

Benefits	 BonClassic - 2014	 bestMed Better living. Better life. Pace 1 - 2014	 Bonitas Standard - 2014
Registration Status	Awaiting CMS approval	Awaiting CMS approval	Awaiting CMS approval
Plan Type	Hybrid - Savings and Traditional combined	Hybrid - Savings and Traditional combined	Traditional limited
Plan Operation - Hospitalisation	100% of Scheme Tariff (Bonitas Rate)	100% of Scheme negotiated Tariff (Bestmed Tariff)	100% of Scheme Tariff (Bonitas Rate)
- Day-to-day	Savings Account plus set benefits per service category	22% Monthly Savings Account and additional Scheme Benefit	Benefit Pool and Supplementary benefits with set limits
Overall Annual Maximum	Unlimited	Unlimited	Unlimited
Hospital Benefit			
1 Private Hospital Care	Any Private Hospital	Any Private Hospital	Any Private Hospital
2 Co-payment	None	None	None
3 Oncology	R315 000 p/f sublimit for non-PMB's	Unlimited, subject to registration on programme	R264 500 p/f, no benefit for biological medicine
4 Organ Transplants	Unlimited, subject to pre-authorization	Unlimited, pre-authorization & protocols apply	Unlimited
5 Dialysis	Unlimited, subject to pre-authorization	Unlimited, subject to pre-authorization & protocols	Unlimited
6 Maternity - Natural Birth	Unlimited, subject to authorisation	100% of Scheme Tariff, Unlimited	Unlimited, subject to authorisation
- Elective Ceasarean	Unlimited, subject to authorisation	100% of Scheme Tariff, Unlimited	Unlimited, subject to authorisation
7 To take home medication	Limited to R360 per beneficiary per admission	Limited to 7 days supply per event	R360 per beneficiary per discharge
8 Psychiatric Hospitalisation	R31 700 p/f, R12 400 sublimit for consultations	21 days p/b, R18 700 limit for substance abuse	R31 200 p/f, sublimit of R12 200 for consultations
Radiology/Pathology/Prosthesis			
1 Basic Radiology	100% of Scheme Rate, Unlimited	100% of Scheme Tariff, unlimited	100% of Scheme Rate, Unlimited
2 MRI, CT & PET Scans	R22 200 per family	100% of Scheme Tariff, unlimited	100% of Scheme Rate, Unlimited
3 Pathology	100% of Scheme Rate, Unlimited	100% of Scheme Tariff, unlimited	100% of Scheme Rate, Unlimited
4 Internal Prosthesis	R42 000 p/f, Subject to pre-authorization, R158 000 for cochlear implants	Limited to R63 800 p/f, sublimits apply	Limited to R33 900 per family
5 External Appliances/Prosthesis	Included in Internal Prosthesis limit, sublimits apply	Limited to R15 400 per family per 24 months	Included in Internal Prosthesis limit, sublimits apply
Sub Acute Facilities			
1 Hospice	R12 700 per family	100% of Scheme Tariff, subject to authorisation	R12 700 per family
2 Nursing	Combined with Hospice benefit	100% of Scheme Tariff, subject to authorisation	Combined with Hospice benefit
3 Ambulance Services	Unlimited - ER24	Unlimited - ER24	Unlimited - ER24
Chronic Benefit			
27 CDL chronic conditions	Unlimited - Preferred Provider & Formulary applies	Unlimited - Any Provider but Formulary applies/ 35% co-pay for non-formulary	Unlimited - Any provider, comprehensive formulary
Additional chronic conditions	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	Single R7400, Family R14 800 - 16 Conditions, restrictive formulary if benefit exceeded for PMB's
Day-to-day Benefit			
Overall Annual Maximum	Scheme benefits + Savings + Supplementary benefits	Savings and Scheme Benefit: Single R7 600, Family R15 200	GP benefit + Benefit Pool (BP)+ Dentistry/Optical benefits
Preferred Provider	Yes - Bonitas GP/Specialist Network (some exceptions)	Any GP, Specialist	Yes - Bonitas GP Network
Medical Savings Account	PM: R3024, AD: R2592, C: R744	22% - PM: R6 276, AD: R4 404, C: R1 584	N/a, but Benefit Pool M R3600, M1 R5500, M2 R5900, M3 R6400, M+4+ R6950
Annual Threshold	N/a	N/a	N/a
Self Payment Gap	N/a	N/a	N/a
Above Threshold Benefit	N/a	Additional Scheme Benefit/OAL : Single R7 600, Family R15 200	N/a
GP's and medication			
1 General Practitioners	DSP GP: Subject to available Savings	MSA + Single R1 500, Family R3 100, Subject to Scheme Benefit	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
2 Specialists	DSP Specialist: Subject to available Savings	Combined with GP limit	Subject to Day-to-day Benefit Pool
3 Prescribed Medication	Subject to available Savings	From MSA, limited to: Single R1700, Family R3400, limited to OAL	Subject to Day-to-day Benefit Pool (BP)
4 Pharmacy Advised Medicine	Subject to available Savings	R550 p/f limit, subject to Acute limit	Single R620, Family R1900, subject to BP
Radiology & Pathology			
1 Basic Radiology	Single R2400, Family R3700	MSA + Single R2200, Family R4400, OAL applies	Subject to Day-to-day Benefit Pool
2 MRI, CT & PET Scans	Combined with In-hospital benefit	Limited to R9 900 per family	R20 100 per family, subject to pre-authorization
3 Pathology	Single R2400, Family R5300	Included in Basic Radiology limit	Subject to Day-to-day Benefit Pool
Dental Benefit			
1 Conservative Dentistry	R3 600 p/f, Subject to clinical protocols	MSA + Single R2500, Family R5000, OAL applies	Unlimited, subject to protocols and sublimits
2 Specialised Dentistry	R4 300 p/f, Subject to clinical protocols	Combined with Basic Dentistry benefit	Unlimited, subject to protocols and sublimits, 20% co-payment
Optical Benefit			
1 Examination	1 p/b every 24 months at network provider, R295 at non-network	PPN: One composite Examination per 24 months	DSP-1 consultation p/b/2 years -Non DSP(R295 limit)
2 Lenses	24 mths: R185-Single vision, R430-Bifocal, R750-Multifocal	PPN Provider: 1 Pair single/bifocal/multifocal x 24 months	1 pair x 24 months: Single vision-R150. Bifocal-R325, Multifocal-R600 /per lens
3 Frames	Limited to R700 p/b every 24 months	PPN Provider: R150 limit per 24 months	R800 limit p/b per 24 months at DSP
4 Contact Lenses	R1635 p/b per 24 months (or frames/lenses)	R450 per beneficiary/ 24 months instead of glasses	One set every 24 months, R1550 p/b limit
Auxiliary Services			
1 Physiotherapy	R1200 (Single); R2400 (Family), Combined with Hospital benefit	MSA + Single R3000, Family R6100, OAL applies	Subject to Day-to-day Benefit Pool
2 Psychiatry	Consultations: R12 000 p/f (In- and out-of-hospital)	Combined with Physiotherapy limit	Consultations: R12 000 p/f (In- and out-of-hospital)
3 Psychology	Combined with Psychiatry benefit	Combined with Physiotherapy limit	Combined with Psychiatry benefit
HIV / AIDS	Unlimited, Aid for AIDS registration required	Unlimited, subject to registration	R24 900 p/b, Aid for AIDS registration required
Financial and Demographic			
1 Date of information	December 31, 2012	December 31, 2012	December 31, 2012
2 Principal Members	Scheme - 271 253 This Option - New	Scheme - 72 871 This Option - 20 137	Scheme - 271 253 This Option - 149 510
3 Administrator	Medscheme Holdings (Pty) Ltd	Self-administered	Medscheme Holdings (Pty) Ltd
4 Scheme (Option) age profile	Average age- 31.5(New); Pensioner %- 5.2%(New)	Average age- 37.7(33.5); Pensioner %- 12.9%(5.5%)	Average age- 31.5(33.6); Pensioner %- 5.2%(6.8%)
5 Solvency ratio	35.50%	28.50%	35.50%
6 Past Scheme increases	2011-9.6%, 2012- 8.4%, 2013- 9.9%, 2014- 6.8%	2011-11.4%, 2012- 8.8%, 2013- 9.0%, 2014- 9.6%	2011-9.6%, 2012- 8.4%, 2013- 9.9%, 2014- 6.8%
Contributions			
Salary Brackets	All	All	All
Principal Member	2513	2378	2186
Principal Member + Spouse	4671	4047	4077
Principal + Spouse + 1 Child	5291	4647	4716
Principal + Spouse + 2 Children	5911	5247	5355
Principal + Spouse + 3 Children	5911	5847	5994

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.