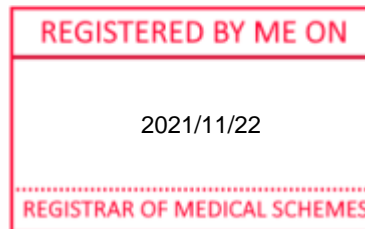
**ANNEXURE A1**

COMPREHENSIVE OPTION
CONTRIBUTIONS AND LATE JOINER PENALTIES
With effect from 1 January 2022

1. TOTAL MONTHLY CONTRIBUTION & SAVINGS TABLE

TABLE A:

Basic Monthly Income Rands	Total Monthly Contribution, including Savings			10% Savings included in Total Monthly Contribution		
	Member	Adult dependant over 21	Child dependant under 21	Member	Adult dependant over 21	Child dependant under 21
0 – 6 000	R 3,088	R 3,088	R 927	R 309	R 309	R 93
6 001 – 9 100	R 3,307	R 3,307	R 995	R 331	R 331	R 100
9 101 – 12 000	R 3,377	R 3,377	R 1,014	R 338	R 338	R 101
12 001 – 15 000	R 3,444	R 3,444	R 1,032	R 344	R 344	R 103
15 001 – 18 000	R 3,514	R 3,514	R 1,060	R 351	R 351	R 106
18 001 – 21 000	R 3,594	R 3,594	R 1,075	R 359	R 359	R 108
21 001 – 24 100	R 3,664	R 3,664	R 1,100	R 366	R 366	R 110
24 101 – 30 100	R 3,740	R 3,740	R 1,120	R 374	R 374	R 112
30 101 - 35 900	R 3,806	R 3,806	R 1,138	R 381	R 381	R 114
35 901 -41 400	R 3,878	R 3,878	R 1,161	R 388	R 388	R 116
41 401 – 46 900	R 3,956	R 3,956	R 1,183	R 396	R 396	R 118
46 901+	R 4,036	R 4,036	R 1,207	R 404	R 404	R 121



1.1 **TIME OF PAYMENT OF CONTRIBUTIONS**

1.1.1 **Employees**

All contributions shall be payable monthly in arrears with effect from the first day of the month in which membership commences and up to the last day of the month of separation. That part of the contribution payable by the member shall be deducted by his employer from the remuneration of the member concerned.

The total monthly contribution payable in respect of the member shall remit to the Scheme no later than the third day following the end of the month to which the contribution relates.

1.1.2 **Continuation members**

Contributions in respect of a continuation member shall be paid monthly in arrears. The monthly contribution due by a continuation member shall be payable by debit order, stop order or EFT and will be collected on the last day of the month to which the contribution relates.

2. **MONTHLY CONTRIBUTION TO MEMBER SAVINGS ACCOUNT**

2.1 **COMPULSORY SAVINGS**

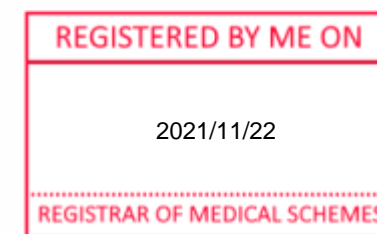
The amount in respect of a member to be credited to the member's savings account on a monthly basis and included in Table A, is 10% of the applicable total contribution amounts (member plus dependants) as set out in 1 above .

3. **PREMIUM PENALTIES FOR LATE JOINERS**

3.1 Premium penalties may be applied to a late joiner. Such penalties shall be applied only to that portion of the contribution relative to the late joiner and shall not exceed the following bands.

TABLE B:

PENALTY BANDS	MAXIMUM PENALTY
1 – 4 years	0.05 x contribution
5 - 14 years	0.25 x contribution
15 – 24 years	0.5 x contribution
25 + years	0.75 x contribution



The following formula shall be applied to determine the applicable penalty band:

A = B minus (35 + C) where:

A = number of years to determine appropriate penalty band

B = age of the late joiner at time of application

C = number of years of creditable coverage which can be demonstrated

- 3.2 Should a late joiner penalty already have been imposed and evidence of creditable coverage is produced thereafter, the penalty shall be recalculated and such revised penalty shall be applied from the time that such evidence was provided.
- 3.3 Should an applicant be unable to obtain documentary proof of periods of creditable coverage, it shall be sufficient proof of creditable coverage if the applicant produces a sworn affidavit in which he or she declares the relevant period/s in which he/she was a member or dependant and the name/s of the relevant medical scheme/s or other relevant entities corresponding with such period/s and that reasonable efforts to obtain documentary evidence of such periods of creditable coverage were unsuccessful.
4. A late joiner penalty shall not be imposed on a member who joins the Scheme within 90 days (three calendar months) of taking up employment with the Employer, or, in the case of a dependant, within 90 days of becoming eligible to join the Scheme as a dependant.