

CONTRIBUTIONS
(effective 1 January 2023)

PART 1**MONTHLY CONTRIBUTIONS FOR BENEFITS SPECIFIED IN ANNEXURE B1 (PLUS OPTION)**

The **Contributions** payable in respect of a **Member Family** for the Benefits specified in Annexure B1 shall be based on the Member's monthly income, according to a rate for the Member, and the addition of Adult Dependants and Child Dependants, as set out in Table A1 below.

Table A1. Monthly Contributions for Benefits on the Plus Option

(Effective 1 January 2023)

Income Category	Principal Member	Adult Member	Child dependant
R0 – R4 100	R1 580	R1 580	R 494
R4 101 – R8 810	R2 776	R2 776	R 750
R8 811 – R13 170	R2 939	R2 939	R 800
R13 171 – R17 640	R3 113	R3 113	R 835
R17 641 – R22 010	R3 329	R3 329	R 890
R22 011 – R26 460	R3 508	R3 508	R 950
R26 461– R32 950	R3 589	R3 589	R 966
R32 9511 – R46 860	R3 623	R3 623	R 974
R46 861 +	R3 641	R3 641	R 979

MEDICAL SPENDING ACCOUNT

20% of the total Contributions above will be allocated to the Medical Spending Account (MSA) of the Member.

MONTHLY CONTRIBUTIONS FOR BENEFITS SPECIFIED IN ANNEXURE B2 (PRIMARY OPTION)

The **Contributions** payable in respect of a **Member Family** for the Benefits specified in Annexure B2 shall be based on the Member's monthly income, according to a rate for the Member, and the addition of Adult Dependants and Child Dependants, as set out in Table A2 below.

Table A2. Monthly Contributions for Benefits on the Primary Option

(Effective 1 January 2023)

Income Category	Principal Member	Adult Member	Child dependant
R0 – R4 100	R1 131	R1 131	R414
R4101 – R8 810	R1 131	R1 131	R414
R8 811 – R13 170	R1 195	R1 195	R432
R13 171 – 17 640	R1 673	R1 673	R480
R17 641 – 22 010	R2 164	R2 164	R590
R22 011 – R26 460	R2 396	R2 396	R644
R26 461 – R32 950	R2 452	R2 452	R661
R32 951 – R46 860	R2 668	R2 668	R717
R46 861 +	R2 682	R2 682	R722

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 Part 1 above
- 5 - 14 years without creditable coverage @ 0.25 multiplied by the relevant contribution in Part 1 above
- 15 - 24 years without creditable coverage @ 0.50 multiplied by the relevant contribution in Part 1 above
- 25+ years without creditable coverage @ 0.75 multiplied by the relevant contribution in Part 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.