

**CONTRIBUTIONS**  
**(effective 1 January 2025)**

**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 Dependents and Child Dependents, as set out in Table A1 below.

**Table A1. Monthly Contributions for Benefits on the Plus Option**

(Effective 1 January 2025)

Income Category	Principal Member	Adult Member	Child dependent
R0 – R4 520	R1 924	R1 924	R 601
R4 521 – R9 730	R3 381	R3 381	R 914
R9 731 -R14 550	R3 578	R3 578	R 975
R14 551 – R19 500	R3 790	R3 790	R1 016
R19 501 – R24 330	R4 054	R4 054	R1 084
R24 331 – R29 251	R4 271	R4 271	R1 156
R36 421 – R36 421	R4 370	R4 370	R1 178
R36 421 – R51 800	R4 411	R4 411	R1 185
R51 801 +	R4 434	R4 434	R1 193

**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 Dependents and Child Dependents, as set out in Table A2 below.

**Table A2. Monthly Contributions for Benefits on the Primary Option**

(Effective 1 January 2025)

Income Category	Principal Member	Adult Member	Child dependent
R0 – R4 520	R1 292	R1 292	R 473
R4 521 – R9 730	R1 292	R1 292	R473
R9 731 – R14 550	R1 365	R1 365	R 493
R14 551 – R19 500	R1 910	R1 910	R 548
R19 501 – R24 330	R2 471	R2 471	R 673
R24 331 – R29 250	R2 736	R2 736	R 735
R29 251 – R36 420	R2 799	R2 799	R 755
R36 421 – R51 800	R3 046	R3 046	R 819
R51 801 +	R3 062	R3 062	R 824

**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.