

Bonitas Medical Fund: 2025 Product Launch review

At a glance:

- 350 505 Principal members
- 715 856 Total beneficiaries
- 120 000 new members since January 2023
- 18.7% chronic disease profile
- Average age of beneficiary: 35.9
- 11.4% Pensioner ratio
- R8.9 billion in reserves
- 41.5% solvency ratio
- AA+ Credit rating

Plans

Bonitas offers a wide range of plans that are simple and easy to understand. There are 15 options in five categories: Savings, traditional, hospital, Edge (virtual) and income-based.

Increases

- The weighted average increase, across all plans, is 10.2%
- Plan increases range from 8.7% to 14.9%

Note: Contributions from January 2025*

Name of plan	Type of plan	Main member	Adult member	Child member	% increase
BonComprehensive	Savings	R11 321	R10 676	R2 306	14.9%
BonClassic	Savings	R 7 453	R 6 398	R1 840	10.7%
BonComplete	Savings	R 6 040	R 4 838	R1 639	12.7%
BonSave	Savings	R 3 782	R 2 859	R1 132	9.7%
BonFit Select	Savings	R 2 524	R 1 890	R 849	10.0%
BonStart	Edge	R 1 498	R 1 498	R1 498	8.7%
BonStart Plus	Edge	R 1 907	R 1 813	R 840	8.7%
Standard	Traditional	R 5 439	R 4 715	R1 596	10.5%
Standard Select	Traditional	R 4 915	R 4 253	R1 439	10.5%
Primary	Traditional	R 3 307	R 2 587	R1 052	10.5%
Primary Select	Traditional	R 2 946	R 2 304	R 936	12.5%
Hospital Standard	Hospital	R 3 252	R 2 739	R1 236	9.7%
BonEssential	Hospital	R 2 509	R 1 854	R 811	9.7%
BonEssential Select	Hospital	R 2 192	R 1 606	R 723	9.7%
BonCap	Income-based				8.7%
R0 to R11 250		R 1 554	R 1 554	R 732	
R11 251 to R18 250		R 1 897	R 1 897	R 872	
R18 251 to R23 740		R 3 058	R 3 058	R1 157	
R23 741+		R 3 753	R 3 753	R1 424	

What's new for 2025?

- **Mental Health:** There is a direct correlation between chronic diseases and mental health. For 2025, a mental health component has been added to the GP network, to facilitate early disease detection, diagnosis and multi-disciplinary care-coordination, through the high-quality network of doctors. In addition, personalised engagement and support to treat antenatal and postnatal depression

- Hearing Loss Management (Audiology): Free online hearing screening for all South Africans and, on selected plans, members receive hearing aids, audiology services and hearing aid acoustic services
- Weight Management Programme: Led by a biokineticist registered with Biokinetic Association of South Africa, it provides a holistic approach to weight loss that includes access to a dietician and psychologist for support on exercise, nutrition and mental health (on selected plans)
- Female Health Programme: In collaboration with CareWorks, it's accessible to all female members aged 18 and above, with an emphasis on preventative care and early detection of female-specific health issues, based on life stages
- Enhanced Maternity Programme: Support for expecting mothers, including early identification and weekly engagement for high-risk pregnancies, post-childbirth care and associated mother mental health follow-up calls, given the prevalence of pre and postnatal depression. Also, milestone reminders for children under 3 and cover for antenatal vitamins through savings, day-to-day benefits or the Benefit Booster
- Bonitas Geriatric Care (for over 70s): A range of personal screening, prevention and wellness benefits – including chronic care management and support and fall-risk assessments to allow seniors to live independently. All covered from Risk.
- Diabetic retinopathy screenings in partnership with PPN
- Benefit Booster: Remains the only benefit which provides members with access to an additional amount to use for out-of-hospital expenses, at no extra cost. For 2025, the Benefit Booster has been increased on six plans
- Blood pressure monitors funded for high-risk beneficiaries registered with hypertension on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select, over a two-year cycle per family.
- PET Scans benefits have been realigned - members on BonComprehensive will now have access to two PET scans per family, per year, while members on BonClassic, Standard and Standard Select will have access to one PET scan per family per annum
- A PET scan network to be introduced in 2025 to ensure enhanced access to scanner facilities at a negotiated rate
- Broadened access for chronic medicine on BonComprehensive, BonClassic, BonComplete and Standard
- Dental tariff increased by 5.9%
- New Quick Find tool on the website to help members find answers to their difficult medical aid questions without having to contact the support centre
- As part of the Diabetes Management Programme, members get two consultations with a Diabetes Nurse Educator to provide specialised diabetes care

Ends

**Contributions and benefits subject to final approval by the Council of Medical Schemes*