Pick n Pay

Medical scheme

PLUS OPTION



Contributions

Effective 1 January 2027

The total contribution towards the medical scheme benefits will be as follows from 1 January 2027:

Income category	Principal member	Adult dependant	Child dependant
R0 – R4 730	R2 015	R2 015	R630
R4 731 – R10 190	R3 543	R3 543	R958
R10 191 – R15 240	R3 748	R3 748	R1 021
R15 241 – R20 430	R3 971	R3 971	R1 065
R20 431 – R25 490	R4 248	R4 248	R1 135
R25 491 – R30 650	R4 475	R4 475	R1 211
R30 651 – R38 160	R4 579	R4 579	R1 234
R38 161 – R54 280	R4 623	R4 623	R1 241
R54 281+	R4 645	R4 645	R1 250

Company subsidy policy

- For active employees in job grades E to G, the company pays 50% of the total contribution for immediate family dependants. No subsidy is paid by the company for financial dependants.
- For active employees in job grades A to D, the company's contribution has been taken into account in the cost-to-company package. No additional subsidy will be applied.
- Pensioner members are responsible for the full contribution.
- The principal member is responsible for the full adult dependant contribution for dependants over the age of:
  - 21 who are not full-time students; or
  - 25 who are full-time students; or
  - 25 and mentally and/or physically disabled.
- The annual allocation to the Medical Spending Account (MSA) will be 20% of the total monthly contribution multiplied by 12 months (MSA contributions are included in the above contribution table). Members who join during the year will receive an allocation on a pro rata basis. Members who resign during the year will only be entitled to an MSA allocation equal to the number of months they contributed. Amounts overspent will be collected from the member.