

2025



PLAN COMPARISON

Bonitas
Medical Aid for South Africa

	Hospital Standard	BonEssential	BonEssential Select
Monthly contributions (4th and subsequent children covered free)	Main: R3 252	Main: R2 509	Main: R2 192
	Adult: R2 739	Adult: R1 854	Adult: R1 606
	Child: R1 236	Child: R811	Child: R723
HOSPITAL BENEFITS (pre-authorisation required)			
Hospital cover	Unlimited, network applies	Unlimited	Unlimited, network applies
GP and specialist consultations	Unlimited, 100% of the Bonitas Rate		
Blood tests and X-rays	Unlimited, 100% of the Bonitas Rate		
MRIs and CT scans (in and out-of-hospital)	R32 040 per family R2 800 co-payment per scan event except for PMB	R15 960 per family R2 800 co-payment per scan event except for PMB	
Internal prosthesis (no cover for joint replacements or back and neck surgery)	R54 270 per family	PMB only	
External prostheses	PMB only		
Mental health hospitalisation	R38 780 per family		
Take-home medicine	Limited to a 7-day supply up to R575 per hospital stay	Limited to a 7-day supply up to R470 per hospital stay	
Physical rehabilitation	R60 900 per family		
Alternatives to hospital (hospice, step-down facilities)	R20 310 per family		
Palliative care (cancer only)	Unlimited, subject to the DSP		
Cancer treatment (30% co-payment applies at a non-DSP)	Unlimited for PMBs R168 100 per family for non-PMBs (Paid at 80% at a DSP and no cover at a non-DSP, once limit is reached)	Unlimited for PMBs at a DSP	
Organ transplants	Unlimited at a DSP	PMB only at a DSP	
Kidney dialysis	Unlimited at a DSP or 20% co-payment applies at a non-DSP		
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme		
Day surgery procedures (applies to selected procedures)	You must use a network day hospital or a R2 720 co-payment will apply	You must use a network day hospital or a R5 440 co-payment will apply	
Co-payments for certain procedures	Yes		
Chronic medicine (30% co-payment for non-DSP/non-formulary use)	Unlimited for PMB at the DSP		
OUT-OF-HOSPITAL BENEFITS			
Emergency room benefit (For emergencies only)	2 emergency consultations per family at a casualty ward or emergency room facility of a hospital		
ADDITIONAL BENEFITS (in addition to your other benefits)			
Benefit Booster (Available when you complete a wellness screening)	N/A	R1 160 per family	
International travel benefit (per trip)	You must register for this benefit prior to departure Up to R2.5 million cover per family for medical emergencies when you travel outside South Africa Additional benefit for medical quarantine up to R10 000 per person if tested positive for Covid-19		
MOTHER & CHILD BENEFIT (Maternity – per pregnancy)			
Antenatal consultations	6		
2D ultrasound scans	2		
Amniocentesis	1		
Postnatal consultations (with a midwife)	4 (1 can be used for a consultation with a lactation specialist)		
Antenatal vitamins (during pregnancy, subject to formulary)	N/A	Limited to R195 per month Paid from available Benefit Booster	
MOTHER & CHILD BENEFIT (Childcare)			
Hearing screening	For newborns up to 8 weeks, in or out-of-hospital		
Vision screening	2 screenings for newborns up to 6 weeks, in or out-of-hospital		
Congenital hypothyroidism screening	For infants under 1 month old		
24/7 telephonic baby advice line	For children under 3 years		
Paediatric consultations for children under 1 year	2	N/A	
Paediatric consultations for children between ages 1 and 2	1	N/A	
GP consultations for children between ages 2 and 12	1		
BE BETTER BENEFIT (Preventative care and wellness benefits for all life stages)			
Dental fissure sealants	One per tooth once every 3 years to prevent tooth decay on permanent teeth for children under 16		
HIV test and counselling per beneficiary	1		
Flu vaccine per beneficiary	1		
Mammogram every 2 years, women over 40	1		
Pap smear every 3 years or 1 HPV PCR test every 5 years, women between ages 21 and 65	1	1 (including the cost of the GP or nurse visit)	
Prostate screening antigen test, men between ages 55 and 69	1		
Pneumococcal vaccine every 5 years, members aged 65 and over	1		
Stool test for colon cancer, members between ages 45 and 75	1		
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 9 and 14	2		
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 15 and 26	3		
Free online hearing screening, beneficiaries aged 18 and over	Unlimited		
Contraceptives (per family for women aged up to 50)	R2 050 at the DSP	R1 580 at the DSP	
Wellness screening per beneficiary, aged 21 and over	1		

	BonCap			
Subject to income verification	R0 to R11 250	R11 251 to R18 250	R18 251 to R23 740	R23 741 +
Monthly contributions	Main: R1 554	Main: R1 897	Main: R3 058	Main: R3 753
	Adult: R1 554	Adult: R1 897	Adult: R3 058	Adult: R3 753
	Child: R732	Child: R872	Child: R1 157	Child: R1 424
HOSPITAL BENEFITS (pre-authorisation required)				
Hospital cover	Unlimited at a DSP			
GP and specialist consultations (network doctors covered in full at negotiated rates)	Unlimited, covered at 100% of the BonCap Rate Non-network specialists and GPs are covered at 70% of the BonCap Rate			
Blood tests and X-rays	Blood tests R31 230 per family X-rays unlimited, 100% of the BonCap Rate			
MRIs and CT scans	R14 250 per family, R1 230 co-payment per scan event, except for PMB			
Internal and external prostheses	PMB only at a DSP			
Mental health hospitalisation	PMB only at a DSP 30% co-payment applies at non-DSP			
Take-home medicine	Limited to a 7-day supply up to R470 per hospital stay			
Physical rehabilitation	R60 900 per family			
Alternatives to hospital (hospice, step-down facilities)	R17 550 per family			
Palliative care (cancer only)	Unlimited, subject to the DSP			
Cancer treatment	PMB only at a DSP (30% co-payment applies at a non-DSP)			
Organ transplants	PMB only at a DSP			
Kidney dialysis	Unlimited at a DSP or 20% co-payment applies (subject to Managed Care protocols)			
HIV/AIDS	Unlimited, subject to registration on the HIV/AIDS programme			
OUT-OF-HOSPITAL BENEFITS				
Network GP consultations including virtual care consultations (GP nomination applies)	Unlimited, using a maximum of 2 nominated BonCap network GPs Pre-authorisation required from 8th visit			
Non-network GP consultations	1 out-of-network consultation per beneficiary, maximum 2 consultations per family, limited to R400 per visit 30% co-payment applies, unless PMB			
Network specialist consultations (this benefit includes acute medicine, blood tests, X-rays, MRIs and CT scans)	Maximum of 3 visits limited to R3 900 per beneficiary or a maximum of 5 visits limited to R5 800 per family Subject to the BonCap Specialist network and referral from a BonCap network GP Pre-authorisation required (including MRIs and CT scans)			
GP-referred acute medicine, X-rays and blood tests (*based on family size)	*Ranges from R2 300 - R5 570 Subject to the applicable formularies and pharmacy and pathology networks For acute medicine and blood tests: 20% co-payment applies at non-DSP			
Over-the-counter medicine	R115 per event, R330 per beneficiary per year Subject to the BonCap DSP network and medicine formulary			
Allied medical professionals (such as dietician, speech and occupational therapist)	PMB only			
General medical appliances (Managed Care protocols apply)	R7 090 per family			
Optometry (once every 2 years)	Managed Care protocols apply			
Basic dentistry	Managed Care protocols apply			
Day surgery procedures (applies to selected procedures)	You must use a network day hospital or a 30% co-payment will apply			
Chronic benefits	28 chronic conditions Unlimited, subject to use of DSP and formulary Subject to nomination of a network GP for management of chronic conditions			
CHILDCARE BENEFIT				
Hearing screening	Newborns up to 8 weeks, in or out-of-hospital			
Congenital hypothyroidism screening	Infants under 1 month old			
24/7 telephonic baby advice line	For children under 3 years			
Childhood immunisations up to the age of 12	According to the Expanded Programme on Immunisation in South Africa			
BE BETTER BENEFIT (Preventative care and wellness benefits for all life stages)				
Dental fissure sealants	One per tooth once every 3 years to prevent tooth decay on permanent teeth for children under 16			
HIV test and counselling per beneficiary	1			
Flu vaccine per beneficiary	1			
Mammogram and ultrasound every 2 years, women over 40	1			
Pap smear every 3 years or 1 HPV PCR test every 5 years, women between ages 21 and 65	1			
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 9 and 14	2			
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 15 and 26	3			
Prostate screening antigen test, men between ages 55 and 69	1			
Pneumococcal vaccine every 5 years, members aged 65 and over	1			
Stool test for colon cancer, members between ages 45 and 75	1			
Contraceptives (per family for women aged up to 50)	R1 330 at the DSP (40% co-payment applies at non-DSP)			
Wellness screening per beneficiary, aged 21 and over (Blood pressure, glucose, cholesterol, Body Mass Index and waist-to-hip ratio)	1			

DSP = Designated Service Provider PMB = Prescribed Minimum Benefits
All claims are paid at the BonCap Rate, unless otherwise stated.

	BonStart	BonStart Plus		
Monthly contributions	Main: R1 498	Main: R1 907		
	Adult: R1 498	Adult: R1 813		
	Child: R1 498	Child: R840		
HOSPITAL BENEFITS (pre-authorisation required)				
Hospital cover	Unlimited at the applicable hospital network			
	R1 780 co-payment per admission, except for PMB emergencies	R1 190 co-payment per admission, except for PMB emergencies		
GP and specialist consultations	Unlimited, 100% of the Bonitas Rate			
Blood tests and X-rays	Blood tests limited to R30 880 per family unless PMB X-rays unlimited, 100% of the Bonitas Rate	Blood tests unlimited, 100% of the Bonitas Rate X-rays unlimited, 100% of the Bonitas Rate		
MRIs and CT scans	R14 090 per family unless PMB (R2 800 co-payment per scan event)	R19 130 per family unless PMB (R2 240 co-payment per scan event)		
Allied medical professionals (such as dietician, speech and occupational therapy)	PMB only			
Physiotherapy and biokinetics	PMB only			
Childbirth	Natural birth: Unlimited at the applicable hospital network (Emergency approved C-sections only)			
Neonatal care	Limited to R55 080 per family, except for PMB			
Internal and external prostheses	PMB only	Internal: R19 130 per family (no cover for joint replacement except for PMB) External: PMB only		
Mental health hospitalisation	PMB only at a DSP			
Take-home medicine	Limited to a 7-day supply up to R465 per hospital stay			
Physical rehabilitation	R60 210 per family			
Alternatives to hospital (hospice, step-down facilities)	R17 340 per family	R20 090 per family		
Palliative care (cancer only)	Unlimited, subject to the DSP			
Dentistry	PMB only			
Cancer treatment	PMB only, at a DSP or a 30% co-payment applies			
Organ transplants	PMB only, at a DSP or a 30% co-payment applies			
Kidney dialysis	PMB only, at a DSP or a 30% co-payment applies			
HIV/AIDS	Unlimited, if you register on the HIV/AIDS programme			
OUT-OF-HOSPITAL BENEFITS				
GP consultations	Unlimited Network GP consultations, R125 co-payment per visit Pre-authorisation required from 6th visit	Unlimited Network GP consultations, R70 co-payment per visit Pre-authorisation required from 10th visit		
Virtual Care GP and Nurse consultations	Unlimited			
Emergency room benefit (for emergencies only)	2 emergency consultations per family at a casualty ward or emergency room facility of a hospital			
GP-referred acute medicine, X-rays and blood tests (combined benefit & subject to the applicable formulary)	Limited to R1 780 per family	Limited to R3 320 per family		
	Acute medicine: 20% co-payment per script, 40% co-payment for non-DSP/non-formulary use			
Specialist consultations (subject to GP referral and applicable formulary)	Limited to 1 visit per family up to R1 320	R265 co-payment per visit	Limited to 2 visits per family up to R2 380	R125 co-payment per visit
	Including all acute medicine, basic radiology, specialised radiology and pathology prescribed by the specialist			
Over-the-counter medicine	Limited to R110 per event, R545 per family per year		Limited to R175 per event, R825 per family per year	
	Avoid a 20% co-payment by using a Bonitas Network Pharmacy, medicine that is on the formulary and completing your wellness screening			
General medical appliances	PMB only		R6 600 per family	
Optometry	1 eye test per beneficiary, R110 co-payment		1 eye test per beneficiary, R110 co-payment	
Basic dentistry	1 consultation per beneficiary, R125 co-payment		1 consultation per beneficiary, R70 co-payment	
Physiotherapy	2 consultations per beneficiary for sport-related injuries, R125 co-payment		4 consultations per beneficiary for sport-related injuries, R70 co-payment	
Mental health	PMB only, subject to use of DSP			
Day surgery procedures (applies to selected procedures)	You must use a network day hospital or a R12 680 co-payment applies			
Co-payments for certain procedures	Yes			
Chronic medicine	Unlimited for PMB, subject to use of DSP (30% co-payment for non-DSP/non-formulary use)			
ADDITIONAL BENEFITS				
Benefit Booster (Available when you complete a wellness screening)	R1 160 per family			
International travel benefit (per trip)	Up to R2.5 million cover per family for medical emergencies when you travel outside South Africa (You must register for this benefit prior to departure)			
MOTHER & CHILD CARE BENEFIT				
Antenatal consultations			6	
2D ultrasound scans	No benefit		2	
Amniocentesis			1	
Postnatal consultations (with a midwife)			4 (1 can be used for a consultation with a lactation specialist)	
Antenatal vitamins (during pregnancy, subject to formulary)	Limited to R195 per month Paid from available Benefit Booster		Limited to R195 per month Paid from available Benefit Booster	
Hearing screening	N/A		For newborns up to 8 weeks, in or out-of-hospital	
Vision screening	2 screenings for newborns up to 6 weeks, in or out-of-hospital			
Congenital hypothyroidism screening	N/A		Infants under 1 month old	
24/7 telephonic baby advice line	For children under 3 years			
Childhood immunisations up to the age of 12	N/A		According to the Expanded Programme on Immunisation in South Africa	
BE BETTER BENEFIT (Preventative care and wellness benefits for all life stages)				
Dental fissure sealants	To prevent tooth decay on permanent teeth for children under 16			
HIV test per beneficiary				
Flu vaccine per beneficiary				
Mammogram every 2 years, women over 40			1	
Pap smear every 3 years or 1 HPV PCR test every 5 years, women between ages 21 and 65				
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 9 and 14			2	
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 15 and 26			3	
Contraceptives (per family for women aged up to 50)	R1 270		R1 540	
Wellness screening per beneficiary, aged 21 and over			1	



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