

Bonitas Medical Aid 2026

Side by Side Guide to Rates & Benefits

Index




1.  Introduction
 2.  Scheme-wide Enhancements in More Detail
 - 2.1  Benefit Booster – Simpler, More Valuable
 - 2.2  Mental Health Support – Integrated and Proactive
 - 2.3  Women’s & Children’s Health – Broader Protection
 - 2.4  Musculoskeletal Care – Expanded Scope
 - 2.5  Chronic & Disease Management – More Conditions, More Flexibility
 - 2.6  Dental & Periodontal Care – Targeted Improvements
 - 2.7  Oncology & Specialised Radiology – Stronger Top-Tier Cover
 - 2.8  New Initiatives – Wellness, Rewards, and Digital Support
 3.  B Value & Wellbeing Programme (Available on All Plans)
 4.  Per-Option Side-by-Side Rates & Benefits – 2025 vs 2026
 - 4.1  BonCore (*new*)
 - 4.2  BonPrime (*replaces Primary Select*)
 - 4.3  Primary
 - 4.4  Standard
 - 4.5  Standard Select
 - 4.6  BonSave
 - 4.7  BonFit
 - 4.8  BonClassic
 - 4.9  BonComplete
 - 4.10  BonComprehensive
 - 4.11  BonEssential
 - 4.12  BonEssential Select
 - 4.13  Hospital Standard
 - 4.14  BonStart
 - 4.15  BonStart Plus
 - 4.16  BonCap (*income-based*)
 5.  Conclusion
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1. Introduction

Bonitas has announced its 2026 product updates, with changes that affect contributions, benefits, and how certain services are accessed.

As an independent advisor, our role is to give you a clear, balanced view — highlighting both the enhancements you can take advantage of and the adjustments that may impact your cover or out-of-pocket costs.

This guide compares 2025 and 2026 for each plan option, showing:

-  **2025 and 2026 monthly rates** and the **percentage increase**
-  **Enhancements** — new or improved benefits you can use from 1 January 2026
-  **Changes to note** — adjustments, limits, or process changes to be aware of so you can plan ahead

Our aim is to help you make informed decisions, maximise the value of your benefits, and avoid unexpected costs.

2. Scheme-wide Enhancements in More Detail

2.1 Benefit Booster – Simpler, More Valuable

- One-tier structure replaces the old tiered system.
- Activation now requires **both** a wellness screening **and** an online mental health assessment.
- Increases: Primary & BonPrime up to **R4 000** (+5.3%).
- Other amounts remain: Standard/Select R5 000, BonSave R5 000, BonClassic/BonComplete R2 070, BonStart/Plus R1 160, BonCore R1 000, BonEssential/Select R1 160.
- Pays first for qualifying out-of-hospital claims, preserving your savings/day-to-day benefits.

2.2 Mental Health Support – Integrated and Proactive

- Mental health assessment now part of Benefit Booster activation.
- Limits adjusted: Primary R9 780 (down from R12 230), BonSave R15 440 (down from R20 310), BonPrime from savings only.
- Focus on early detection and timely support.

2.3 Women's & Children's Health – Broader Protection

- Antenatal classes: R1 100 on Primary, BonPrime, BonFit.
- Synagis: RSV prevention for pre-term infants on all options except BonCap.

- Contraceptive injectables: Now covered at network pharmacies on Standard Select, BonPrime, Hospital Standard, BonEssential, BonEssential Select.

2.4 🦴 Musculoskeletal Care – Expanded Scope

- Back & Neck Programme now includes shoulder and knee pain management.
- Available on all options except BonCap.

2.5 📌 Chronic & Disease Management – More Conditions, More Flexibility

- BPH (Benign Prostatic Hyperplasia) added to BonComprehensive.
- Diabetes care: 1 insulin pump every 5 years, 1 CGM device every year, consumables covered.
- Formulary realignment to improve outcomes and encourage cost-effective generics.

2.6 🦷 Dental & Periodontal Care – Targeted Improvements

- BonSave: New in-hospital dental benefit (pre-authorisation required).
- BonPrime & Primary: Access to periodontal programme.
- Periodontal exam limit: Once every 12 months on BonComprehensive, BonClassic, Standard/Select, BonComplete, BonSave, BonFit.
- Denture cover removed on Primary, BonPrime, BonCap.

2.7 🦋 Oncology & Specialised Radiology – Stronger Top-Tier Cover

- BonComprehensive: Non-PMB oncology up to R448 200; specialised drugs aligned to same limit; PET scans up to 2 per family.
- Mid-tier: PMB + non-PMB cover remains option-specific.
- Entry-level: PMB-only oncology.
- Radiology: MR/CT co-pay increased to R2 800 per scan on BonFit; others retain 2025 co-pays.

2.8 🌟 New Initiatives – Wellness, Rewards, and Digital Support

- **B Value & Wellbeing Programme** (free for all members — see Section 3).
 - **Dr B Chatbot**: AI-powered support with “Health Beat” series.
 - **Hospital Network Optimisation**: >R400 million annual savings; 2025 networks remain until end-2025; 2026 networks announced October 2025.
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3. B Value & Wellbeing Programme (Available on All Plans)

From 1 January 2026, **every Bonitas member** — no matter which plan you choose — will have free access to the **B Value & Wellbeing Programme**. This is a lifestyle, wellness, and rewards platform designed to help you stay healthy, save money, and get more value from your membership.

Health & Fitness

Planet Fitness: 10 % off memberships, no joining fees, free Buddy Tag, 20 % off padel bookings.

Virgin Active: 10 % off one-year memberships, reduced joining fees, no access card fees, free 30-day training programme.

Nutrition and exercise coaching, online masterclasses.

Financial Wellness

Free credit checks and financial health assessments.

Credit improvement tools and literacy courses.

Health & Lifestyle

Expert content on health, nutrition, and wellbeing.

Sleep consultancy discounts.

Rewards for healthy behaviours (vouchers, spin-to-win, milestone rewards).

Insurance Extras

Gap cover options.

Free emergency dental insurance for new BonCore members.

Discounted dental gap cover.

Free accidental death cover (up to R30 000) for certain employer sectors after wellness screening.



4. Per Option Rates & Benefits

4.1 BonCore (new)

Premium increase: N/A (new)

2025 Rates: N/A

2026 Rates: Main/Adult/Child – R1,275 flat

Enhancements:

- Brand new entry-level hospital plan for essential cover at a low cost.
- Unlimited virtual GP consultations + 3 in-person GP visits from risk.
- R1,000 Benefit Booster (two-step unlock).
- Chronic cover for 28 PMB conditions, including depression.
- Includes full access to the B Value & Wellbeing Programme.

Changes to note:

- Most in-hospital benefits are PMB only.
 - R5,500 co-payment for non-network hospital admissions.
 - Limited or no cover for certain non-PMB procedures.
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4.2 BonPrime (replaces Primary Select)

Premium increase: 10.5%

2025 Rates: Main – R2,946 | Adult – R2,304 | Child – R936

2026 Rates: Main – R3,255 | Adult – R2,546 | Child – R1,035

Enhancements:

- 16% Medical Savings Account for day-to-day expenses.
- R4,000 Benefit Booster (two-step unlock).
- Antenatal classes (R1,100).
- Contraceptive injectables at network pharmacies.
- Expanded musculoskeletal programme (shoulder & knee).
- Includes full access to the B Value & Wellbeing Programme.

Changes to note:

- Mental health consultations now come from savings.
- DSP change for chronic medicines and contraceptives — must use Marara Pharmacy.

4.3 Primary

Premium increase: 8.5%

2025 Rates: Main – R3,307 | Adult – R2,587 | Child – R1,052

2026 Rates: Main – **R3,588** | Adult – **R2,807** | Child – **R1,141**

Enhancements:

- R4,000 Benefit Booster (two-step unlock).
- Antenatal classes (R1,100).
- Contraceptive injectables at network pharmacies.
- Expanded musculoskeletal programme (shoulder & knee).
- Includes full access to the B Value & Wellbeing Programme.

Changes to note:

- Mental health limit reduced from R12,230 to R9,780 per family.
 - DSP change for chronic medicines and contraceptives to Marara Pharmacy.
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4.4 Standard

Premium increase: 9.0%

2025 Rates: Main – R5,439 | Adult – R4,715 | Child – R1,596

2026 Rates: Main – **R5,929** | Adult – **R5,139** | Child – **R1,740**

Enhancements:

- Higher day-to-day limits for GP, specialist, and allied health visits.
- Insulin pump and CGM benefits clarified.
- Contraceptive injectables at network pharmacies.
- Includes full access to the B Value & Wellbeing Programme.

Changes to note:

- Periodontal exam limited to once every 12 months.
 - Benefit Booster requires both wellness screening and mental health check.
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4.5 Standard Select

Premium increase: 10.5%

2025 Rates: Main – R4,915 | Adult – R4,253 | Child – R1,439

2026 Rates: Main – **R5,431** | Adult – **R4,700** | Child – **R1,590**

Enhancements:

- Same as Standard, but with network hospital structure for lower premiums.
- Includes full access to the B Value & Wellbeing Programme.

Changes to note:

- Periodontal exam limit (annual).
 - Benefit Booster two-step unlock.
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4.6 BonSave

Premium increase: 7.0%

2025 Rates: Main – R3,782 | Adult – R2,859 | Child – R1,132

2026 Rates: Main – **R4,047** | Adult – **R3,059** | Child – **R1,211**

Enhancements:

- New in-hospital dental benefit (pre-authorisation required).
- Diabetes device benefits clarified.
- Includes full access to the B Value & Wellbeing Programme.

Changes to note:

- Mental health limit reduced from R20,310 to R15,440 per family.
 - Periodontal exam limit (annual).
 - Benefit Booster two-step unlock.
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4.7 BonFit

Premium increase: 6.9%

2025 Rates: Main – R2,524 | Adult – R1,890 | Child – R849

2026 Rates: Main – **R2,698** | Adult – **R2,021** | Child – **R908**

Enhancements:

- Antenatal classes (R1,100).

- Includes full access to the B Value & Wellbeing Programme.

 **Changes to note:**

- MRI/CT scan co-payment increased to R2,800 per scan.
 - Oncology non-PMB limit remains lower than BonSave/Standard.
 - Periodontal exam limit (annual).
 - Benefit Booster two-step unlock.
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 **4.8 BonClassic**

Premium increase: 10.5%

2025 Rates: Main – R7,453 | Adult – R6,398 | Child – R1,840

2026 Rates: Main – **R8,238** | Adult – **R7,071** | Child – **R2,034**

 **Enhancements:**

- Hearing aid benefit improved — higher device limit if using a DSP.
- Diabetes device benefit clarified.
- Includes full access to the B Value & Wellbeing Programme.

 **Changes to note:**

- Periodontal exam limit (annual).
 - Benefit Booster two-step unlock.
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 **4.9 BonComplete**

Premium increase: 9.5%

2025 Rates: Main – R6,040 | Adult – R4,838 | Child – R1,639

2026 Rates: Main – **R6,614** | Adult – **R5,298** | Child – **R1,794**

 **Enhancements:**

- Diabetes device benefit clarified.
- Includes full access to the B Value & Wellbeing Programme.

 **Changes to note:**

- Specialised oncology drugs remain PMB only.
- Periodontal exam limit (annual).
- Benefit Booster two-step unlock.

4.10 BonComprehensive

Premium increase: 10.5%

2025 Rates: Main – R11,321 | Adult – R10,676 | Child – R2,306

2026 Rates: Main – **R12,509** | Adult – **R11,796** | Child – **R2,548**

Enhancements:

- Oncology non-PMB limit increased to R448,200.
- Specialised drugs aligned to same limit.
- PET scans increased to 2 per family.
- Diabetes device benefit clarified.
- Includes full access to the B Value & Wellbeing Programme.

Changes to note:

- No material changes; Booster not applicable.
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4.11 BonEssential

Premium increase: 9.5%

2025 Rates: Main – R2,509 | Adult – R1,854 | Child – R811

2026 Rates: Main – **R2,747** | Adult – **R2,030** | Child – **R888**

Enhancements:

- Contraceptive injectables at network pharmacies.
- Includes full access to the B Value & Wellbeing Programme.

Changes to note:

- Oncology remains PMB only.
 - Day surgery co-pays indexed upward.
 - Benefit Booster two-step unlock.
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4.12 BonEssential Select

Premium increase: 7.0%

2025 Rates: Main – R2,192 | Adult – R1,606 | Child – R723

2026 Rates: Main – **R2,345** | Adult – **R1,718** | Child – **R774**

✔ **Enhancements:**

- Contraceptive injectables can now be given at network pharmacies, making access easier and often quicker.
- Same hospital and benefit structure as BonEssential, but with a network hospital arrangement that helps keep premiums lower.
- Includes full access to the B Value & Wellbeing Programme.

⚠ **Changes to note:**

- Oncology remains PMB-only — non-PMB cancer treatments will not be covered.
 - Day surgery co-payments have been adjusted upward; check the updated list of procedures and co-pay amounts.
 - Benefit Booster requires both a wellness screening and mental health check to unlock.
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📌 **4.13 Hospital Standard**

Premium increase: 9.5%

2025 Rates: Main – R3,252 | Adult – R2,739 | Child – R1,236

2026 Rates: Main – R3,561 | Adult – R2,999 | Child – R1,353

✔ **Enhancements:**

- Contraceptive injectables now available at network pharmacies.
- Includes full access to the B Value & Wellbeing Programme.

⚠ **Changes to note:**

- MRI/CT scan co-payment set at R2,800 per scan — budget for this if you need advanced imaging.
 - Day surgery co-payments increased; review the updated list to avoid surprises.
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📌 **4.14 BonStart**

Premium increase: 7.0%

2025 Rates: Main – R1,498 | Adult – R1,498 | Child – R1,498

2026 Rates: Main – R1,603 | Adult – R1,603 | Child – R1,603

✔ **Enhancements:**

- Higher limits for emergency room visits and day-to-day benefits.
- Take-home medicine per hospital event increased to R470.

- Includes full access to the B Value & Wellbeing Programme.

⚠ Changes to note:

- Benefit Booster now requires both wellness screening and mental health check.
- MRI/CT scan co-payment applies per scan; check the DSP list to avoid extra costs.

📌 4.15 BonStart Plus

Premium increase: 7.0%

2025 Rates: Main – R1,907 | Adult – R1,813 | Child – R840

2026 Rates: Main – **R2,040** | Adult – **R1,940** | Child – **R899**

✅ Enhancements:

- Same benefit improvements as BonStart, with broader hospital access and slightly higher day-to-day limits.
- Includes full access to the B Value & Wellbeing Programme.

⚠ Changes to note:

- Benefit Booster two-step unlock applies.
- MRI/CT scan co-payment applies; use network providers to avoid additional charges.

📌 4.16 BonCap (income-based)

Premium increase: 11.3%

Income Brackets & Rates:

| Income Band (Monthly) | 2025 Main/Adult | 2026 Main/Adult | % Increase | 2025 Child | 2026 Child | % Increase |
|-----------------------|-----------------|-----------------|------------|------------|---------------|------------|
| R0 – R11,930 | R1,554 | R1,730 | 11.3% | R732 | R815 | 11.3% |
| R11,931 – R19,350 | R1,897 | R2,111 | 11.3% | R872 | R971 | 11.3% |
| R19,351 – R25,170 | R3,058 | R3,404 | 11.3% | R1,157 | R1,288 | 11.3% |
| R25,171+ | R3,753 | R4,177 | 11.3% | R1,424 | R1,585 | 11.3% |

✔ **Enhancements:**

- Preventive care benefits remain strong for lower-income members.
- Includes full access to the B Value & Wellbeing Programme.

⚠ **Changes to note:**

- No Synagis benefit for RSV prevention in pre-term infants (unlike most other plans).
 - Denture cover removed.
 - Benefit Booster two-step unlock applies.
 - Oncology remains PMB-only.
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 **5. Conclusion**

The 2026 updates bring a mix of positive enhancements — such as expanded wellness benefits, clearer device allowances, and targeted new cover — alongside changes that may require you to adjust how you use your plan, like stricter Benefit Booster activation, revised limits, and DSP updates.

By understanding both sides, you can:

- ✔ Take full advantage of the new benefits available to you
- ⚠ Avoid unnecessary co-payments by using the correct networks and following updated processes
- 📅 Choose the plan that best matches your healthcare needs and budget for the year ahead

We recommend reviewing your current usage patterns, noting any of the “changes to note” for your option, and contacting us if you’d like to explore whether a different plan might better suit your needs in 2026.

Our advice remains independent, member-focused, and aimed at ensuring you get the right cover at the right cost.
