

**CONTRIBUTION RATES
WITH EFFECT FROM 01 January 2010**

The total aggregate monthly contribution payable by or in respect of the member in accordance with the rules of the scheme shall be based on the number of adult and child dependants of the member according to the scale of contributions reflected in the table below, with effect from 01 January 2010:

**1. CLASSIC OPTION: CONTRIBUTIONS WITH EFFECT FROM 01 JANUARY
2010**

Income (R)	Member	Adult Dependant	Child Dependant
R0 – R3 450	667	571	162
R3 451 – R4 600	707	611	177
R4 601 +	781	684	218

**2. PREMIER OPTION: CONTRIBUTIONS WITH EFFECT FROM 01 JANUARY
2010**

Income (R)	Member	Adult Dependant	Child Dependant
R0 – R4 600	1363	1239	302
R4 601 – R9 200	1429	1306	333
R9 201 +	1527	1403	368

Late joiner penalties (with effect from 1 April 2001).

Premium penalties may be applied to a late joiner as follows ~

- 1 - 4 years @ 0.05 multiplied by the relevant contribution in 1 above
- 5 - 14 years @ 0.25 multiplied by the relevant contribution in 1 above
- 15 - 24 years @ 0.5 multiplied by the relevant contribution in 1 above
- 25 + years @ 0.75 multiplied by the relevant contribution in 1 above

“Creditable coverage” means any period in which a late joiner was -

- A member or a dependant of a medical scheme;
- 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;
- 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
- 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 of 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.

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