

LAUNCH NEWS

SOUTH AFRICA, WEDNESDAY, 27 SEPTEMBER 2023

BONITAS IS OFFERING REAL VALUE with increases from as little as **2.7%** for 2024

Many Bonitas members and South Africans in general, are faced with increasing financial pressures. We have therefore taken great care to balance our benefit enhancements to provide value to our members, while still ensuring that contributions remain affordable.

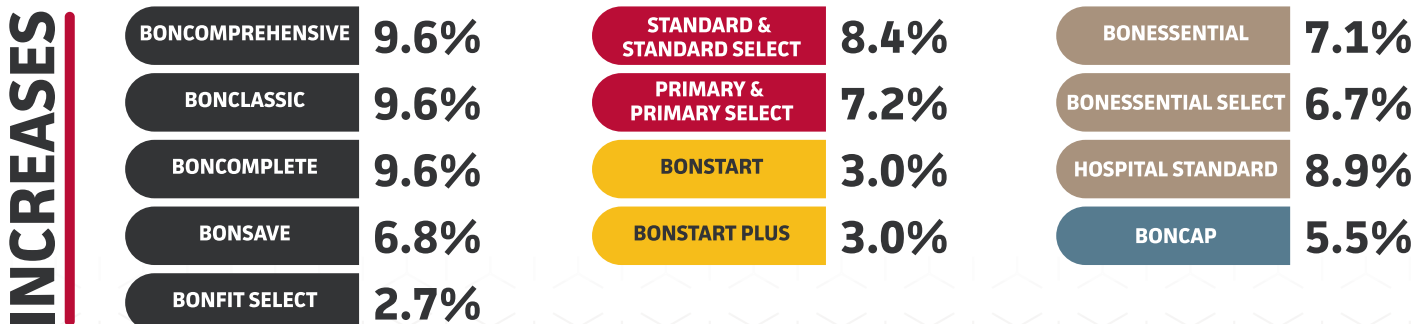
Ensuring sustainability

The percentage increase required is methodically worked out by our team of actuaries who determine the minimum increase against ensuring the financial sustainability of the scheme while meeting the regulatory guidelines and requirements. It's a delicate balancing act. For 2024, the weighted increase is 6.9% with the average increase across nine of our plans at 6%. This means that over 227 000 members – around 65% of our membership – will experience an increase below CPI.



Committed to adding value

We conducted in-depth research over the last year, which included stakeholder engagement, actuarial analysis and projections to look at how to enhance our benefits. In addition, we analysed feedback from over 10 000 member surveys and researched international healthcare protocols, trends and disease burden rates in South Africa. The result: We have stayed true to our ultimate commitment of giving more value to our members, by reducing out-of-pocket expenses, enhancing benefits and providing additional preventative and managed care.



Subject to approval by the Council for Medical Schemes.



CONTRIBUTION INCREASES

AT A GLANCE

	Type of plan	Main member	Adult member	Child member	Risk contribution % increase
BonComprehensive	Savings	R9 853	R9 292	R2 006	9.6%
BonClassic	Savings	R6 732	R5 780	R1 662	9.6%
BonComplete	Savings	R5 359	R4 293	R1 455	9.6%
BonSave	Savings	R3 447	R2 671	R1 032	6.8%
BonFit Select	Savings	R2 295	R1 719	R 772	2.7%
BonStart	Edge	R1 378	R1 378	R1 378	3.0%
BonStart Plus	Edge	R1 754	R1 668	R 773	3.0%
Standard	Traditional	R4 922	R4 267	R1 444	8.4%
Standard Select	Traditional	R4 448	R3 849	R1 302	8.4%
Primary	Traditional	R2 993	R2 341	R 952	7.2%
Primary Select	Traditional	R2 619	R2 048	R 832	7.2%
Hospital Standard	Hospital	R2 964	R2 497	R1 127	8.9%
BonEssential	Hospital	R2 287	R1 690	R 739	7.1%
BonEssential Select	Hospital	R1 998	R1 464	R 659	6.7%
BonCap <i>New and revised income bands</i>	Income based				5.5%

R0 to R10 680

R10 681 to R17 330

R17 331 to R22 540

R22 541+

R1 430	R1 430	R 673
R1 745	R1 745	R 802
R2 813	R2 813	R1 064
R3 453	R3 453	R1 310

2024

CHANGES & ENHANCEMENTS



mental health

One of the key insights noted was that mental health prevalence is at an all-time high. This is exacerbated by factors such as an increased economic burden and increased psycho-social challenges, such as loadshedding.

We have seen a 25% increase in the number of mental health hospital admissions, indicating a need for additional support. This need is particularly high in the 18 to 44 age groups.

We further noted that mental health was a key driver for absenteeism in corporate groups.

For this reason, we have included the Bonitas Mental Health Programme across all plans for 2024 and included depression as a chronic condition. We also offer access to Panda, a digital platform available through the Bonitas app, giving members easy access to expert help, mental health information and community support.

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BENEFIT BOOSTER

The Benefit Booster is the only benefit in the healthcare industry that provides members access to additional funds to use for out-of-hospital expenses – effectively giving savings and day-to-day benefits a healthy boost!

Our members have the freedom of choice of how to use their Benefit Booster – as it covers everything from additional GP consultations to acute medicine. Claims will pay from this benefit as soon as it is activated – after completing an online wellness questionnaire or a wellness screening.

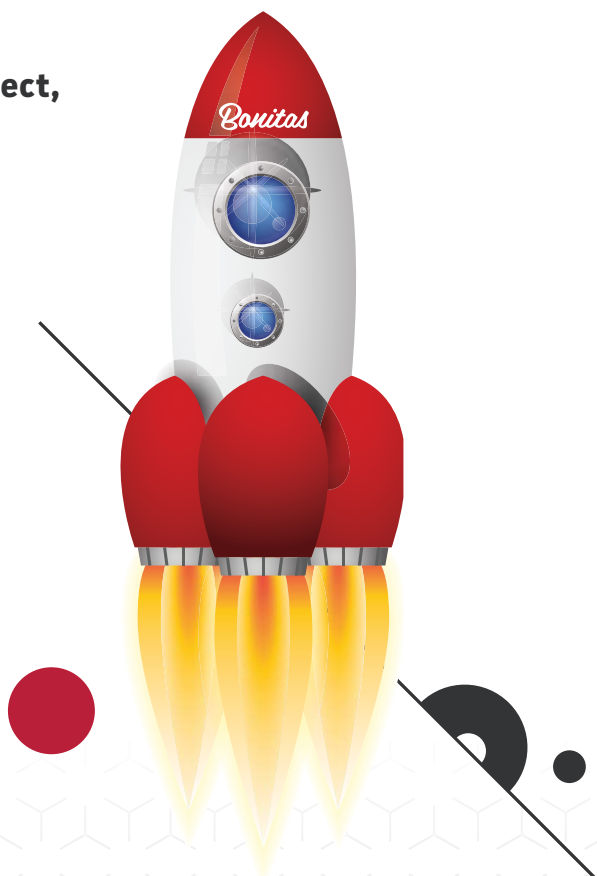
For 2024, it has been boosted significantly with

members on Standard, Standard Select and BonSave being able to access a boost of up to R5 000. Members on Primary and Primary Select will be able to access up to R3 500 in extra day-to-day benefits. Accessing these benefits is easy, to access the first level of benefits, members simply need to complete an online wellness questionnaire which will be included on the Bonitas website – making it easier than ever to tap into the Benefit Booster. To access the full amount, members will need to complete a wellness screening at a Bonitas wellness day, or at a participating network pharmacy!

The Benefit Booster on BonComprehensive, BonClassic, BonComplete, BonFit Select, BonEssential, BonEssential Select, BonStart and BonStart Plus will increase by 10% as well.

IF YOU ARE ON	ANNUAL AMOUNT AVAILABLE PER FAMILY		
	Level 1	Level 2	Total
Standard & Standard Select	R1 000	R4 000	R5 000
BonSave	R1 000	R4 000	R5 000
Primary & Primary Select	R700	R2 800	R3 500

IF YOU ARE ON	ANNUAL AMOUNT AVAILABLE PER FAMILY
BonComprehensive	R3 000
BonClassic	R2 070
BonComplete	R2 070
BonFit Select	R1 440
BonStart & BonStart Plus	R1 100
BonEssential & BonEssential Select	R1 100



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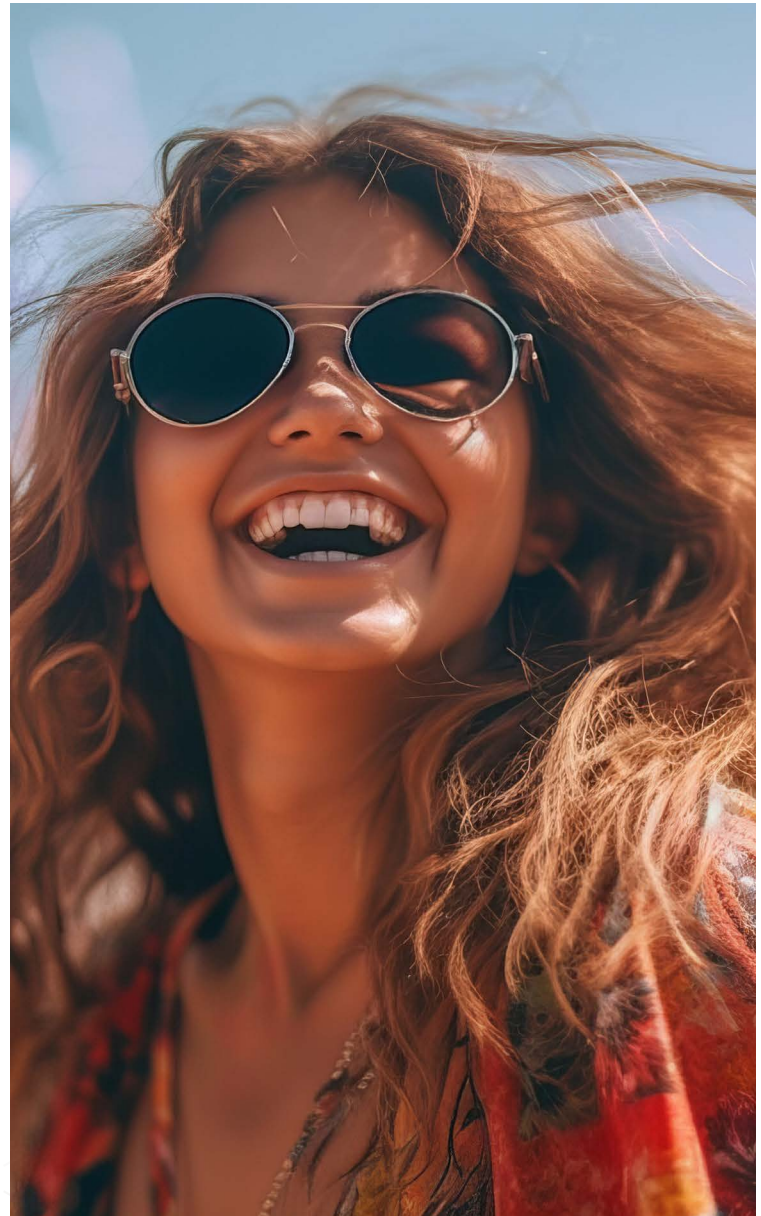
BE BETTER BENEFIT

Introducing the Bonitas Be Better Benefit! Funded completely from risk, this unique benefit provides a range of screening tests and benefits to ensure that families on Bonitas get access to the necessary screenings to allow for early detection so we can put them on the path to good health and wellness.

This innovative benefit provides access to a range of tests depending on the plan selected. These include:

- An annual wellness screening per beneficiary to check blood pressure, blood glucose, BMI, and cholesterol
- Flu vaccines
- HIV tests
- Lipograms
- Mammograms
- Pap smears
- Prostate screening
- Pneumococcal vaccines
- Whooping cough boosters
- HPV vaccines
- Stool tests for colon cancer
- Dental fissure sealants to prevent tooth decay
- As well as free online hearing screenings
- It also offers access to contraceptives valued at up to R1 950

These benefits may vary based on the plan selected. The Be Better Benefit is available on all options except BonCap.



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MOTHER & CHILD BENEFIT

We're also pleased to introduce our Mother and Child Care benefit – designed to give expectant mummies and their children some extra TLC. The benefit offers access to:

- Our comprehensive maternity programme – including 27/4 maternity advice line, online pregnancy webinars, and the gorgeous Bonitas baby bag
- Maternity consultations, scans and much more paid from risk
- Newborn hearing screenings and 24/7 helpline for medical advice for children under the age of 3
- Childhood immunisations
- As well as paediatric and GP consultations

This benefit is paid for from risk – helping your family to get the best possible start. Combined with the Be Better Benefit, it offers families up to R50 000 in extra value for the year.

As an added bonus for 2024, childhood immunisations following the State vaccine schedule will be added to BonStart Plus. We have also taken things one step further by covering childhood immunisations according to the Private Vaccine Schedule on BonComprehensive, BonClassic, BonComplete, Standard and Standard Select.



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EMERGENCY ROOM CONSULTATIONS

We care for our members and know that when emergencies strike, support is critical. For this reason, we have added a benefit for 2 emergency room consultations and treatment per family to all options for 2024. No forms, no fuss – no pre-authorization required – making sure our members get the care they need when they need it.

We've taken this one step further by adding 2 additional emergency consultations for children under 6 on Standard, Standard Select, Primary, Primary Select, BonSave and BonFit Select. So, families on these plans will have access to 4 consultations and treatment.



HPV VACCINES

We've also taken great care to expand our preventative care benefits by including the Human Papillomavirus (HPV) vaccine on all plans to help prevent cervical cancers. As recommended by the World Health Organization, we have lowered the age of administration. We cover HPV as follows: 2 doses for females aged 9 to 14 years and 3 doses for females aged 15 to 26 years per lifetime.

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CHRONIC MEDICINE MANAGEMENT

For 2024, we have also looked at ways to improve access to benefits for our members – to ensure that we can meet their needs quickly and efficiently.

As a result, we have extended the chronic benefit on the Standard Option to the Bonitas Pharmacy Network. This means that members will be free to obtain their chronic medicine from a network pharmacy of their choice – provided they have benefits available. As an added bonus, the comprehensive formulary continues to apply for the 27 PMB conditions once the chronic benefit limit has been reached.

We have also looked at the medicine currently included on the formularies for all our options and noted that some medicine not included on the formulary have high utilisation amongst our members – but these members have to incur a co-payment to access them. To ensure that we continue to provide our members with the care they need, when they need it, we have opted to extend the formularies applicable to BonSave, BonFit Select, BonStart and BonStart Plus by including the top medicines claimed for which previously attracted a co-payment.



SUPPORT THROUGH OUR CARE PROGRAMMES

The prevalence of non-communicable diseases such as diabetes and hypertension have increased year-on-year. This is further compounded by the increased burden of mental health which is a risk factor for non-communicable diseases and vice versa.

We have therefore enhanced our approach in providing support to our members with non-communicable diseases. We have a range of care programmes to provide our members with the best care and support. These programmes include:

- Audiology
- HIV/AIDS
- Cancer
- Diabetes
- Mental health
- Back and neck
- Hip and knee replacements, and
- Hospital-at-home

To ensure that we provide our members with access to enhanced care – we have created a disease-specific approach for conditions with a high prevalence within our membership and South Africa such as hypertension and high cholesterol. We've contracted a network of doctors that are experts in treating these conditions to improve clinical outcomes for members and putting them on the path to wellness.



CHILD DEPENDANTS

In keeping with our theme of caring for you and your family, we have increased the child dependant age to 24 years – regardless of whether they are studying or not.

MEMBER INFORMATION HUB

The information hub has shown a 65% increase on the website and is the number one page accessed. It is part of our drive for member education and understanding the steps they need to take to access benefits. This is continuously updated with easy-to-follow articles, infographics, videos and tools.

THE BONITAS BUSINESS HUB

The hub has been one of our key digital successes over the past year with over 30 000 applications successfully submitted through the system. It's currently being used by our top producing brokers – comfortably capturing individual applications and seamlessly executing group take-ons.

The system validates ID numbers and banking details in seconds with online photo verification. Users of the system can track the application status every step of the way. From a servicing perspective brokers can view their members and membership status, view claims, contributions, benefits and much more! They can also address queries, access the latest marketing material, as well as add and remove dependants where necessary. As an added bonus, they can complete online option changes quickly and easily. Cutting down on paperwork – saving time and making things much more convenient.



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CHANGES & ENHANCEMENTS

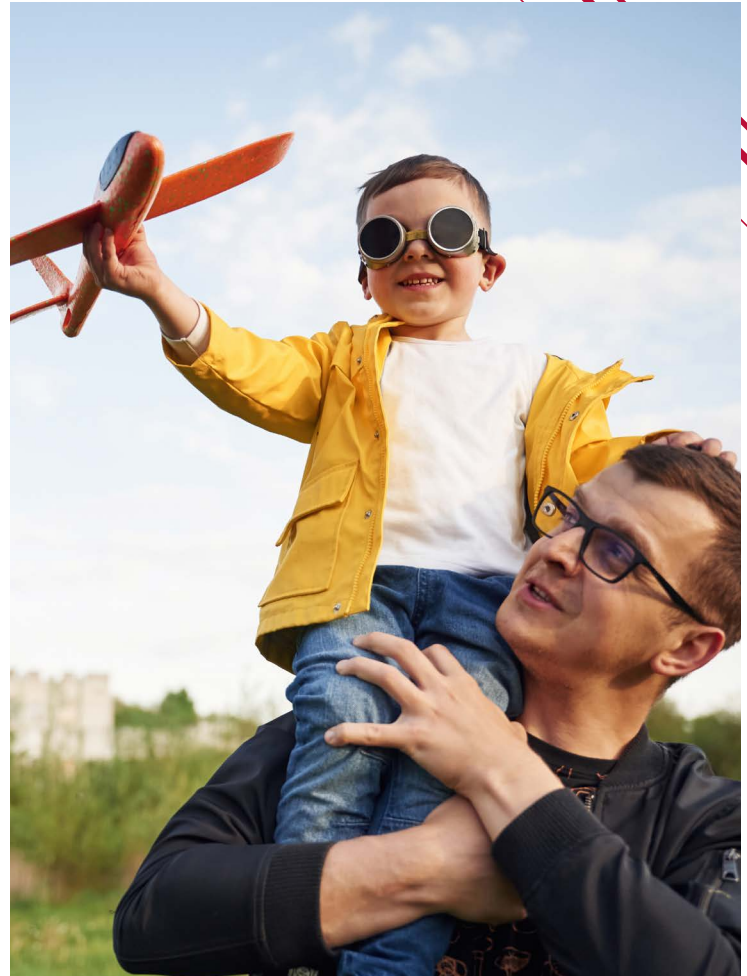


BONCOMPREHENSIVE | BONCOMPLETE | BONCLASSIC | BONSAVE | BONFIT SELECT

The increase on our top end plans, BonComprehensive, BonClassic and BonComplete will be 9.6%.

On BonSave, a key option, we have increased the savings on BonSave to 25% for 2024. Savings for the year will now be R10 344 for a main member and up to R27 648 for a family of five. This plan will also enjoy an enhanced Benefit Booster of R5 000 to use for day-to-day expenses – giving more value and making the plan even more competitive! BonSave will increase by 6.8% for 2024.

BonFit Select – an option favoured by younger families and couples will see an increase of just 2.7%. That’s a mere R59 per month more for a main member than in 2023.



STANDARD | STANDARD SELECT | PRIMARY | PRIMARY SELECT

The Standard option and its network-based alternative, Standard Select, offers the richest value of all traditional plans in the market and will increase with 8.4%. These plans offer an additional layer of benefits for 2024 by offering members access to up to two additional specialist consultations – paid from risk. And if that’s not enough, they will also have access to additional cover for 2 GP consultations if they exhaust their GP and specialist day-to-day benefit. These changes, combined with the rich benefits offered, take these plans to a new level – particularly with the addition of R5 000 extra value through the Benefit Booster.

Primary and Primary Select continue to see growth year on year and will see an increase of 7.2%. These plans have a broad appeal, bringing on single-parent families and couples. To increase value on these plans, we’ve not only added a R3 500 Benefit Booster, but have also included an additional specialist consultation paid from risk to the plan. We’ve also included access to an additional GP consultation if they exhaust their GP and specialist day-to-day benefit.

These changes will offer members on Primary and Primary Select more value for 2024.

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BONESSENTIAL | BONESSENTIAL SELECT | HOSPITAL STANDARD

Our hospital plans, BonEssential and BonEssential Select are leaders in the market – offering a range of attractive benefits which are ideally positioned for families looking for cover in hospital. They boast additional out-of-hospital benefits including preventative care and maternity consultations as well as the Benefit Booster.

Looking at our hospital plans, BonEssential will increase by 7.1% while BonEssential Select will increase by 6.7%. Hospital Standard will increase by 8.9%.



BONSTART | BONSTART PLUS

Our Edge plans, BonStart and BonStart Plus, have performed exceptionally since their launch with over 10 000 main members on these plans already – coming in at an average age of under 29 years. These plans will increase by a mere 3% in 2024 – ideally positioned as an affordable option for those aged 20-34 years old.

We know that convenience is key for members on these plans – so we have removed the requirement for members to complete the online wellness questionnaire before accessing benefits.

We have also reduced the co-payment for non-use of a Designated Service Provider and for use of non-formulary medicine from 40% to 20% for the new year. The changes on these plans should take their performance to new levels.



BONCAP

BonCap will see an increase of 5.5%. We have also broadened our income bands for 2024 to provide better access to our members and ensure that their contribution allocations remain affordable.

Some of the changes for 2024 include the addition of a lower back pain management programme to the plan – which will help manage the number of rhizotomies seen on the option. We've also added a women care benefit – which will include a preventative basket of tests for women's health.

We've also partnered with Whats Up Doctor – an innovative patient-driven WhatsApp service that allows doctors on the BonCap network to engage with members more easily. This includes sharing prescriptions, blood test results, specialist referrals and much more.

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