

ANNEXURE A

CONTRIBUTION TABLES

1. In these contribution tables the meanings of the abbreviations are as follows:

- Adult dependant = as defined in Rule 4.17.2.2
- Child dependant = as defined in Rule 4.17.2.1

2. Premium penalties for persons joining late in life.

2.1 Premium penalties may be applied to a late joiner and such penalties shall be applied only to the portion of the contribution related to the member or any adult dependant who qualifies for late joiner penalties.

2.1.1 A “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 scheme as from a date preceding 1 April 2001, without a break in coverage exceeding three consecutive months since 1 April 2001.

2.2 The premium penalties referred to in clause 2.1 shall not exceed the following bands:

Penalty bands	Maximum penalty
1-4 years	0.05 contribution
5-14 years	0.25 contribution
15-24 years	0.50 contribution
25 + years	0.75 contribution

2.3 To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in clause 2.2, the following formula shall be applied:

$$A = B \text{ minus } (35 + C)$$

Where:

“A” means the number of years referred to in the first column of the table in clause 2.2 for purposes of determining the appropriate penalty band;

“B” means the age of the late joiner at the time of his or her application for membership or admission as a dependant; and

“C” means the number of years of creditable coverage which can be demonstrated by the late joiner.

2.4 Where an applicant or his or her dependant produces evidence of creditable coverage after a late joiner penalty has been imposed, the Fund shall recalculate the penalty and apply such revised penalty from the time such evidence is provided.

2.5 Late joiner penalties may continue to be applied upon transfer of the member or adult dependant to other medical schemes.

2.6 For the purpose of clause 2.3 and 2.4, it shall be sufficient proof of creditable coverage if the applicant produces a sworn affidavit in which he or she declares –

(a) the relevant periods in which he or she was a member or dependant and the name or names of the relevant medical schemes or other relevant entities corresponding with such period or periods; and

(b) that reasonable efforts have been made to obtain documentary evidence of such periods of creditable coverage but have been unsuccessful.

2.7 For the purposes of this clause “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;

3. The following contribution tables are applicable.

**CONTRIBUTION TABLE 1:
MEMBERS OTHER THAN SATS CONTINUATION MEMBERS**

1.1 PLAN 1: LINK PLAN			
Income	Member	Adult	Child
R0-R2000	1 342	1 142	403
R2001-R3000	1 415	1 204	423
R3001-R4000	1 485	1 263	446
R4001-R5000	1 558	1 324	469
R5001-R6000	1 630	1 386	490
R6001-R8000	1 702	1 447	509
R8001-R10000	1 773	1 508	531
R10001+	1 845	1 567	554

1.2 PLAN 2: SELECT PLAN			
Income	Member	Adult	Child
R0-R2000	2 240	1 681	673
R2001-R3000	2 386	1 789	716
R3001-R4000	2 529	1 897	760
R4001-R5000	2 675	2 005	802
R5001-R6000	2 817	2 114	845
R6001-R8000	2 961	2 222	888
R8001-R10000	3 105	2 329	933
R10001+	3 251	2 437	975

1.4 CONDITIONS APPLICABLE TO CONTRIBUTIONS PAYABLE FOR PLAN 1 – 2

1.4.1 Contributions shall be payable for –

1.4.1.1 all adult dependants; and

1.4.1.2 a maximum of four (4) child dependants.

1.4.2 Where a dependant’s date of birth is not available, such dependant shall be regarded as an adult dependant until evidence to the contrary is received.

**CONTRIBUTION TABLE 2:
SATS CONTINUATION MEMBERS**

GUARDIAN PLAN			
TABLE 1: MEMBER CONTRIBUTION			
Income	Member	Adult	Child
R0-R500	75	69	51
R501-R1000	119	111	69
R1001-R1500	161	141	97
R1501-R2000	200	181	119
R2001-R2500	242	217	144
R2501-R3000	278	252	169
R3001-R3500	321	289	192
R3501-R4000	362	325	217
R4001-R4500	401	361	241
R4501-R5000	443	399	265
R5001-R5500	482	435	289
R5501-R6000	521	470	312
R6001+	564	507	337

TABLE 2: TOTAL CONTRIBUTION			
Income	Member	Adult	Child
R0-R500	3 601	3 595	3 577
R501-R1000	3 645	3 637	3 595
R1001-R1500	3 687	3 667	3 623
R1501-R2000	3 726	3 707	3 645
R2001-R2500	3 768	3 743	3 670
R2501-R3000	3 804	3 778	3 695
R3001-R3500	3 847	3 815	3 718
R3501-R4000	3 888	3 851	3 743
R4001-R4500	3 927	3 887	3 767
R4501-R5000	3 969	3 925	3 791
R5001-R5500	4 008	3 961	3 815
R5501-R6000	4 047	3 996	3 838
R6001+	4 090	4 033	3 863