

CONTRIBUTIONS
(effective 1 January 2009)

PART 1**MONTHLY CONTRIBUTIONS FOR BENEFITS SPECIFIED IN PART 1 OF ANNEXURE B**

The **Contributions** payable in respect of a **Member Family** for the benefits specified in Annexure B shall be based on the Member's monthly income, according to a rate for the Member, and the addition of Adult Dependents and Child Dependents, as set out in Table A.1 below.

Table A.1 Monthly Contributions for Benefits

(Effective 1 January 2009)

INCOME	R0- R1000	R1001- R2000	R2001- R4000	R4001- R6000	R6001- R8000	R8001- 10000	R10001 plus
Member	R708	R822	R1124	R1188	R1258	R1346	R1420
Adult dependants	R708	R822	R1054	R1116	R1178	R1258	R1334
Child dependants	R214	R250	R302	R320	R332	R354	R376

MEDICAL SPENDING ACCOUNT

25% of the total contributions above will be allocated to the Medical Spending Account (MSA) of the member.

PART 2**Premium penalties for persons joining late in life**

Premium penalties may be applied to late joiners.

1-4 years without creditable coverage @ 0.05 multiplied by the relevant contribution in 1 above

5-14 years without creditable coverage @ 0.25 multiplied by the relevant contribution in 1 above

15-24 years without creditable coverage @ 0.50 multiplied by the relevant contribution in 1 above

25+ without creditable coverage @ 0.75 multiplied by the relevant contribution in 1 above

“Creditable coverage” means any period in which a late joiner was

- a) a member or a dependant of a medical scheme
- b) a member or a dependant of an entity doing the business of a medical scheme which, at the time of his or her membership of such entity, was exempt from the provisions of the Act;
- c) a uniformed employee of the South African National Defence Force or a dependant of such employee, who received medical benefits from the South African National Defence Force or;
- d) a member or a dependant of the Permanent Force Continuation Fund;

but excluding any period of coverage as a dependant under the age of 21 years.

“Late joiner” means an applicant or the adult dependant of an applicant who, at the date of application for membership or admission as a dependant, as the case may be, is 35 years of age or older, but excludes any beneficiary who enjoyed coverage with one or more medical schemes as from a date preceding 1 April 2001, without a break in coverage exceeding three consecutive months since 1 April 2001.