-payment on voluntary use of non-network day surgery facilities. Co-payments applicable to a defined list of procedures ranging from R5 730 to R10 600
3 Oncology	Unlimited for PMB and 30% co-pay for non-DSP. R168 100 for non-PMBs p/f p/a at the DSP, Pre-auth required. Once limit is reached, no cover at a non-DSP. Sublimit of R60 680 p/b for Brachytherapy	Oncology is covered up to R311 900 per family per annum. Preferred ICON subject to tier 1 Primary level of care. Non-use of DSP for medication and consumables will result in a 25% co-payment.	Oncology is covered up to R311 900 per family per annum. Preferred ICON subject to tier 1 Primary level of care. Non-use of DSP for medication and consumables will result in a 25% co-payment.	Unlimited at PMB level of care. Preferred provider ICON (Essential Protocol) Non-use of DSP for medication and consumables will result in a 25% co-payment.
4 Organ Transplants	Unlimited, subject to pre-auth and DSP. Sublimit of R38 670 p/b for corneal grafts	Limited to R311 900 per annum.	Limited to R311 900 per annum.	Unlimited at cost at PMB level of care. No benefit for Corneal graft
5 Dialysis	Unlimited, subject to pre-auth. 20% co-pay for non-DSP use	Limited to R311 900 per annum up to the Fedhealth Rate at a DSP.	Limited to R311 900 per annum up to the Fedhealth Rate at a DSP.	Unlimited at cost at PMB Level of care at DSP. A 40% co-payment applies where a DSP provider is not used.
6 Maternity - Natural Birth	Unlimited, subject to authorisation	Fedhealth Network GP's and Specialists are unlimited and paid in full. Non-network GP's, Specialists and other healthcare providers are paid up to the Fedhealth Rate.	Fedhealth Network GP's and Specialists are unlimited and paid in full. Non-network GP's, Specialists and other healthcare providers are paid up to the Fedhealth Rate.	Unlimited. Paid in full. Non-network GP's and specialists paid up to the Fedhealth Rate.
Elective Caesarean	Unlimited, subject to authorisation	Unlimited. Paid in full. Non-network GP's and specialists paid up to the Fedhealth Rate.	Unlimited. Paid in full. Non-network GP's and specialists paid up to the Fedhealth Rate.	Unlimited. Paid in full. Non-network GP's and specialists paid up to the Fedhealth Rate
7 To take home medication	Limited to a 7-day supply up to R575 per hospital stay.	7 days of take-home medicine when discharged from hospital.	7 days of take-home medicine when discharged from hospital.	7 days of take-home medicine when discharged from hospital.
8 Psychiatric Hospitalisation	Limited to R38 780 p/f p/a, in hospital consultations at a DSP. 30% co-pay for use of non-DSP. Physiotherapy excluded for all Mental Health admissions.	Limited to R26 400 per annum	Limited to R26 400 per annum	Unlimited at cost at PMB level of care
Radiology/Pathology/Prosthesis				
1 Basic Radiology	Unlimited, at 100% of the Bonitas rate	Unlimited at Fedhealth Rate	Unlimited at Fedhealth Rate	Unlimited at Fedhealth Rate
2 MRI CT & PET Scans	Limited to R32 040 p/f p/a (in and out-of-hospital), subject to pre-auth. R2 800 co-payment per scan event except for PMB	Unlimited at Fedhealth Rate. First R2 960 for non PMB MRI/CT scans for the member's account	Unlimited at Fedhealth Rate. First R2 960 for non PMB MRI/CT scans for the member's account	Unlimited at Fedhealth Rate. First R4 100 for non-PMB MRI/CT scans for the member's account. Oncology PET/CT network DSP or R5 500 co-payment non-DSP
3 Pathology	Unlimited, at 100% of the Bonitas rate	Unlimited at Fedhealth Rate	Unlimited at Fedhealth Rate	Unlimited at Fedhealth Rate
4 Internal Prosthesis	Limited to R54 270 p/f p/a, No benefit for joint replacement or back and neck surgery unless PMB. Subject to pre-auth & DSP apply. Managed Care protocols apply	Unlimited at cost at PMB level of care	Unlimited at cost at PMB level of care	Unlimited at cost at PMB level of care

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Sub Acute Facilities				
1 Hospice	R20 310 p/f, Unlimited, subject to DSP. Palliative care cancer only.	Limited to R34 500	Limited to R34 500	Limited to R34 500
2 Nursing	Combined with Hospice benefit	Unlimited at negotiated tariff.	Unlimited at negotiated tariff.	Unlimited at negotiated tariff.
3 Ambulance Services	Unlimited - Europ Assistance	Europ Assistance	Europ Assistance	Europ Assistance
Chronic Benefit				
27 CDL chronic conditions	Unlimited - Pharmacy Direct must be used, or a 30% co-payment will apply for use of a non-DSP and 30% co-payment for use of non-formulary medication.	Unlimited cover for conditions on the Chronic Disease List. Medication to be obtained from a DSP.	Unlimited cover for conditions on the Chronic Disease List. Medication to be obtained from a DSP.	Unlimited cover for conditions on the Chronic Disease List. Medication to be obtained from a DSP pharmacy.
Additional chronic conditions	Depression - R160 per beneficiary per month for Depression, subject to managed care protocols and the DSP.	No benefit	No benefit	No benefit
Day-to-day Benefit				
Overall Annual Maximum	No day-to-day limits. Members have access to Managed Care program	Subject to available Savings and Threshold. The Threshold benefit pays for limited day-to-day expenses once claims have accumulated to the Threshold level.	Subject to available Savings and Threshold. The Threshold benefit pays for limited day-to-day expenses once claims have accumulated to the Threshold level.	Subject to available Savings, and Threshold. The Threshold benefit pays for limited day-to-day expenses once claims have accumulated to the Threshold level.
Preferred Provider	Any	Fedhealth Network GP's and specialists	Fedhealth Network GP's and specialists	Fedhealth Network GP's and specialists
Medical Savings Account	N/A	Annual Nominal Savings: PM: R312, AD: R264, C: R84	Annual Nominal Savings: PM: R312, AD: R264, C: R84 Annual Fixed Savings: M: R5 240, M+1: R7 880, M+2: R12 450, M+2+: R16 390	Annual Nominal Savings: PM: R324, AD: R240, C: R108
Annual Threshold	N/A	Threshold: M: R6 200, M+1: R11 300, M+2: R12 800, M+3: R16 400	Threshold: M: R6 200, M+1: R11 300, M+2: R12 800, M+3: R16 400	Threshold: M: R5 400, M+1: R8 600, M+2: R10 500, M+3: R12 500
Self Payment Gap	N/A	Self-payment gap will vary depending on the savings allocation	Self-payment gap will vary depending on the savings allocation	Self-payment gap will vary depending on the Savings allocation
Above Threshold Benefit	N/A	All day-to-day expenses accumulate to the Threshold level at cost. Thereafter certain claims will be paid from the Threshold Benefit. These include preventative and basic dentistry and unlimited nominated GP Visits.	All day-to-day expenses accumulate to the Threshold level at cost. Thereafter certain claims will be paid from the Threshold Benefit. These include preventative and basic dentistry and unlimited nominated GP Visits.	Unlimited Network GP once your Benefit Threshold level has been reached. Basic preventative dental subject to DSP's and protocols.
GP's and medication				
1 General Practitioners	No Benefit	Paid from Savings then unlimited at nominated network GP once Threshold has been reached. Each beneficiary can nominate up to 2 network GP's. Limited to two mental health consultations per beneficiary per year.	Paid from Savings then unlimited at nominated network GP once Threshold has been reached. Each beneficiary can nominate up to 2 network GP's. Limited to two mental health consultations per beneficiary per year.	Paid from Savings then unlimited at nominated network GP once Threshold has been reached. Each beneficiary can nominate up to 2 network GP's. Limited to two mental health consultations per beneficiary per year. Up to 2 network GP consultations p/b for non-nominated GP's allowed OR 2 non-network GP consultations up to Fedhealth Rate. Non-network GP's paid from savings /wallet or self-funded. Accumulates at cost to threshold level.
2 Specialists	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
3 Prescribed Medication	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.

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4 Pharmacy Advised Medicine	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
Radiology & Pathology				
1 Out-Of-Hospital Basic Radiology	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
2 MRI CT & PET Scans	Limited to R32 040 p/f p/a (Combined in and out-of-hospital), subject to Pre-authorisation.	Unlimited at Fedhealth Rate. First R2 960 for non-PMB MRI/CT scans for the member's account.	Unlimited at Fedhealth Rate. First R2 960 for non-PMB MRI/CT scans for the member's account.	Unlimited at Fedhealth Rate. First R4 100 for non-PMB MRI/CT scans for the member's account, Oncology PET/CT network DSP or R5 500 co-payment non-DSP
3 Out-Of-Hospital Pathology	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
Dental Benefit				
1 Conservative Dentistry	No Benefit	Paid from Savings or self-funded. Once Threshold level has been reached, 2 annual consultations per beneficiary incl. x-rays and scaling and polishing, fillings, extractions and root canal will also be covered. Subjected to contracted dentists, and limited list of approved procedures and protocols.	Paid from Savings or self-funded. Once Threshold level has been reached, 2 annual consultations per beneficiary incl. x-rays and scaling and polishing, fillings, extractions and root canal will also be covered. Subjected to contracted dentists, and limited list of approved procedures and protocols.	Paid from Savings or self-funded. Once Threshold level is reached, certain benefits paid from the Threshold Benefit.
2 Specialised Dentistry	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
Optical Benefit				
1 Examination	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
2 Lenses	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
3 Frames	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
4 Contact Lenses	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
Auxiliary Services				
1 Physiotherapy	No Benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
2 Psychiatry	No benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
3 Psychology	No benefit	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-fund. Accumulates at cost to Threshold Level.	Paid from Savings or self-funded. Accumulates at cost to Threshold level.
HIV/AIDS	Unlimited if registered on the HIV/AIDS programme. Chronic medicine must be obtained from the DSP	Unlimited. Aid for AIDS Management Program	Unlimited. Aid for AIDS Management Program	Unlimited. Aid for Aids Management Program.
Financial and Demographic				
1 Date of information	2024-10-03	2023-11-01	2023-11-01	2023-11-01

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2 Principal Members	Scheme - 353 763 (4 398)	Scheme - 62 859 (4 161)	Scheme - 62 859 (4 161)	Scheme - 62 859 (17 563)
3 Administrator	Medscheme Holdings (Pty) Ltd	Medscheme Holdings (Pty) Ltd	Medscheme Holdings (Pty) Ltd	Medscheme Holdings (Pty) Ltd
4 Scheme (Option) age profile	Average age - 35.5 (49.1); Pensioner % - 11% (28.9%)	Average age - 42.3 (39.3); Pensioner % - 20.7% (16.5%)	Average age - 42.3 (39.3); Pensioner % - 20.7% (16.5%)	Average age - 42.3 (33.3); Pensioner % - 19.10% (7.1%)
5 Solvency ratio	36.47%	43.39%	43.39%	43.39%
6 Past Scheme increases	2022 - 4.8%, 2023 - 5.9%, 2024 - 6.9%, 2025 - 10.2%	2022 - 5.5%, 2023 - 8.8%, 2024 - 10.8%, 2025 - 12.4%	2022 - 5.5%, 2023 - 8.8%, 2024 - 10.8%, 2025 - 12.4%	2022 - 5.5%, 2023 - 8.8%, 2024 - 10.8%, 2025 - 12.4%
Contribution				
Descriptions				
Plan Description	The Hospital Standard Plan offers unlimited private network hospital cover. Cover in hospital for specialists up to 100% of the Bonitas rate. Cover for chronic medicine for 28 Chronic Disease List conditions. Maternity benefits and annual wellness screening. Cover for medical emergencies when travelling.	The FlexFed 2 Grid option is for family start-ups. Benefits include unlimited hospitalisation on the network, Chronic medication, Oncology, Rich Maternity benefits, childhood benefits which include HPV Vaccine for girls between the ages 9 to 14, mental health, preventative screening and a day-to day benefit consisting of savings and a Threshold Benefit. Trauma treatment in a casualty ward.	The FlexFed 2 Grid option is for family start-ups. Benefits include unlimited hospitalisation on the network, Chronic medication, Oncology, Rich Maternity benefits, childhood benefits which include HPV Vaccine for girls between the ages 9 to 14, mental health, preventative screening and a day-to day benefit consisting of savings and a Threshold Benefit. Trauma treatment in a casualty ward.	The FlexiFed 1 option is for young singles. Benefits include hospitalisation, oncology, chronic, maternity, mental health, preventative screening and a day-to-day benefit consisting of Savings, and Threshold Benefit. Trauma treatment in a casualty ward.
High Level Description	Network in hospital cover to 100%. No day to day benefits. 28 Chronic conditions. Maternity benefit paid from risk. Supplementary benefits that are paid from risk.	Unlimited at a network hospital. Co-payments apply for the voluntary use of non-network hospitals, non-use of day surgery networks for certain day procedures. 27 Chronic Conditions. Medication must be on the formulary list and obtained from a DSP. Day-to day cover consists of savings and a Threshold Benefit.	Unlimited at a network hospital. Co-payments apply for the voluntary use of non-network hospitals, non-use of day surgery networks for certain day procedures. 27 Chronic Conditions. Medication must be on the formulary list and obtained from a DSP. Day-to day cover consists of savings and a Threshold Benefit.	Unlimited at network hospitals. Co-payments apply for the voluntary use of non-network hospitals, non-use of day surgery networks for certain day procedures. 27 Chronic Conditions. Medication must be on the formulary list and obtained from a DSP. Day-to day cover consists of Fixed or Flexible savings, and a Threshold Benefit.
E & OE. Although care is taken to represent the benefits and rates correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.				