

Bonitas - not another loyalty programme

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Members of Bonitas Medical Fund will now have access to free lifestyle vouchers as well as discounted offers on gap cover and financial services products through the Fund's new multi-insurer platform. This is not another Loyalty programme.



Gerhard van Emmenis, Principal Officer of Bonitas Medical-Fund

‘Our members’ health has always been a priority and we strive to make healthcare as affordable as possible,’ says Gerhard van Emmenis, Principal Officer of Bonitas. ‘And while our various plans offer a host of benefits, we know that in difficult financial times money matters can add to stress levels. For this reason, we have adopted a multi-insurer platform which offers members discounted lifestyle vouchers as well as exclusive offers on gap cover and various insurance products.’

The past 12 months have been extremely difficult for consumers, impacted by the increase in VAT, the fuel levy and the resulting escalating prices. This has increased the burden placed on consumers struggling to make ends meet.

‘In 2017 a Financial Wellness Indicator revealed that 73.5% of South African households were financially unwell,’ says Van Emmenis. ‘2019 is no different. Consumers are cash strapped so being able to align with strategic partners to offer a comprehensive and tangible way to relieve the money pressure, while helping them find them some ‘extra’ money, will go a long way to keeping them physically and financially healthy.’

A report published last year, which reviewed rewards programmes in South Africa, indicated that there are around 100+ existing loyalty programmes with the average consumer subscribed to about nine.

‘The economic landscape is tough to navigate and we didn’t want to add to the pressure already placed on our members by offering a loyalty programme for which they would have to pay an additional monthly fee for. Our multi-insurer platform is premised on negotiating exclusive deals to the benefit of our members.

‘They are designed to add real value aligned to member needs.’ Van Emmenis explains.

In brief:

- These do not cost anything
- There are no points
- No levels of membership
- You don’t have to work for rewards
- The model is split in two.

One: Free monthly discount lifestyle shopping vouchers to offset daily living expenses

These are available from over 30 retailers and 6 000 outlets countrywide, such as Shoprite, Takealot and Edgars, as well as for airtime and data purchases and electricity. ‘The deals are aimed at the average South African, with discount vouchers for groceries, data, airtime and electricity. There are also discounts on active wear and gym membership to encourage a

healthier lifestyle,' Van Emmenis says.

Two: Discounted financial service products through Medgap and Indie

- MedGap offers comprehensive gap cover at a discount of up to 26% exclusively for Bonitas members.
- Indie offers various financial products such as funeral, critical illness or disability cover, as well as income protection at a discounted premium, together with a free investment at no extra cost. Indie will match and invest up to 110% of Bonitas' member's life insurance premiums, with cash drops every five years.

The multi-insurer platform is supported by a new, revamped member zone to allow members to manage their medical aid 24/7, on any device. This includes submitting claims, applying for chronic medicine and viewing benefits clearly signalling a new era of medical aid has dawned.

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Bonitas



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