Dear Member

Re: Approved benefit changes to the Standard Option

As a result of a recent review of the Fund's claims analysis, certain amendments to the existing benefit offering was necessary. The amendments are necessary to ensure the sustainability of the Fund and to prevent any form of wastage and abuse. The table below contains a summary of the changes made, including the changes to the dental benefit, which were communicated at the beginning of this year.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Rule</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spinal surgery</td>
<td>A R5 000 co-payment is applicable if surgery is done without prior assessment and intervention by DBC.</td>
<td>DBC is the contracted provider for the back and neck rehabilitation programme, which provides advice on the most appropriate care and access to physiotherapists and doctors where applicable.</td>
</tr>
<tr>
<td>Allied medical services (such as physiotherapists, dieticians and psychologists etc...)</td>
<td>The doctor treating you in hospital must request the allied medical service.</td>
<td>The allied healthcare professional must include the details of the referring doctor on their claim. Omission of these details will result in the non-payment of claims.</td>
</tr>
<tr>
<td>Breast reduction</td>
<td>This is not covered.</td>
<td></td>
</tr>
</tbody>
</table>
## Out-of-hospital benefits

<table>
<thead>
<tr>
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<th>Rule</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mental health</td>
<td>Consultations with an educational psychologist are not covered for adult beneficiaries.</td>
<td>An adult beneficiary is aged 21 years and older.</td>
</tr>
</tbody>
</table>

### Benefit rules implemented 1 January 2016

<table>
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</tr>
</thead>
<tbody>
<tr>
<td>Dental hospital admissions</td>
<td>A co-payment of R2 000 per hospital admission applies.</td>
<td></td>
</tr>
<tr>
<td>Specialised dentistry: Crown and bridge work</td>
<td>You must use a provider on the DENIS network.</td>
<td>Visit <a href="http://www.denis.co.za">www.denis.co.za</a> or email <a href="mailto:crowns@denis.co.za">crowns@denis.co.za</a> for more information.</td>
</tr>
</tbody>
</table>

Please note: To access certain benefits members will be required to use the Fund's preferred or designated service providers. Preferential rates have been Negotiated with all preferred and designated service providers. This will ensure that benefit are used efficiently.

To locate these providers, visit [www.bonitas.co.za](http://www.bonitas.co.za) and use the "Find a Doctor or Hospital" tool. Using a provider who is not a Fund preferred provider may result in a co-payment. If you have any further questions or need more information please call 0860 002 108 or email queries@bonitas.co.za.

Kind Regards,

**Bonitas Medical Fund**