

CONTRIBUTIONS 2025

Schedule of monthly contributions with effect from 1 January 2025.

ESSENTIAL PLAN (No MSA)

	2025 Total Contribution		
Income	M	A	C
> R5 000	R893	R801	R224
R5 001 – R6 000	R975	R879	R255
R6 001 – R7 000	R1 078	R970	R277
R7 001 – R8 000	R1 184	R1 065	R305
R8 001 – R9 000	R1 352	R1 220	R335
R9 001 – R10 000	R1 505	R1 352	R379
R10 001 +	R1 714	R1 545	R433

BASIC PLAN (No MSA)

	2025 Total Contribution		
Income	M	A	C
> R5 000	R1 399	R1 046	R352
R5 001 – R6 000	R1 537	R1 152	R396
R6 001 – R7 000	R1 694	R1 265	R437
R7 001 – R8 000	R1 858	R1 413	R479
R8 001 – R9 000	R2 123	R1 609	R532
R9 001 – R10 000	R2 363	R1 788	R594
R10 001 +	R2 690	R2 016	R674

TRADITIONAL PLAN (No MSA)

	2025 Total Contribution		
Income	M	A	C
> R5 000	R3 796	R2 842	R948
R5 001 – R10 000	R4 424	R3 315	R1 111
R10 000 +	R4 604	R3 458	R1 153

Important

Contributions for child dependants are limited to a maximum of three children.

CORE SAVER PLAN (With MSA)

	2025 Total Contribution			2025 Risk Contribution			2025 MSA Contribution		
Income	M	A	C	M	A	C	M	A	C
> R5 000	R2 276	R1 714	R571	R1 939	R1 460	R487	R337	R254	R84
R5 001 – R6 000	R2 439	R1 832	R610	R2 080	R1 561	R523	R359	R271	R87
R6 001 – R7 000	R2 611	R1 959	R652	R2 227	R1 670	R553	R384	R289	R99
R7 001 – R8 000	R2 743	R2 057	R689	R2 338	R1 752	R585	R405	R305	R104
R8 001 – R9 000	R2 955	R2 222	R746	R2 518	R1 895	R636	R437	R327	R110
R9 001 – R10 000	R3 107	R2 336	R779	R2 649	R1 994	R666	R458	R342	R113
R10 001 +	R3 426	R2 564	R861	R2 923	R2 185	R735	R503	R379	R126



COMPREHENSIVE PLAN (With MSA)

	2025 Total Contribution			2025 Risk Contribution			2025 MSA Contribution		
Income	M	A	C	M	A	C	M	A	C
R0 – R10 000	R5 057	R3 787	R1 272	R4 196	R3 143	R1 055	R861	R644	R217
R10 001 +	R5 266	R3 947	R1 318	R4 369	R3 275	R1 094	R897	R672	R224

PLUS PLAN (With MSA)

	2025 Total Contribution			2025 Risk Contribution			2025 MSA Contribution		
Income	M	A	C	M	A	C	M	A	C
All Incomes	R8 938	R6 692	R2 237	R6 923	R5 184	R1 733	R2 015	R1 508	R504

Important

Contributions for child dependants are limited to a maximum of three children.

We acknowledge that selecting the right Plan can be overwhelming due to various considerations, such as your medical requirements, family situation, and budget for medical scheme cover. To assist you in navigating this intricate decision-making process, we have created intuitive, interactive digital tools. These tools are available on our website and offer user-friendly features designed to guide you through the decision-making journey. Use the 'Find a Benefit' tool to help you select a Plan.



[FIND A BENEFIT PLAN TOOL](#)



This tool has been developed to assist you to better understand your benefits and select a Plan that meets your individual needs. The Plan selection and quote provided will be based on your individual needs. This is not a comparison tool.

LATE-JOINER PENALTY

The Medical Schemes Act recommends that medical schemes charge a late-joiner penalty if someone joins a medical scheme for the first time at the age of 35 or older, or if someone is a member and has a break in coverage for more than three months and then wants to join a medical scheme again. The Act calls this person a late joiner. This does not apply to members or their dependants who were members of a medical scheme before 1 April 2001 and who have not had a break in coverage for more than three months. The Board of Trustees can decide to charge a late joiner an extra percentage of their contribution depending on how long they have not belonged to a medical scheme. The penalty is permanent and will apply for the duration of the membership.

If you can prove that you've been a member of a South African medical scheme before, we subtract those years of membership from your current age when we calculate your late joiner penalty.

LATE JOINER PENALTY BANDS

Penalty Bands	Maximum Penalty
1 to 4 uncovered years	5%
5 to 14 uncovered years	25%
15 to 24 uncovered years	50%
25+ uncovered years	75%

Please note that the 2025 benefits and contributions are subject to approval by the Council for Medical Schemes.