

Contribution increases effective 1 April 2009

Income category	UNSUBSIDISED		
	Principal member	Adult dependant	Child dependant
0 - 770	184	129	42
771 - 1 900	569	401	146
1 901 - 2 020	792	566	201
2 021 - 2 550	905	640	229
2 551 - 3 130	1 054	731	259
3 131 - 4 730	1 125	767	273
4 731 - 6 170	1 209	831	298
6 171 - 7 760	1 302	911	319
7 761 - 9 410	1 383	973	343
9 411 - 12 440	1 470	1 045	356
12 441 - 18 770	1 536	1 087	380
18 771 - 26 600	1 594	1 125	394
26 601 - 32 710	1 650	1 164	410
32 711 - 39 040	1 704	1 198	427
39 041 +	1 762	1 239	445

Contribution rates for children are only levied on the first three children.

Please note: The above contribution table reflects the total contributions due to the Society. Any subsidies paid by the employer in respect of qualifying continuation members will continue. Active principal members who have converted to the "Total Cost of Employment" (TCoE) remuneration package pay the full contribution but will qualify for the employer's subsidy in respect of the addition of any child dependant up until December 2010.

Active principal members who have not converted to TCoE will continue to receive the employer's subsidy in terms of their employment agreements/policies.

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.