

Contribution increases effective 1 April 2008

Income group	UNSUBSIDISED		
	Principal	Adult	Child
0 - 730	162	113	37
731 - 1 490	501	353	128
1 491 - 1 900	697	498	177
1 901 - 2 400	797	563	201
2 401 - 2 950	928	644	228
2 951 - 4 450	991	675	240
4 451 - 5 800	1 065	732	262
5 801 - 7 300	1 147	802	281
7 301 - 8 850	1 218	857	302
8 851 - 11 700	1 295	920	313
11 701 - 17 650	1 353	957	334
17 651 - 25 000	1 404	991	347
25 001 - 30 750	1 453	1 025	361
30 751 - 36 700	1 501	1 055	376
36 701 +	1 552	1 091	392

Contribution rates for children, excluding grandchildren, are only levied on the first three children. Contribution rates will be levied on all grandchildren, irrespective of whether the member has more than three child dependants registered on the Society.

Please note: The above contribution table reflects the total contributions due to the Society. Any subsidies paid by the employer in terms of a member's employment agreements/policies will still continue. This means that if the company pays 50% of the contribution on a member's behalf, 50% of the applicable amount in the table above will be paid by the company.

Please turn over to read more about Late Joiner Penalties.

Late Joiner Penalties

(contribution penalties for persons joining late in life)

A late joiner is a new member or a dependant who is 35 years of age or older when he/she joins a medical aid and who has not enjoyed creditable coverage after the age of 35 years. However, the following people will not be regarded as late joiners:

- If a person enjoyed coverage with one or more medical aids before 1 April 2001 without a break in cover for more than three consecutive months; or
- If the effective date of commencement of an employee's membership of the Society coincides with the date of commencement of employment with the employer. This exemption will also apply to the spouse, partner and/or child of the member, provided that the effective date of the commencement of the dependant's membership of the Society coincides with the date of the member's commencement of employment, or the date on which the dependant first becomes eligible to join the Society, whichever is the later date.

The Medical Schemes Act allows the Society to impose a penalty on late joiners in addition to their monthly contribution. This penalty is calculated as follows and takes into account the number of years the person was without creditable coverage after the age of 35 years:

Years without creditable cover	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

A person has enjoyed creditable cover if he/she was a:

- member or a dependant of a medical aid;
- member/dependant of an entity doing the business of a medical aid which, at the time of his/her membership, was exempt from the provisions of the Medical Schemes Act;
- uniformed employee of the South African National Defence Force; or
- member/dependant of the Permanent Force Continuation Fund

after the age of 21 years.