

HealthGroup Strategic Review: Bonitas Medical Fund

2026 vs 2027 Benefit & Contribution Guide

Scheme: Bonitas Medical Fund

Prepared by: HealthGroup (FSP No. 33932)

Effective Date: 1 January 2027 (Subject to CMS Approval)

1. Executive Summary & Market Context

Bonitas Medical Fund's 2027 product launch highlights continued operational resilience and financial stability amidst persistent macroeconomic pressures, inflation, and shifting healthcare utilisation trends. Operating as one of South Africa's premier open medical schemes, Bonitas maintains a robust financial standing underpinned by **R10.8 billion** in accumulated reserves and a healthy solvency ratio of **36.9%** (comfortably exceeding the statutory 25% requirement).

For the 2027 benefit year, Bonitas has reinvested heavily into proactive clinical management, digital accessibility, and expanded out-of-hospital support while maintaining competitive contribution pricing designed to support long-term scheme sustainability.

Core Strategic Highlights for 2027

- **Controlled Contribution Inflation:** The weighted average contribution increase for 2027 is set at **8.7%**, with 60% of all members experiencing contribution increases below 8%. Key growth options (such as BonStart, BonStart Plus, BonFit, BonSave, and BonCore) see a competitive average increase of **7.3%**.
- **Expanded Benefit Booster:** The *Benefit Booster* has been increased by a massive 140%, providing up to **R12,000 per family** in risk-funded out-of-hospital support and expanding coverage to the *BonCap* option for the first time.
- **Connected Wellness & Preventative Access:** Broadened preferred HRA pharmacy partnerships (adding Dis-Chem and Medirite alongside Clicks to cover over 1,245 locations) and a new risk-funded *GP Confirmation Consultation* benefit within 14 business days of screening.
- **New Managed Care Programmes:** Launch of targeted clinical interventions including the *Live Lean Programme* (weight and cardiovascular risk management), the *Ocular Health Programme*, an expanded *Day Procedure List* with fixed-fee sedation, and a comprehensive *360 Mental Health Access & Step-Care Programme*.

2. Contribution Increase Comparison (2026 vs 2027)

Option-by-Option Weighted Average Increases & Schedule

Option / Tier	2027 Increase (%)	Main Member (2026 vs 2027)	Adult Dependant (2026 vs 2027)	Child Dependant (2026 vs 2027)
BonComprehensive	10.2%	R11,796 → R13,000	R11,796 → R13,786	R2,548 → R2,808
BonComplete	9.7%	R6,614 → R7,256	R5,298 → R5,812	R1,794 → R1,968
BonClassic	10.2%	R8,238 → R9,078	R7,071 → R7,792	R2,034 → R2,241
BonPrime (18% Savings)	9.0%	R3,255 → R3,548	R2,546 → R2,776	R1,035 → R1,128
BonSave (25% Savings)	7.3%	R4,047 → R4,343	R3,059 → R3,282	R1,211 → R1,299
BonFit	7.3%	R2,698 → R2,894	R2,021 → R2,168	R908 → R974
Standard	9.2%	R5,929 → R6,474	R5,139 → R5,612	R1,740 → R1,900
Primary	8.0%	R3,588 → R3,875	R2,807 → R3,032	R1,141 → R1,232
BonStart	7.3%	R1,603 → R1,720	R1,603 → R1,720	R1,603 → R1,720
BonStart Plus	7.3%	R2,040 → R2,189	R1,940 → R2,082	R899 → R965
BonEssential	9.2%	R2,747 → R3,000	R2,030 → R2,217	R888 → R970
BonEssential Select	7.7%	R2,345 → R2,526	R1,718 → R1,850	R774 → R834
Hospital Standard	10.7%	R3,561 → R3,942	R2,999 → R3,320	R1,353 → R1,498
BonCore	7.3%	R1,275 → R1,368	R1,275 → R1,368	R1,275 → R1,368

BonCap Income-Based Option Restructuring

BonCap contributions increase by **11.5%** across all income bands for 2027, with bands better aligned to target industries:

Income Band	Principal Member / Adult (2026 vs 2027)	Child Dependant (2026 vs 2027)
R0 to R12,400	R1,730 → R1,929	R815 → R909
R12,401 to R20,100	R2,111 → R2,354	R971 → R1,083
R20,101 to R26,200	R3,404 → R3,795	R1,288 → R1,436
R26,201+	R4,177 → R4,657	R1,585 → R1,767

3. Specific Changes and Enhancements per Option

- **Standard Option (Major Structural Update):**
 - ***Standard Select* has been discontinued and consolidated directly into the main *Standard* option.**
 - **A dedicated hospital network is now introduced** onto the option (with 93% of members located within 45km of a network hospital). Emergencies can still be stabilized at any private hospital.
 - Mandatory GP nomination is newly required to ensure care coordination and continuity.
 - Chronic medicine formularies and conditions covered have been adjusted from 45 down to 34 in line with claiming patterns.
 - The following chronic conditions are no longer covered: Acne, Allergic Rhinitis, Barrett's Oesophagus, Behcet's Disease, Dermatitis, Narcolepsy, Obsessive Compulsive Disorder, Panic Disorder, Post-Traumatic Stress Disorder, Tourette's Syndrome, Zollinger-Ellison Syndrome
 - Families on Standard now unlock access to up to **R12,000** in extra out-of-hospital support through the enhanced Benefit Booster.
- **BonPrime:**
 - Savings allocation increased from 16% to 18%, giving a family of four R18,540 in annual savings.
 - Benefit Booster allocation doubled to R8,000.
 - Inclusion of the new risk-funded Dental Emergency Benefit.
- **BonClassic:**
 - Receives a new **R200,000 specialised medicine benefit** for non-cancer conditions, providing a clinically governed funding pathway for high-cost biological drugs, immunosuppressants, and advanced therapies.
- **Primary & BonEssential:**
 - Hospital networks adjusted to balance access with cost-containment.
 - Non-PMB admissions attract co-payments of R1,000 on *BonEssential Select* and R1,240 on *BonEssential*.
 - Mandatory GP nomination introduced on *Primary* to streamline clinical pathways.
- **BonCap:**

- The *Benefit Booster* is newly made available on BonCap for 2027 (up to R1,000 per family).
- The *Back, Neck, Shoulder, and Knee Rehabilitation Programme* is newly added to BonCap.
- Mandatory GP nomination introduced.
- Income bands adjusted to better serve mining and manufacturing industries.
- **BonSave, BonFit, BonStart, BonStart Plus, and BonPrime:**
 - Introduction of a new risk-funded *Dental Emergency Benefit* to cover chipped/fractured teeth and abscesses without draining day-to-day dental limits.

4. Annual Day-to-Day Pools, Savings & Value-Add Enhancements

- **Enhanced Benefit Booster (Up to R12 000):**
 - *Structure & Mechanics:* Boosted by a massive 140% for 2027, the enhanced *Benefit Booster* provides up to **R12,000 per family** in additional risk-funded out-of-hospital support.
 - *Covered Services:* Once activated, eligible out-of-hospital claims—such as general practitioner visits, acute and over-the-counter medicines, pathology blood tests, and diagnostic X-rays—are paid first from the available Benefit Booster amount. This ensures that existing medical savings accounts or day-to-day benefits are preserved and last significantly longer.
 - *Activation Framework:* Members unlock their booster by registering on the free *B Value* platform and completing required preventative health actions (such as completing an annual health risk assessment/wellness screening, an online mental health assessment or seasonal flu vaccination, and an HIV test).
 - *Broadened Eligibility:* For 2027, the Benefit Booster is newly extended to include members on the *BonCap* option.
- **Checkers Sixty60 Partnership via B Value:**
 - *Xtra Savings Plus Integration:* In a major partnership addition for 2027, members who register on the *B Value* wellbeing platform receive **3 free months of Xtra Savings Plus**.
 - *Key Perks:* This entitles members to unlimited free deliveries on Checkers Sixty60 orders over R350, an extra 10% discount on in-store purchases, and customised rewards tailored to their personal shopping preferences.
 - *Double Reward Incentive:* The 3-month free period automatically doubles to **6 months** if the member completes a preventative wellness screening and an HIV

test, delivering approximately **R3,500 in tangible extra value** per member. Checkers also remains an active partner for *spin-and-win* voucher rewards.

- **Financial Protection Additions & Lifestyle Perks:**

- *Discounted Funeral Cover:* Bolstering the *B-Savvy* financial pillar, Bonitas has introduced discounted funeral cover of up to **R80,000**, underwritten by Guardrisk, alongside free accidental death cover for members in specific high-risk sectors (local government, mining, and manufacturing).
- *Competitive Gap Cover:* Tailored *B-Gap* rates remain highly competitive, with various flexible options structured around a member's specific life stage.
- *Fitness Discounts:* Members retain access to major health and wellness partnerships, including up to **50% gym discounts** with premier fitness partners *Planet Fitness* and *Virgin Active*.

5. Expanded Managed Care Innovations

Bonitas has significantly enhanced its clinical managed care framework for 2027 to address rising healthcare costs, improve clinical outcomes, and provide structured support for complex or high-risk conditions:

- **1. Live Lean Programme (New):**

- *Target Profile:* Designed specifically for pre-identified members who are overweight or obese and face an increased risk of developing type 2 diabetes or cardiovascular disease.
- *Integrated Clinical Approach:* Combines lifestyle and behavioural modification elements underpinned by active pharmacological intervention and structured, controlled-access care pathways.
- *Multidisciplinary Team & GP Coordination:* The general practitioner serves as the central cornerstone, guiding members to appropriate clinical interventions—including access to GLP-1 medication where clinically indicated—alongside a coordinated multidisciplinary network of psychologists, pharmacists, dieticians, and biokineticists.

- **2. Ocular Health Programme (New):**

- *Clinical Focus:* Addresses clinically significant causes of avoidable visual impairment and high-cost ophthalmology claims, including diabetic retinopathy, glaucoma, cataracts, and age-related macular degeneration.
- *Streamlined Care & Governance:* Without structured screening and referral models, members often access inconsistent care too late or utilize incorrect clinical pathways. The new programme ensures risk-based screening, earlier identification, appropriate specialist referrals, and consistent clinical governance across all options.

- *Member Experience:* Improves the overall member journey by providing clear guidelines, access protocols, and support through designated service providers while reducing unexpected out-of-pocket co-payments.
- **3. Back, Neck, Shoulder & Knee Rehabilitation Programme:**
 - *Expanded Offering:* Building on the success of the established Back and Neck Programme over the past decade, Bonitas is expanding its reach into a comprehensive multi-joint rehabilitation offering.
 - *Pain Management & Surgical Avoidance:* Uses a coordinated team of multidisciplinary experts to address common forms of musculoskeletal pain through comprehensive rehabilitative support, aiming to help members lead pain-free, productive lives without resorting to surgical intervention.
 - *New Option Extension:* This innovative rehabilitation approach is also newly added to the *BonCap* option for 2027, significantly bolstering its clinical profile.
- **4. Medical Device and Hearing Aid Formularies:**
 - *Addressing Unmanaged Costs:* Healthcare expenditure on medical devices continues to exceed general inflation, representing one of the largest unmanaged cost components within hospital-related claims due to historical limitations in industry transparency and control.
 - *Strategic Purchasing:* For 2027, Bonitas is introducing a *Medical Devices Formulary* for in-hospital prostheses and a dedicated *Hearing Aid Formulary*.
 - *Pilot Implementation:* Initially launched as a pilot project targeting high-cost procedures and selected providers, the objective is to standardize device utilization, improve strategic purchasing, and curb unnecessary expenditure without compromising clinical quality or patient outcomes.
- **5. Enhanced Pharmacy Network:**
 - *Flexibility & Choice:* Bonitas is introducing an enhanced pharmacy network comprising various levels of pharmaceutical care, including dedicated courier pharmacies and local retail pharmacies.
 - *Balancing Access and Sustainability:* Designed to provide members with greater flexibility and freedom of choice while ensuring quality care, equitable provider reimbursement, strong clinical outcomes, and long-term Scheme sustainability.
- **6. Pathology Network and Tariffs:**
 - *Controlling Day-to-Day Costs:* Because pathology claims for blood tests and related laboratory procedures heavily impact members' day-to-day and savings benefits, Bonitas has partnered with leading South African pathologists.

- *Agreed Tariffs:* Fixed, agreed tariffs are now in place to help manage costs and ensure members receive appropriate, cost-effective diagnostic care.
- **7. Expanded Day Procedure List & Fixed-Fee Sedation Model:**
 - *Low-Acuity Procedures:* The day procedure list is expanded to include more than 70 low-acuity procedures that can be safely performed under sedation in non-acute settings, such as day clinics or doctor rooms (including hysteroscopy, gastroscopy, and low-risk colonoscopies).
 - *Cost & Savings Impact:* This preserves access to care while eliminating avoidable theatre, ward, admission, and general anaesthesia costs. Because these are covered from the hospital benefit instead of day-to-day savings and avoid co-payments, members' day-to-day benefits last longer.
 - *SOSPOSA Partnership:* To ensure safe, standardized care, Bonitas has partnered with the *Society of Sedation Practitioners of South Africa (SOSPOSA)*, who have agreed to a fixed-fee sedation model for these identified procedures.
- **8. 360 Mental Health Access & Step-Care Programme:**
 - *Comprehensive Support:* Recognizing that approximately 1 in 8 people globally live with a mental health condition, Bonitas is introducing an advanced 360-degree mental health access and step-care programme across all options.
 - *Key Features:* Features a 24/7 Mental Health Support Line (covering anxiety, depression, panic symptoms, grief, trauma, burnout, family distress, and substance-use concerns), immediate access to trained counsellors, structured referral pathways to psychologists and GPs, psychiatric escalation where clinically required, crisis containment, emergency escalation, and post-discharge support.

6. Procedure Co-Payments & Hospital Policy Rules

- **Mandatory GP Nomination:** Introduced across *Standard, Primary, and BonCap* to streamline clinical pathways and care coordination.
- **Hospital Network Co-Payments:** Adjustments to hospital networks on *Primary* and *BonEssential*, with non-PMB admissions attracting co-payments of R1,000 on *BonEssential Select* and R1,240 on *BonEssential*. Emergencies can be stabilized at any private hospital.
- **Managed Care Partnerships:** Core clinical networks remain aligned with accredited providers for oncology, rehabilitation, and chronic disease management.

7. Preventative Care & Wellness Ecosystem

Bonitas provides an extensive preventative risk framework, ensuring key screenings and vaccines are covered from risk without depleting medical savings:

- **Expanded HRA Network:** Over 1,245 preferred pharmacies (Clicks, Dis-Chem, and Medirite across 144 Checkers and Shoprite stores), ensuring 95% of members live within 10km of a provider.
- **New GP Confirmation Benefit:** A risk-funded GP consultation within 14 business days of a screening identifying a potential health risk, removing financial barriers to follow-up care.
- **Preventative Screenings:** Comprehensive coverage for wellness assessments, HIV tests, flu vaccines, mammograms, and childhood immunisations.

8. HealthGroup Advisory & Year-End Recommendations

- **Review Standard Option Changes:** Members currently on *Standard Select* (now consolidated into Standard) or the *Standard* option must note the new network hospital rules and ensure they nominate a primary care GP.
- **Complete Wellness Screenings Early:** Members should complete their HRA screenings and register on *B Value* early in January to unlock the *Benefit Booster* and maximise lifestyle rewards.
- **Utilise Digital Channels:** Leverage the Bonitas Member App, Member Zone, and WhatsApp service for instant claims tracking, virtual GP consultations, digital membership cards, and tax certificate downloads.
- **Comprehensive Gap Cover Integration:** While Bonitas implements robust risk-funded benefits and managed care controls, maintaining an independent Gap Cover policy remains essential to protect against specialist tariff shortfalls. Please contact us for assistance if you require a gap policy review.

Prepared by:

HealthGroup | www.healthgroup.org.za