



2026

PLAN COMPARISON

	BonComprehensive	BonClassic	BonComplete	BonSave	BonFit	BonPrime	Standard	Standard Select	Primary
Monthly contributions (4th and subsequent children covered free)	Man: R22 509 Adult: R11 746 Child: R1 548	Man: R8 238 Adult: R7 071 Child: R2 034	Man: R6 634 Adult: R5 298 Child: R1 794	Man: R6 047 Adult: R1 059 Child: R1 211	Man: R2 698 Adult: R2 023 Child: R908	Man: R1 255 Adult: R2 546 Child: R1 035	Man: R5 229 Adult: R1 740	Man: R5 431 Adult: R4 700 Child: R1 500	Man: R3 588 Adult: R2 807 Child: R1 141
Savings	Man: R22 512 Adult: R21 228 Child: R4 584	Man: R14 832 Adult: R12 732 Child: R3 660	Man: R11 800 Adult: R9 516 Child: R3 216	Man: R12 344 Adult: R9 380 Child: R3 636	Man: R4 648 Adult: R4 848 Child: R1 632	Man: R6 252 Adult: R4 884 Child: R1 902		N/A	
Self-payment gap	Man: R5 420 Adult: R4 490 Child: R2 050	N/A	Adult: R1 900 Child: R510	Man: R6 250 Adult: R1 600 Child: R1 600			N/A		
Above threshold benefit	Unlimited	N/A	Adult: R1 600 Child: R1 600				N/A		
Overall day-to-day limit subject to below sublimits (based on family size)	*Ranges from R1 900 - R25 040								
Sublimit for GP & specialist benefits including virtual care consultations (based on family size)	*Non-extended 2 network GPs applied - 2 non-extended network GPs allowed - Consultants with network GPs are allowed to PMB								
Sublimits for acute and over-the-counter medicine benefits (based on family size)	N/A								
Sublimits for X-rays & blood tests (based on family size)	*Ranges from R1 750 - R3 500 Over-the-counter medicine is limited to: R500 per beneficiary R2 300 per family								
Sublimit for auxiliary services benefits (based on family size)	*Ranges from R2 300 - R3 100 *Ranges from R3 500 - R6 900								

	HOSPITAL BENEFITS (pre-authorization required)								
Hospital cover	Unlimited, network applies								
GP and specialist consultations (network doctors covered in full at the Bonitas Rate)	Unlimited, 100% of the Bonitas Rate								
Blood tests and X-rays	Unlimited, 100% of the Bonitas Rate								
MRIs and CT scans	R18 470 per family in and out of hospital	R37 800 per family	R30 430 per family in and out of hospital	R1 800	R15 960 per family in hospital, R3 500 out of hospital	R2 800	R24 000 per family in and out of hospital	R15 960 per family in and out of hospital	R15 960 per family in and out of hospital
Internal and external prostheses	R67 640 for internal prostheses per family	R67 640 per family	R17 630 per family	R1 800	R15 960 per family in hospital, R3 500 out of hospital	R2 240	R17 630 per family	R1 800	R2 240
Internal dental prostheses	R213 300 per family	R67 640 per family	R17 630 per family	R1 800	R15 960 per family in hospital, R3 500 out of hospital	R2 240	R17 630 per family	R1 800	R2 240
Chiropractic treatments	R374 000 per family	R176 600 per family	R61 100 per family	R1 800	R15 960 per family in hospital, R3 500 out of hospital	R2 240	R17 630 per family	R1 800	R2 240
Mental health hospitalization	R59 930 per family	R176 600 per family	R61 100 per family	R1 800	R15 960 per family in hospital, R3 500 out of hospital	R2 240	R17 630 per family	R1 800	R2 240
Sublimit for hospitalization for mental health consultations per family (in or out of hospital)	R20 310 per family								
Take-home medicine	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay
Physical rehabilitation	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay	Limited to a 7-day supply up to R100 per hospital stay
Alternatives to hospital (Respite, step-down facilities)	R21 970 per family								
Palliative care (cancer only)	Unlimited, subject to the DSP								
Cancer treatment (30% co-payment for non-DSP)	Unlimited, subject to the DSP								
PET scans (Co-payment for non-network provider use)	PMB only								
Non-cancer specialised drugs (family size dependent)	PMB only								
Organ transplants	Unlimited								
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 R540 co-payment will apply								
Co-payments for certain procedures	Co-payment applies for hip and knee replacements at a non-DSP Co-payments apply for contact lenses at a non-DSP								

	OUT-OF-HOSPITAL BENEFITS								
GP consultations (including virtual care consultations)	Paid from available savings								
Specialist consultations	Paid from available savings and/or above threshold benefit								
X-rays and ultrasounds	Paid from available savings								
Blood tests	Paid from available savings								
Acute medicine (20% co-payment for non-DSP/non-formulary use)	Paid from available savings and/or above threshold benefit								
Over-the-counter medicine (20% co-payment for non-DSP/non-formulary use)	Paid from available savings								
Allied medical professionals (such as dietitian, speech and occupational therapist)	Paid from available savings and/or above threshold benefit								
Physiotherapy, podiatry and biokinetics	Paid from available savings								
General medical appliances	Paid from available savings								
Emergency room benefit (For emergencies only)	2 emergency consultations per family at a casualty ward or emergency room facility of a hospital								
Insulin pump & continuous glucose monitoring (Continuous glucose monitor R20 000 per family every year, consumables limited to R93 000 per family)	N/A								
Blood pressure monitor (Subject to Managed Care protocols & medical conditions such as hypertension)	N/A								
Audiology (Hearing aids, consultations and tests)	N/A								
Optomtry (once every 2 years)	Paid from Risk								
Basic dentistry (Managed Care protocols apply)	Covered at the Bonitas Dental Tariff, subject to the Bonitas Dental Management Programme								
Specialist dentistry (Managed Care protocols apply)	Covered at the Bonitas Dental Tariff, subject to the Bonitas Dental Management Programme								
Chronic medicine (30% co-payment for non-DSP/non-formulary use)	Unlimited, subject to use of DSP and Formulary								
Benefit Booster (Available after completing an online mental health assessment and wellness screening)	R1 000 per family								
International travel benefit (per trip)	Up to R12 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								
Private ward after delivery	Yes								
Antenatal consultations	12								
2D ultrasound scans	6								
Antenatal classes	1								
Amniocentesis	1								
Postnatal consultations (with a midwife)	1								
Antenatal vitamins (during pregnancy, subject to formulary)	Limited to R200 per month								
Hearing screening	Unlimited at a DSP or 20% co-payment applies at a non-DSP								
Visual screening	Unlimited at a DSP or 20% co-payment applies at a non-DSP								
Congenital hypothyroidism screening	Unlimited at a DSP or 20% co-payment applies at a non-DSP								
24/7 telephonic baby advice line	Unlimited at a DSP or 20% co-payment applies at a non-DSP								
Paediatric consultations for children under 1 year	2								
Paediatric consultations for children between ages 1 and 2	1								
GP consultations for children between ages 2 and 12	1								
Childhood immunisations up to the age of 12	According to the Private Vaccination schedule in South Africa								

	BE BETTER BENEFIT (Preventative care and wellness benefits for all life stages)								
HIV test and counselling per beneficiary	1								
F16 vaccine per beneficiary	1								
Full Pap smear every 5 years, women aged 21 and over	1								
Mammogram every 2 years, women aged 40 and over	1								
Pap smear every 3 years or HPV PCR test every 5 years, women between ages 21 and 65	1								
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								
Whooping cough booster vaccine every 10 years and 6A	1								
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 9 and 14	2								
Human Papillomavirus (HPV) vaccines, female beneficiaries between ages 15 and 26	2								
Free online hearing screening, beneficiaries aged 18 and over	Unlimited on the Bonitas website								
Contraceptives (per family for women aged up to 50)	R1 970								
Wellness screening per beneficiary, aged 21 and over	1								

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2D ultrasound scans	2								
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Childhood immunisations up to the age of 12	According to the Expanded Programme on Immunisation in South Africa								

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