



Benefits	 Dimension Elite - 2014	 BonClassic - 2014	 Better living. Better life. Pace 1 - 2014
Registration Status	Awaiting CMS approval	Awaiting CMS approval	Awaiting CMS approval
Plan Type	Traditional comprehensive	Hybrid - Savings and Traditional combined	Hybrid - Savings and Traditional combined
Plan Operation - Hospitalisation	100% of Scheme negotiated Tariff	100% of Scheme Tariff (Bonitas Rate)	100% of Scheme negotiated Tariff (Bestmed Tariff)
- Day-to-day	Set benefit limits per service category	Savings Account plus set benefits per service category	22% Monthly Savings Account and additional Scheme Benefit
Overall Annual Maximum	Unlimited	Unlimited	Unlimited
Hospital Benefit			
1 Private Hospital Care	Any Private Hospital	Any Private Hospital	Any Private Hospital
2 Co-payment	Certain procedures, endoscopies and scans (R680 - R6000)	None	None
3 Oncology	PMB's: Unlimited. Non-PMB cases: R21 270 p/b, ICON protocols	R315 000 p/f sublimit for non-PMB's	Unlimited, subject to registration on programme
4 Organ Transplants	Unlimited	Unlimited, subject to pre-authorisation	Unlimited, pre-authorisation & protocols apply
5 Dialysis	Unlimited	Unlimited, subject to pre-authorisation	Unlimited, subject to pre-authorisation & protocols
6 Maternity - Natural Birth	Unlimited, R9 500 for home delivery	Unlimited, subject to authorisation	100% of Scheme Tariff, Unlimited
- Elective Ceasarean	Unlimited	Unlimited, subject to authorisation	100% of Scheme Tariff, Unlimited
7 To take home medication	R280 per admission	Limited to R360 per beneficiary per admission	Limited to 7 days supply per event
8 Psychiatric Hospitalisation	Limited to R25 400 p/b and R35 200 p/f	R31 700 p/f, R12 400 sublimit for consultations	21 days p/b, R18 700 limit for substance abuse
Radiology/Pathology/Prosthesis			
1 Basic Radiology	Unlimited	100% of Scheme Rate, Unlimited	100% of Scheme Tariff, unlimited
2 MRI, CT & PET Scans	Limited to R23 400 per family, no benefit for PET Scans	R22 200 per family	100% of Scheme Tariff, unlimited
3 Pathology	Unlimited	100% of Scheme Rate, Unlimited	100% of Scheme Tariff, unlimited
4 Internal Prosthesis	Various limits apply, depending on prosthesis type	R42 000 p/f, Subject to pre-authorisation, R158 000 for cochlear implants	Limited to R63 800 p/f, sublimits apply
5 External Appliances/Prosthesis	Various limits apply, depending on prosthesis type	Included in Internal Prosthesis limit, sublimits apply	Limited to R15 400 per family per 24 months
Sub Acute Facilities			
1 Hospice	Unlimited at Scheme tariff/medicine price	R12 700 per family	100% of Scheme Tariff, subject to authorisation
2 Nursing	Pre-authorisation apply. Only as alternative to Hospitalisation.	Combined with Hospice benefit	100% of Scheme Tariff, subject to authorisation
3 Ambulance Services	Unlimited - ER 24	Unlimited - ER24	Unlimited - ER24
Chronic Benefit			
27 CDL chronic conditions	Unlimited - Any Provider but Formulary applies	Unlimited - Preferred Provider & Formulary applies	Unlimited - Any Provider but Formulary applies/ 35% co-pay for non-formulary
Additional chronic conditions	80% - Single R3050, Family R4750	37 Conditions - R8700 p/b and R18 000 p/f. 40% co-payment for non-formulary	85% : Single R5 900, Family R11 800 - 15 Conditions
Day-to-day Benefit			
Overall Annual Maximum	Individual limits per service category	Scheme benefits + Savings + Supplementary benefits	Savings and Scheme Benefit: Single R7 600, Family R15 200
Preferred Provider	Any GP, Specialist	Yes - Bonitas GP/Specialist Network (some exceptions)	Any GP, Specialist
Medical Savings Account	N/a	PM: R3024, AD: R2592, C: R744	22% - PM: R6 276, AD: R4 404, C: R1 584
Annual Threshold	N/a	N/a	N/a
Self Payment Gap	N/a	N/a	N/a
Above Threshold Benefit	N/a	N/a	Additional Scheme Benefit/OAL : Single R7 600, Family R15 200
GP's and medication			
1 General Practitioners	Consultations: Single : R2070, Family : R3980, Treatment: Unlimited	DSP GP: Subject to available Savings	MSA + Single R1 500, Family R3 100, Subject to Scheme Benefit
2 Specialists	Combined with GP limit	DSP Specialist: Subject to available Savings	Combined with GP limit
3 Prescribed Medication	80% - Single- R3 130, Family - R5 940	Subject to available Savings	From MSA, limited to: Single R1700, Family R3400, limited to OAL
4 Pharmacy Advised Medicine	Combined with Prescribed Medication limit	Subject to available Savings	R550 p/f limit, subject to Acute limit
Radiology & Pathology			
1 Basic Radiology	Limited to R2 130 per family p/a	Single R2400, Family R3700	MSA + Single R2200, Family R4400, OAL applies
2 MRI, CT & PET Scans	Combined with In-hospital benefit	Combined with In-hospital benefit	Limited to R9 900 per family
3 Pathology	Limited to R2 130 per family	Single R2400, Family R5300	Included in Basic Radiology limit
Dental Benefit			
1 Conservative Dentistry	Subject to DENIS protocols and sublimits	R3 600 p/f, Subject to clinical protocols	MSA + Single R2500, Family R5000, OAL applies
2 Specialised Dentistry	Subject to DENIS protocols: R9200 for Orthodontics per lifetime	R4 300 p/f, Subject to clinical protocols	Combined with Basic Dentistry benefit
Optical Benefit			
1 Examination	DSP. One comprehensive consultation p/b per year	1 p/b every 24 months at network provider, R295 at non-network	PPN: One composite Examination per 24 months
2 Lenses	DSP: One pair p/b Single vision, Bifocal, or Multifocal x 24 months	24 mths: R185-Single vision, R430-Bifocal, R750-Multifocal	PPN Provider: 1 Pair single/bifocal/multifocal x 24 months
3 Frames	1 x PPN frame or R750 limit p/b per 24 months	Limited to R700 p/b every 24 months	PPN Provider: R150 limit per 24 months
4 Contact Lenses	One pair p/b every 24 months, R1510 limit	R1635 p/b per 24 months (or frames/lenses)	R450 per beneficiary/ 24 months instead of glasses
Auxiliary Services			
1 Physiotherapy	Combined with GP consultation limit	R1200 (Single); R2400 (Family), Combined with Hospital benefit	MSA + Single R3000, Family R6100, OAL applies
2 Psychiatry	Combined with In-hospital Psychiatry benefit	Consultations: R12 000 p/f (In- and out-of-hospital)	Combined with Physiotherapy limit
3 Psychology	Combined with GP consultation limit	Combined with Psychiatry benefit	Combined with Physiotherapy limit
HIV / AIDS	Unlimited, subject to registration	Unlimited, Aid for AIDS registration required	Unlimited, subject to registration
Financial and Demographic			
1 Date of information	December 31, 2012	December 31, 2012	December 31, 2012
2 Principal Members	Scheme - 100 333 This Option - 19 819	Scheme - 271 253 This Option - New	Scheme - 72 871 This Option - 20 137
3 Administrator	Self-administered	Medscheme Holdings (Pty) Ltd	Self-administered
4 Scheme (Option) age profile	Average age- 36.1(49.2); Pensioner %- 12.0%(27.7%)	Average age- 31.5(New); Pensioner %- 5.2%(New)	Average age- 37.7(33.5); Pensioner %- 12.9%(5.5%)
5 Solvency ratio	32.40%	35.50%	28.50%
6 Past Scheme increases	2011 - 15.5%, 2012- 8.6%, 2013- 11.2%, 2014- 8.5%	2011-9.6%, 2012- 8.4%, 2013- 9.9%, 2014- 6.8%	2011-11.4%, 2012- 8.8%, 2013- 9.0%, 2014- 9.6%
Contributions			
Salary Brackets	All	All	All
Principal Member	2874	2513	2378
Principal Member + Spouse	5562	4671	4047
Principal + Spouse + 1 Child	6342	5291	4647
Principal + Spouse + 2 Children	7122	5911	5247
Principal + Spouse + 3 Children	7902	5911	5847
E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.			

Benefits		
Registration Status	Awaiting CMS approval	Awaiting CMS approval
Plan Type	Traditional limited	Traditional limited
Plan Operation - Hospitalisation	100% of Scheme Tariff (Bonitas Rate)	100% of Scheme negotiated Tariff
- Day-to-day	Benefit Pool and Supplementary benefits with set limits	Insured benefit pool and additional set benefit limits
Overall Annual Maximum	Unlimited	Unlimited
Hospital Benefit		
1 Private Hospital Care	Any Private Hospital	Any Private Hospital
2 Co-payment	None	Certain procedures, endoscopies and scans (R690 - R7 000)
3 Oncology	R264 500 p/f, no benefit for biological medicine	DSP (ICON). Unlimited, chemo- and radiotherapy limited to PMB's/Savings
4 Organ Transplants	Unlimited	Unlimited
5 Dialysis	Unlimited	Unlimited
6 Maternity - Natural Birth	Unlimited, subject to authorisation	Unlimited, R9 500 for home delivery
- Elective Ceasarean	Unlimited, subject to authorisation	Unlimited
7 To take home medication	R360 per beneficiary per discharge	R270 per admission
8 Psychiatric Hospitalisation	R31 200 p/f, sublimit of R12 200 for consultations	Limited to R21 100 p/b and R28 200 p/f
Radiology/Pathology/Prosthesis		
1 Basic Radiology	100% of Scheme Rate, Unlimited	Unlimited
2 MRI, CT & PET Scans	100% of Scheme Rate, Unlimited	Limited to R15 500 per family, no benefit for PET Scans
3 Pathology	100% of Scheme Rate, Unlimited	Unlimited
4 Internal Prosthesis	Limited to R33 900 per family	Various limits apply, depending on prosthesis type
5 External Appliances/Prosthesis	Included in Internal Prosthesis limit, sublimits apply	R3 400 p/f per 36 month cycle, sublimits apply
Sub Acute Facilities		
1 Hospice	R12 700 per family	Unlimited at Scheme tariff/medicine price
2 Nursing	Combined with Hospice benefit	Pre-authorisation apply. Only as alternative to Hospitalisation.
3 Ambulance Services	Unlimited - ER24	Unlimited - ER 24
Chronic Benefit		
27 CDL chronic conditions	Unlimited - Any provider, comprehensive formulary	Unlimited - Any Provider but Formulary applies
Additional chronic conditions	Single R7400, Family R14 800 - 16 Conditions, restrictive formulary if benefit exceeded for PMB's	No benefit
Day-to-day Benefit		
Overall Annual Maximum	GP benefit + Benefit Pool (BP)+ Dentistry/Optical benefits	Individual limits per service category
Preferred Provider	Yes - Bonitas GP Network	Any GP, Specialist
Medical Savings Account	N/a, but Benefit Pool M R3600,M1 R5500,M2 R5900,M3 R6400,M+4+ R6950	N/a
Annual Threshold	N/a	N/a
Self Payment Gap	N/a	N/a
Above Threshold Benefit	N/a	N/a
GP's and medication		
1 General Practitioners	Network: M R3200, M1 R4700, M2 R5200, M3 R5500, M+4+ R5900. Non network sublimit: M R1050, M1 R1600, M2 R1750, M3 R1850, M+4+ R2000	M R4400, M1 R7250, M2 R9000, M3+ R9750
2 Specialists	Subject to Day-to-day Benefit Pool	Combined with GP limit
3 Prescribed Medication	Subject to Day-to-day Benefit Pool (BP)	80% - Combined with GP limit
4 Pharmacy Advised Medicine	Single R620, Family R1900, subject to BP	80% - Combined with GP limit
Radiology & Pathology		
1 Basic Radiology	Subject to Day-to-day Benefit Pool	Single R2 160, Family R2 920
2 MRI, CT & PET Scans	R20 100 per family , subject to pre-authorisation	Combined with In-hospital benefit
3 Pathology	Subject to Day-to-day Benefit Pool	Included in Basic Radiology limit
Dental Benefit		
1 Conservative Dentistry	Unlimited, subject to protocols and sublimits	Subject to DENIS protocols and sublimits
2 Specialised Dentistry	Unlimited, subject to protocols and sublimits, 20% co-payment	Subject to DENIS protocols: R7000 for Orthodontics per lifetime
Optical Benefit		
1 Examination	DSP-1 consultation p/b/2 years -Non DSP(R295 limit)	DSP. One comprehensive consultation p/b per year
2 Lenses	1 pair x 24 months: Single vision-R150. Bifocal-R325, Multifocal-R600 /per lens	DSP: One pair p/b Single vision, Bifocal, or Multifocal x 24 months
3 Frames	R800 limit p/b per 24 months at DSP	1 x PPN frame or R600 limit p/b per 24 months
4 Contact Lenses	One set every 24 months, R1550 p/b limit	One pair p/b every 24 months, R1000 limit
Auxiliary Services		
1 Physiotherapy	Subject to Day-to-day Benefit Pool	Combined with GP Overall Annual Limit
2 Psychiatry	Consultations: R12 000 p/f (In- and out-of-hospital)	Combined with In-hospital Psychiatry benefit
3 Psychology	Combined with Psychiatry benefit	Combined with GP limit
HIV / AIDS	R24 900 p/b, Aid for AIDS registration required	Unlimited, subject to registration
Financial and Demographic		
1 Date of information	December 31, 2012	December 31, 2012
2 Principal Members	Scheme - 271 253 This Option - 149 510	Scheme - 100 333 This Option - 28 495
3 Administrator	Medscheme Holdings (Pty) Ltd	Self-administered
4 Scheme (Option) age profile	Average age- 31.5(33.6); Pensioner %- 5.2%(6.8%)	Average age- 36.1(32.7); Pensioner %- 12.0%(7.6%)
5 Solvency ratio	35.50%	32.40%
6 Past Scheme increases	2011-9.6%, 2012- 8.4%, 2013- 9.9%, 2014- 6.8%	2011 - 15.5%, 2012- 8.6%, 2013- 11.2%, 2014- 8.5%
Contributions		
Salary Brackets	All	All
Principal Member	2186	1944
Principal Member + Spouse	4077	3594
Principal + Spouse + 1 Child	4716	4164
Principal + Spouse + 2 Children	5355	4734
Principal + Spouse + 3 Children	5994	4734
E&OE. Although care is taken to represent the benefits correctly, errors and omissions could occur. In case of any conflict, the Rules of the affected Scheme prevail.		