

CONTRIBUTIONS
(effective 1 January 2026)

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 2026)

Income Category	Principal Member	Adult Member	Child dependant
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 250	R4 271	R4 271	R1 156
R29 251 – R36 420	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

15% of the total Contributions above will be allocated to the Medical Spending Account (MSA) of the Member.

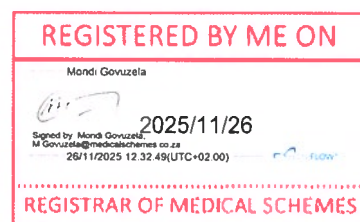
MONTHLY CONTRIBUTIONS FOR BENEFITS SPECIFIED IN ANNEXURE B2 (PRIMARY OPTION)


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.

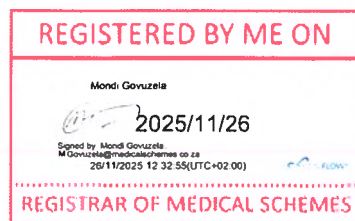
Table A2. Monthly Contributions for Benefits on the Primary Option

(Effective 1 January 2026)

Income Category	Principal Member	Adult Member	Child dependant
R0 – R4 520	R1 292	R1 292	R 473
R4521 – 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



VP


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.

VP [Signature]
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