ADVISOR

Bonitas

ADVANTAGE



CONTRIBUTIONS FOR 2027

2027

CHANGES AND ENHANCEMENTS

BENEFIT BOOSTER

VALUE

MORE WAYS TO B YOUR BEST

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Message from our Principal Officer

As a medical scheme, we operate in an environment where the social and economic landscape places constant pressure on healthcare affordability and sustainability. The latest industry trends clearly demonstrate the challenges facing medical schemes, from increasing healthcare costs and changing member needs to a consolidating industry. These realities require difficult decisions and decisive action to ensure that Bonitas remains sustainable and continues to fulfil its purpose for our members.

In this environment, continuous improvement and strategic realignment are not optional – they are essential. The healthcare landscape is constantly changing, as are members' expectations, regulatory requirements and financial pressures. As a Scheme, we need to continually evolve to ensure that we remain relevant, sustainable and able to deliver meaningful value to our members.

Over the past 40+ years, Bonitas has demonstrated its ability to evolve with the changing needs of South Africans. Our positioning as the Medical Aid for South Africa reflects our ambition to make quality healthcare more affordable and accessible, while remaining relevant to a changing member profile. This evolution has required a renewed strategic focus, new capabilities and an enhanced approach to how we serve our members.

At the heart of this strategy is a clear priority: to create sustainable value for all our stakeholders, with our members at the centre. This means balancing affordability and benefit adequacy, strengthening risk management, addressing unnecessary costs and maintaining appropriate reserves, while ensuring that we continue to deliver a healthcare experience that meets the needs of our members.

Our ability to achieve these objectives, however, does not rest with Bonitas alone. It depends on the strength of the entire healthcare value chain – our employees, service partners, providers and, importantly, you, our broker partners.

You are a critical link between Bonitas and the members and employers we serve. Your expertise, insight and ongoing engagement help us understand the changing needs of the market and enable more South Africans to access healthcare that is appropriate for their needs and circumstances. We deeply value the role you play and thank you for your continued support, partnership and confidence in Bonitas.

For 2027, we have made earlier identification of health risks a strategic priority. We are expanding access to, and incentivising, health risk assessments and preventative care screenings. But screening alone does not improve health. Its true value lies in what happens next – helping members understand their results, change unhealthy behaviours and take the right action without delay.

This is why we have developed a connected wellness journey: a journey that turns health information into guided, personalised health journeys, timely clinical care, practical support and sustained improvement.

The enhancements we are introducing for 2027 are a reflection of this strategy. They are designed to strengthen the value we deliver to members, support healthier lives and ensure that Bonitas remains responsive to the changing healthcare environment.

Our weighted average contribution increase of 8.7% for 2027 further demonstrates our commitment to affordability and value, while maintaining the long-term sustainability of the Scheme.

I am confident that the changes and enhancements we are introducing for 2027 will strengthen our offering and position Bonitas to continue competing effectively on value and price in the upcoming open period.

Thank you for being an important part of the Bonitas journey. We look forward to continuing to work with you as we shape the future of healthcare in South Africa, together.

Lee



2027 CHANGES & ENHANCEMENTS



We've made a number of changes and enhancements across our product range, benefits, wellness, managed care and digital platforms for 2027. These changes are informed by member needs, healthcare trends, utilisation patterns and clinical insights, with a continued focus on improving value, supporting healthier outcomes and ensuring the long-term sustainability of the Scheme.

A MORE INTEGRATED WELLNESS MODEL

A more connected wellness journey

Wellness screening remains a key part of our approach to identifying health risks earlier and connecting members to the right care. In 2026, we introduced a preferred provider network for wellness assessments, alongside screenings conducted at Bonitas wellness days, with the intention of creating a stronger foundation for the earlier identification of health risks, more accurate risk stratification, and the timely connection of members to the appropriate benefits and support.

For 2027:

• We're expanding access to health risk assessments (HRAs) through an enhanced preferred provider network. Clicks, which anchored the network in 2026, will now be complemented by Dis-Chem and Medirite.

• With the addition of Medirite's 144 pharmacies located in Checkers and Shoprite stores, the HRA preferred network will now cover more than 1 245 pharmacies, with 95% of Bonitas members located within 10km of a preferred HRA provider.

GP confirmation consultation benefit

Our data has highlighted an important gap in relation to wellness screenings and early intervention. When members receive screening results that indicate potential health risks, they often delay visiting a doctor because of the financial impact of utilising their existing benefits.

To close this gap, we have introduced a GP confirmation benefit for 2027:

• Where a potential health risk is identified and requires clinical review, members will have access to a risk-funded GP consultation within 14 business days of their wellness screening – removing the financial barrier to follow-up.

• The GP will confirm or rule out the potential health risk and guide the member towards the appropriate care.

• Members with a potential health risk who don't visit their doctor will receive proactive wellness outreach, including targeted visits and personalised follow-ups to explain the importance of clinical review, and ensure they are registered on the appropriate treatment plans and care programmes to help them manage their health.

Benefit Booster: More value in 2027

• The Benefit Booster will increase by up to 140% for 2027, with members able to access up to R12 000 per family by completing the required health actions and following guided health journeys based on their individual data-driven insights to help them lead healthier lives.

• The Benefit Booster will now also be available on BonCap for 2027.

With recent research showing that South Africans are placing greater reliance on rewards and lifestyle discounts to offset economic pressures, we are also integrating the Benefit Booster with B Value, giving members access to additional incentives and tangible rewards for taking positive steps towards better health.

PLAN CHANGES & ENHANCEMENTS

Standard

Initially launched as an efficiency discount option, Standard Select was designed to provide members with similar value while using a network model to support enhanced pricing and efficiency. The benefits on the option were richly positioned, resulting in an influx of membership on the option that the discount could not sustain.

For 2027:

• Standard Select will be consolidated into the Standard option.

• To facilitate this move and improve option performance, we will introduce a hospital network onto the revised Standard option in line with industry trends for similar options, balancing access, quality and affordability.

• When overlaying the current membership of the option on the network, we noted that 93% of members are located within 45km of a network hospital, which would ensure that coverage is maintained. In case of bona fide emergencies, such as accidents, members can seek support at any private hospital for stabilisation.

• A mandatory GP nomination will also be introduced on the Standard option to ensure continuity of care and care coordination.

• We have also made key chronic medicine changes – adjusting the formulary and additional chronic conditions covered on the option from 45 to 34 – in line with claiming patterns.

• To exponentially elevate the experience on the option, families on Standard will have access to up to R12 000 in extra benefits through the Benefit Booster, subject to completing the required health actions.

BonClassic: Specialised medicine benefit

For 2027, BonClassic will receive a R200 000 benefit for non-cancer specialised medicine, providing a clinically governed funding pathway for high-cost biological drugs, immunosuppressants and advanced therapies for members with complex chronic and autoimmune conditions.



BonPrime: Savings increase

Introduced in 2026, BonPrime has become a fast-growing plan in the Bonitas range with over 50 000 beneficiaries enrolled to date. To make this plan even more competitive for 2027:

• We are increasing the savings on the option from 16% to 18%.

• This means that a family of four will have access to R18 540 in savings for the year, which can be further bolstered by a Benefit Booster of R8 000 – double the 2026 amount!

Primary and BonEssential: Hospital network changes

When it comes to hospital networks, it is essential to balance access in terms of membership footprint with quality and cost-containment strategies to ensure that members get access to the right care, at the right price. We have taken great strides to enhance our hospital negotiations so that members can avoid out-of-pocket expenses as far as possible.

For 2027:

• We will be adjusting the networks on Primary and BonEssential in line with this approach.

• Non-PMB admissions will also attract co-payments of R1 000 on BonEssential Select and R1 240 on BonEssential.

Mandatory GP nomination: Standard, Primary and BonCap

To streamline access to quality care and drive the correct clinical pathways:

• We will be introducing a mandatory GP nomination for Standard, Primary and BonCap

• This will be facilitated for existing members via various digital tools as well as proactive member outreach. For new members, this has already been included on the 2027 application forms.

• We encourage all members to make use of the Provider Locator on our website to ensure they can easily find the right provider.

Dental Emergency Benefit

Our dental benefits are some of the best in the industry – offering quality benefits through a large network of dental providers.

For 2027:

• We will be introducing a Dental Emergency Benefit on BonSave, BonFit, BonStart, BonStart Plus and BonPrime.

• This benefit will be covered from Risk and used to fund dental emergencies such as a chipped or fractured tooth and abscesses, helping members access treatment in times of need without placing additional pressure on their existing dental benefits.

• Members who complete an oral screening at a Bonitas wellness day will also have access to educational dental content covering topics such as brushing and flossing, early signs of gum disease, the impact of diet on oral health and much more.

Our goal is to proactively educate members to reduce tooth loss and invasive procedures such as root canals, dentures and implants.

MANAGED CARE CHANGES

Live Lean

Elevated BMI is a primary risk driver for key chronic conditions – particularly in South Africa, with a high prevalence of diabetes and hypertension.

For 2027:

• The new Live Lean Programme will support pre-identified members who are overweight or obese and at increased risk of developing diabetes or cardiovascular disease.

• The programme will feature an integrated approach comprised of lifestyle and behavioural elements underpinned by pharmacological intervention and structured care pathways with controlled access.

• The GP will serve as the cornerstone of the process, guiding members to access specialised clinical interventions including GLP-1 medication where appropriate and a multidisciplinary network of psychologists, pharmacists, dieticians and biokineticists.

Ocular Health

Over the years diabetic retinopathy, glaucoma, cataract and age-related macular degeneration have emerged as clinically important causes of avoidable visual impairment and high-cost ophthalmology claims. Without a managed screening and referral model, members may access inconsistent care too late, use the incorrect clinical pathways or receive high-cost interventions without consistent clinical governance.

To address these needs:

• A new Bonitas Ocular Health Care Programme will be introduced across all options.

• The programme will support members with conditions including , glaucoma, cataracts and age-related macular degeneration, with a focus on earlier identification, appropriate referrals and risk-based care.

• This will holistically improve member experience by providing clear guidelines and access protocols supported by a range of designated service providers, to promote risk-based screening and early intervention while reducing unexpected co-payments.

Back, Neck, Shoulder and Knee Rehabilitation

The Bonitas Back and Neck Programme has been a key intervention for the Scheme for the past decade.

For 2027:

• We are extending our offering by introducing the new Back, Neck, Shoulder and Knee Rehabilitation Programme on options currently enjoying the programme.

• This innovative new approach will address the most common forms of pain using comprehensive rehabilitative support through a team of multidisciplinary experts with the aim of supporting our members in leading pain-free, more productive lives without resorting to surgical intervention.

• The programme will also be added to BonCap for 2027 – which will go a long way in supporting the profile on the option.

Medical device and hearing aid formularies

Healthcare expenditure on medical devices continues to increase at a rate that exceeds general inflation and remains one of the largest unmanaged cost components within hospital-related claims. While we have implemented several successful procurement and managed care interventions across medicines, networks and hospital contracts, there remains limited transparency and control over medical device utilisation and pricing across the industry.

For 2027:

• We have introduced a Medical Devices Formulary for in-hospital prostheses and a Hearing Aid Formulary as part of the benefit design.

• The initiatives will initially be implemented as a pilot project targeting high-cost procedures and selected providers, with the objective of improving strategic purchasing, standardising device utilisation, and reducing unnecessary expenditure without compromising clinical quality or patient outcomes.

Chronic medicine

Chronic Medicine Management forms one of the most fundamental pillars of managed care interventions and support. To this end, we are committed to ensuring members have access to the most appropriate medicine and best treatment protocols to support them in leading healthier lives. For 2027, we have analysed the chronic offering across all options and will reduce the number of additional conditions covered on Standard in line with the utilisation on the option.

Enhanced Pharmacy Network

• We will be introducing an enhanced Pharmacy Network, comprising various levels of pharmaceutical care including courier pharmacies and local pharmacies – allowing our members more flexibility and freedom of choice while ensuring quality care.

• This dedicated pharmacy network will aid in balancing cost-containment with equitable access, fair provider reimbursement and strong clinical outcomes – while ultimately promoting Scheme sustainability.

Pathology network and tariffs

Our analysis shows that pathology claims for blood tests and related lab procedures greatly impact members' day-to-day and savings benefits. To help address this, we have partnered with leading pathologists in South Africa with agreed tariffs in place to help manage costs and ensure our members get access to appropriate care.

Expanded day procedure list

• We are expanding the current day procedure list to include more than 70 low-acuity procedures that can safely be performed under sedation in a non-acute setting, such as a day clinic or doctors' rooms. This will preserve access to care while reducing avoidable theatre, ward, admission and anaesthesia costs.

• To ensure that our members continue to access the right level of care, particularly with regards to anaesthesia, we have partnered with the Society of Sedation Practitioners of South Africa (SOSPOSA), who have agreed to a fixed-fee sedation model for the list of procedures we have identified, including hysteroscopy, gastroscopy and low-risk colonoscopies.

• This initiative will support improved access to care, convenience and faster recovery times for members, as well as meaningful cost-containment for acute procedures.

• Managing these procedures in this way will make members' benefits last longer, as it will avoid co-payments and be covered from the hospital benefit instead of day-to-day benefits – giving our members more value.

Enhanced mental health support

Globally, approximately 1 in 8 people live with a mental health condition, so providing access to mental health care is essential. Over the years, we have covered depression as a chronic condition, introduced various mental health screening and support interventions and have taken key strides to supporting our members with mental health concerns in and out of hospital.

For 2027, we are taking this even further:

• We are introducing an advanced 360 Mental Health Access and Step-Care Programme on all options, designed to improve early access to mental health support, reduce avoidable psychiatric admissions and provide appropriate care navigation.

• The programme will include a 24/7 Mental Health Support Line, immediate access to trained counsellors, referral pathways to psychologists and GPs, psychiatric escalation where clinically required, post-discharge support, crisis containment and emergency escalation, and integration with primary healthcare doctors.

• The 24/7 Mental Health Support Line will support members experiencing anxiety, depression, panic symptoms, grief and bereavement, trauma-related symptoms, burnout, relationship or family distress, substance-use concerns and post-discharge psychiatric support needs.

This will go a long way towards enhancing our corporate offering as well as providing integral mental health support to members when they need it.





DIGITAL ENHANCEMENTS

We're continuing to enhance our digital offering to make healthcare simpler, more accessible and more convenient for our members, brokers and employer groups. From improved self-service and digital tools to new platforms, learning experiences and ways of accessing healthcare information, our focus is on creating seamless digital experiences that make it easier to manage healthcare, access information and get the support you need – whenever and wherever you need it.

These enhancements are designed to support our members and partners at every step of their healthcare journey, while giving brokers and employer groups the tools and information they need to better support their clients and employees.

Digital platforms

Our digital platforms give your clients convenient access to information, self-service tools and support, helping them manage many everyday membership and healthcare needs online.



Member Zone	Member App	WhatsApp
They can use the Member Zone to: • View their membership details as well as access permissions (third party consent) • Access Scheme brochures, how-to guides, forms and correspondence • Download their digital membership card and membership certificate • View and track claims • Monitor benefit usage • View authorisation history • Find network healthcare providers • Access their plan's chronic medicine formulary • Submit enquiries • Chat to Dr B, our virtual assistant, for answers to frequently asked questions • Chat to an agent • Access important Scheme contact details	**With the app they can:** • View their membership details • Update their personal details • View benefits that are offered by their plan • Consult a GP virtually • Download their membership certificate, tax certificate and claim statements • Access their digital membership card • View, track and submit claims • Find a healthcare provider • View authorisation history • Submit enquiries • Access important Scheme contact details and information	**Our WhatsApp service lets them:** • Request an ambulance • Submit and view claims • Request proof of membership • Obtain their tax certificate • Request claim statements (up to three months) • Report Fraud, Waste and Abuse • Chat to Dr B, our virtual assistant, for answers to frequently asked questions • Chat to an agent

New Bonitas Corporate Zone

Launching in January 2027, the Bonitas Corporate Zone will provide secure user access and authentication, where identified users can maintain employee profile information, access employee records and details and complete various member management aspects through an advanced search model. This includes viewing membership details, dependant management and correspondence history with Bonitas.

The application management features will go a long way towards enrolling new members allowing for seamless application capturing, loading and tracking across all required facets including previous medical scheme history and banking details. A broad range of self-service administration functions will make things easier than ever for Employer HR Teams.

Bonitas Broker Learning Academy

Our training efforts will be elevated to the next level in Quarter 1 of 2027, with the launch of the Bonitas Broker Learning Academy!

This digital learning experience is designed to build broker knowledge, confidence and capability, and help brokers become more effective healthcare advisors. Built on the principles of Learning, Assessing, Accrediting and Performing, brokers can learn through bite-sized, self-paced content covering Bonitas plans and benefits, systems, compliance and other essential broker knowledge, anytime and anywhere.

Brokers will be able to assess their understanding through interactive quizzes, knowledge checks and real-life client scenarios, with immediate feedback to help identify areas for improvement. The accreditation component allows brokers to earn verified digital badges and certificates that demonstrate their knowledge and capability.

A real-time dashboard will track their progress, completed learning and accredited skills, while a central knowledge hub will provide access to the latest approved Bonitas information and broker resources - giving every Bonitas broker the knowledge, confidence and tools to advise with authority and perform at their best.

Making medical aid easier to understand

We understand that medical aid is a complex industry and are committed to giving our members and consumers the information they need to make key decisions and understand their benefits. For this reason, we will be revitalising our website for the open period – with how-to guides, articles and information to aid members in navigating the key components of their plan. Simplicity will be the key so that all elements are easy to understand and use.

With AI becoming more prevalent, we are building on the success of Dr B, our digital health ambassador, and are pleased to announce our new virtual podcast – The Health Beat!
It will be hosted by Dr B, answering real questions from our online community.

This podcast series is designed to simplify the world of medical aid for legacy members, corporates and anyone considering joining a medical aid. In each episode, we break down key topics in a straightforward, jargon-free way – from understanding different plan types and benefits, wellness and rewards, how to get the most value from your cover, and more. Whether you're an individual wanting to make informed healthcare decisions or a company looking to support your employees better, this series is here to make things easier and give valuable insights and understanding.





2027 CONTRIBUTION INCREASE

SAVINGS

BONCOMPREHENSIVE

	2026	2027	INCREASE
MAIN MEMBER	R12 509	R13 786	10.2%
ADULT DEPENDANT	R11 796	R13 000	
CHILD DEPENDANT	R2 548	R2 808	

BONCOMPLETE

	2026	2027	INCREASE
MAIN MEMBER	R6 614	R7 256	9.7%
ADULT DEPENDANT	R5 298	R5 812	
CHILD DEPENDANT	R1 794	R1 968	

BONCLASSIC

	2026	2027	INCREASE
MAIN MEMBER	R8 238	R9 078	10.2%
ADULT DEPENDANT	R7 071	R7 792	
CHILD DEPENDANT	R2 034	R2 241	

BONPRIME

	2026	2027	INCREASE
MAIN MEMBER	R3 255	R3 548	9.0%
ADULT DEPENDANT	R2 546	R2 776	
CHILD DEPENDANT	R1 035	R1 128	

BONSAVE

	2026	2027	INCREASE
MAIN MEMBER	R4 047	R4 343	7.3%
ADULT DEPENDANT	R3 059	R3 282	
CHILD DEPENDANT	R1 211	R1 299	

INCLUDES 25% SAVINGS

BONFIT

	2026	2027	INCREASE
MAIN MEMBER	R2 698	R2 894	7.3%
ADULT DEPENDANT	R2 021	R2 168	
CHILD DEPENDANT	R908	R974	

TRADITIONAL

STANDARD

	2026	2027	INCREASE
MAIN MEMBER	R5 929	R6 474	9.2%
ADULT DEPENDANT	R5 139	R5 612	
CHILD DEPENDANT	R1 740	R1 900	

PRIMARY

	2026	2027	INCREASE
MAIN MEMBER	R3 588	R3 875	8.0%
ADULT DEPENDANT	R2 807	R3 032	
CHILD DEPENDANT	R1 141	R1 232	





Bonitas
Medical Aid for South Africa

2027 CONTRIBUTION INCREASE

EDGE

BONSTART

	2026	2027	INCREASE
MAIN MEMBER	R1 603	R1 720	7.3%
ADULT DEPENDANT	R1 603	R1 720	
CHILD DEPENDANT	R1 603	R1 720	

BONSTART PLUS

	2026	2027	INCREASE
MAIN MEMBER	R2 040	R2 189	7.3%
ADULT DEPENDANT	R1 940	R2 082	
CHILD DEPENDANT	R899	R965	

HOSPITAL

BONESSENTIAL

	2026	2027	INCREASE
MAIN MEMBER	R2 747	R3 000	9.2%
ADULT DEPENDANT	R2 030	R2 217	
CHILD DEPENDANT	R888	R970	

BONESSENTIAL SELECT

	2026	2027	INCREASE
MAIN MEMBER	R2 345	R2 526	7.7%
ADULT DEPENDANT	R1 718	R1 850	
CHILD DEPENDANT	R774	R834	

HOSPITAL STANDARD

	2026	2027	INCREASE
MAIN MEMBER	R3 561	R3 942	10.7%
ADULT DEPENDANT	R2 999	R3 320	
CHILD DEPENDANT	R1 353	R1 498	

BONCORE

	2026	2027	INCREASE
MAIN MEMBER	R1 275	R1 368	7.3%
ADULT DEPENDANT	R1 275	R1 368	
CHILD DEPENDANT	R1 275	R1 368	

INCOME-BASED

BONCAP

	MAIN MEMBER			ADULT DEPENDANT			CHILD DEPENDANT		
	2026	2027	INCREASE	2026	2027	INCREASE	2026	2027	INCREASE
R0 TO R12 400	R1 730	R1 929	11.5%	R1 730	R1 929	11.5%	R815	R909	11.5%
R12 401 TO R20 100	R2 111	R2 354		R2 111	R2 354		R971	R1 083	
R20 101 TO R26 200	R3 404	R3 795		R3 404	R3 795		R1 288	R1 436	
R26 201+	R4 177	R4 657		R4 177	R4 657		R1 585	R1 767	

SUBJECT TO INCOME VERIFICATION

Contribution increase percentage refers to the risk contribution on each plan. Subject to approval by the Council for Medical Schemes.

B. VALUE

MORE WAYS TO B YOUR BEST

Whether you want to get fitter, eat better, manage stress, improve your finances or simply live well, B Value brings it all together – with, practical tools, exciting rewards, and discounts on gym memberships and wellness services.

Because when every part of your life is supported, you can B your best self.



Built with simplicity at its core, B Value is FREE to all Bonitas members and is built on 4 core pillars:

- B-Well: which focuses on health and offers discounts on Planet Fitness, Virgin Active, Run/Walk for Life and Good Night
- B-Savvy which recognises the critical role of financial health by offering members access to free credit checks, financial health assessments and tailored, discounted gap cover solutions through B-Gap
- B-Valued which allows members the opportunity to spin to win after completing defined actions such as surveys with vouchers from leading partners, including Mr D, Clicks, Checkers, and USave up for grabs
- And finally, B-Informed which provides access to essential health information including videos and articles to help you take charge of your health.

B Value by the numbers

Since its inception in August 2025. B Value has over 25 000 active users with over 18 000 vouchers issued and close on 5 000 FREE accidental death policies issued in the local government, mining and manufacturing sectors! With over 53% of programme enrolment attributed to members on Primary, BonSave and BonFit, its clearly serving the needs of a new profile of Bonitas member.

Driving healthier outcomes with B Value

For 2027, we are making B Value a central part of the Bonitas experience, positioning it as a catalyst to drive healthier actions, greater engagement, motivation and improved habits. As part of this, we are integrating B Value with the Benefit Booster, giving members access to additional incentives and tangible rewards that support healthier lifestyles. To activate their Benefit Booster, members will need to complete a wellness screening at a Bonitas wellness day or with a preferred partner in our expanded network, and register on the B Value programme at www.bvalue.co.za. They will then unlock access to a range of additional benefits and rewards – with added value coming at a time when recent research shows that South Africans are increasingly relying on rewards and lifestyle discounts to help offset economic pressures.

Turning health insights into healthy rewards

Through the B-Value app, members will be able to track their health holistically, set goals in terms of exercise, hydration, sleep health and much more with seamless wearable integration and advanced software tracking as well as a BMI calculator tool. Members will also be able to see the insights from their health risk assessments to get a clearer picture of their health. The sky is the limit when it comes to information with a host of informative lifestyle content including workout videos you can use in the comfort of your home! For 2027, we will offer a range of rewards including opportunities to win when you consistently achieve goals as well as personalised rewards based on membership milestones you reach! Takealot will join as a voucher partner to reward healthy behaviour too!

More value, delivered

And to add even more value, we are pleased to share that we are adding new partners to the platform! Welcome Checkers Sixty60! Bonitas members who register on B-Value will get 3 free months of Xtra Savings Plus – entitling them to unlimited free Sixty60 deliveries on orders over R350, an extra 10% off instore purchases and customised rewards based on their personalised shopping preferences. If members complete a wellness screening and HIV test this will be doubled to 6 months. This equates to around R3 500 in extra value per member! As an added bonus, Checkers will remain a partner for spin and win rewards too!

More protection. More peace of mind.

We will also support you in B-eing Savvy by bolstering the existing accidental death cover and tailored B-Gap offers by introducing discounted funeral cover of up to R80 000, underwritten by Guardrisk and free accidental death cover for members in the mining, manufacturing and local government sectors. But that's not all, we have ensured our B-Gap rates for 2027, will remain competitive – from just R148 per month with various options to choose from based on your life stage!

Get moving. Get rewarded.

And to sweeten the deal even further, be on the lookout for our gym partners' spring offers with discounts up to 50% available for the next few months if you join now! So, what are you waiting for? Register on B Value, take comprehensive control of your health and unlock meaningful rewards for you and your loved ones now!



FINANCIALLY STABLE

36.9%
SOLVENCY RATIO

10.8 BILLION
in reserves*
So we can afford to pay your claims.

1.8 BILLION
SURPLUS

MORE VALUE

TOP 3 INDIVIDUAL CLAIMS IN 2026:

1. R6.09 MILLION
2. R5.41 MILLION
3. R5.21 MILLION

3 LARGEST CLAIMS CATEGORIES:

1. HOSPITAL
2. SPECIALISTS
3. DAY-TO-DAY

STRENGTH IN NUMBERS

752 875	36.2	369 147
TOTAL BENEFICIARIES	AVERAGE BENEFICIARY AGE	PRINCIPAL MEMBERS

97.3%
OF HOSPITAL CLAIMS PAID WITHIN TEN DAYS

*Insurance liability for future members

All figures as per the Integrated Report for the year ended 31 December 2025.

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Bonitas
Medical Aid for South Africa



ENABLING HEALTHIER EMPLOYEES

- Vast corporate healthcare **EXPERIENCE** with plans that meet the needs of all South Africans
- We have clients in **EVERY SECTOR** of the economy
- **DEDICATED PLANS** and **STRATEGIES** to meet the needs of different sectors

CORPORATE ZONE

- Access membership details
- View correspondence history
- Experience seamless application tracking
- Perform self-service administration functions

NEW FOR 2027

NATIONWIDE CORPORATE SERVICING & SUPPORT

WE CARE

FOR YOUR EMPLOYEES

- Personalised care programmes for various health conditions with new programmes added for better health outcomes.
- Extended benefits through innovative solutions such as Hospital-at-Home, B Value and the Benefit Booster.
- Access to a broad range of preventative care benefits paid from risk.
- Wellness screenings and online mental health assessments for early detection & intervention of health conditions.
- Unlimited emergency medical services and a dedicated Bonitas SOS line.
- Member Information Hub to empower you and your employees.

SERVICING

- Sector specific strategies
- Easy registration for new paypoints
- A dedicated Corporate Health Manager
- Regular visits with ongoing support and engagement

SUPPORT

- Employee inductions throughout the year
- Medical aid navigation support
- Efficient query management and resolution
- Executive presentations based on insights
- Favourable underwriting concessions for groups
- Monthly corporate newsletter
- Wellness day coordination and health initiatives
- Health profile reports

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BENEFIT BOOSTER

GET UP TO R12 000* IN EXTRA BENEFITS TO PAY FOR OUT-OF-HOSPITAL CLAIMS

What is the Benefit Booster?

It's an additional benefit amount that can be used to pay for eligible out-of-hospital claims once activated.

What does it cover?

Once activated, out-of-hospital claims like GP visits, acute and over-the-counter medicine, blood tests, X-rays and more, will first pay from the available Benefit Booster amount, helping your savings or day-to-day benefits last longer.





Action 1: Join B Value and complete your wellness screening

Register for B Value and complete your wellness screening at a Bonitas wellness day or an HRA preferred pharmacy. You can use the Provider Locator on our website to find a participating pharmacy near you.

Action 2: Complete a mental health assessment or get a flu vaccine during flu season

Complete an online mental health assessment through the Bonitas Member App or Member Zone, or get a flu vaccine during April and May.

*Plan dependent

Action 3: Get an HIV test

Get an HIV test at a Bonitas wellness day or participating pharmacy and know your status.

To unlock the full potential of your Benefit Booster all at once, complete all your required actions in one go at a Bonitas wellness day or an HRA preferred pharmacy.

If you are on	Maximum amount per beneficiary		Maximum amount per family	Level 1	Level 2	Level 3
	Adult	Child				
Standard	R3 000	R1 500	R12 000	R1 000	R1 000	R1 000
BonSave	R3 000	R1 500	R12 000	R1 000	R1 000	R1 000
Primary	R2 000	R1 000	R8 000	R1 000	R500	R500
BonPrime	R2 000	R1 000	R8 000	R1 000	R500	R500
BonComplete	R1 500	R750	R6 000	R1 000	R500	
BonClassic	R1 500	R750	R6 000	R1 000	R500	
BonFit	R1 500	R750	R6 000	R1 000	R500	
BonStart Plus	R1 000	R500	R4 000	R500	R500	
BonStart	R1 000	R500	R4 000	R500	R500	
BonEssential	R1 000	R500	R4 000	R500	R500	
BonEssential Select	R1 000	R500	R4 000	R500	R500	
BonCore	R1 000	R500	R2 000	R500	R500	
BonCap	R500	R250	R1 000	R500		

Ts & Cs apply. Child dependants under the age of 21 years can access the Benefit Booster once all adult beneficiaries have completed at least 2 required actions (for BonCap, only 1). All claims are paid at the Bonitas Rate.

WE ADVISE YOU TO MAKE USE OF NETWORK PROVIDERS AND MEDICINE ON THE BONITAS FORMULARY TO AVOID CO-PAYMENTS



BENEFIT BOOSTER



AFFORDABLE PLANS

COVER STARTING FROM AS LITTLE AS

R1 368

PER MONTH

A wide range of plans to suit the needs of all South Africans.

BE BETTER BENEFIT

Offers additional benefits for wellness and preventative care to support you through all life stages

- Mother & Child Health
- Men's Health
- Female Health + Contraceptive benefit
- Elderly Health



GET MORE VALUE WITH OUR BENEFIT BOOSTER*

UP TO **R12 000****

to use for out-of-hospital claims.

A NEW WAY TO ACTIVATE** YOUR BENEFIT BOOSTER

NEW

Action 1:
Register for B Value and complete a wellness screening
(at a Bonitas wellness day or participating pharmacy)

Action 2:
Complete an online mental health assessment **OR** get a flu vaccine during April or May

Action 3:
Get an HIV test

GP CONFIRMATION CONSULTATION BENEFIT

NEW

For eligible members within 14-days of completing a wellness screening

B VALUE AND WELLBEING PROGRAMME

EXCLUSIVE TO BONITAS MEMBERS

Supports your overall wellbeing, from fitness and nutrition to stress management and financial wellbeing.

- EXCITING REWARDS AND DISCOUNTS
- ENHANCED B VALUE APP
- MORE VALUE FROM MORE PARTNERS

*After completing the required actions **Plan dependent

All benefits subject to approval by the Council for Medical Schemes.

860 002 108 | bonitas.co.za | | WhatsApp **076 172 3151** type **'Hi'** to start a session

Bonitas
Medical Aid for South Africa



DEPENDANTS UP TO AGE 24 YEARS PAY CHILD RATES

Only pay for a maximum of 3 children**

MAKE THE MOST OF YOUR BONITAS MEMBERSHIP

VISIT THE MEMBER INFORMATION HUB AND THE KNOW YOUR BENEFITS PAGE ON OUR WEBSITE NEW

- Member FAQs
- How-to guides
- Latest news
- Important contact details
- Other helpful resources



MATERNITY CARE**

- **MATERNITY PROGRAMME**
  support and advice throughout your pregnancy journey
- **ANTENATAL CONSULTATIONS, VITAMINS AND CLASSES**
- **24/7 MATERNITY & BABY HEALTH ADVICE LINE**
  0860 999 121

EXTENSIVE CARE Programmes**

TO HELP MANAGE HEALTH CONDITIONS

- MENTAL HEALTH (INCL. DEPRESSION BENEFIT)
- FEMALE HEALTH
- OCULAR HEALTH NEW
- BACK, NECK, SHOULDER AND KNEE REHABILITATION NEW
- LIVE LEAN NEW
- DIABETES MANAGEMENT
- CANCER + UNLIMITED COVER FOR PMBs
- HIV/AIDS
- HEARING LOSS MANAGEMENT
- HOSPITAL-AT-HOME
- HIP AND KNEE REPLACEMENT

24/7 OFFERING

BONITAS SOS – 0860 555 505

- 24/7 medical emergency support when you need it
- Request an ambulance on our app or website and track its location in real-time!

MEMBER SELF-HELP CHANNELS

WhatsApp
Member Zone
Member App

FREE ONLINE HEARING SCREENING

**Plan dependent

All benefits subject to approval by the Council for Medical Schemes.

0860 002 108 | bonitas.co.za | WhatsApp **076 172 3151** type **'Hi'** to start a session

B. VALUE AND WELLBEING

FREE AND EXCLUSIVE TO BONITAS MEMBERS.

Make your wellness journey more rewarding. Earn rewards for healthy actions, access exclusive partner benefits and track your wellness – all in one place.

Register now at: www.bonitas.co.za/b-value

HEALTH

B.Well

Supports your physical and mental wellbeing so you can always B well.

FINANCIAL

B.Savvy

Focuses on your financial wellbeing – helping you save more, stress less and B savvy.

VOUCHERS

B.Valued

Rewards you for prioritising your health, because good habits should B valued.

INSIGHT

B.Informed

Provides access to essential health information to help you take charge of your health and B informed.

GET SUPPORT

- 076 172 3151
- Bonitas Medical Fund
- @BonitasMedical
- www.bonitas.co.za
- bonitas.co.za/members
- Bonitas Member App

Bonitas

Please note: Product rules, limits, terms and conditions apply. Where there is a discrepancy between the content provided in this brochure and the Scheme Rules, the Scheme Rules will prevail. The Scheme Rules are available at www.bonitas.co.za. All benefits and limits are per calendar year, unless otherwise stated. Managed Care protocols apply. All benefits are subject to approval by the Council for Medical Schemes. All claims are paid at the Bonitas Rate, unless otherwise stated.