



# Contributions 2021

## Essential Plan (No Medical Savings Account)

Schedule of monthly contributions with effect from 1 January 2021

	2021 Total Contribution		
	M	A	C
< R5 000	R745	R668	R187
R5 001 - R6 000	R815	R734	R213
R6 001 - R7 000	R900	R810	R232
R7 001 - R8 000	R988	R889	R253
R8 001 - R9 000	R1 129	R1 018	R280
R9 001 - R10 000	R1 256	R1 129	R316
R10 000+	R1 430	R1 288	R360

## Basic Plan (No Medical Savings Account)

Schedule of monthly contributions with effect from 1 January 2021

	2021 Total Contribution		
	M	A	C
< R5 000	R1 144	R855	R287
R5 001 - R6 000	R1 256	R942	R325
R6 001 - R7 000	R1 384	R1 034	R357
R7 001 - R8 000	R1 519	R1 154	R391
R8 001 - R9 000	R1 736	R1 316	R435
R9 001 - R10 000	R1 931	R1 461	R485
R10 000+	R2 199	R1 649	R551

## Core Saver Plan (With Medical Savings Account)

Schedule of monthly contributions with effect from 1 January 2021

	2021 Total Contribution			Risk Contribution			Savings Contribution		
	M	A	C	M	A	C	M	A	C
< R5 000	R1 724	R1 298	R433	R1 469	R1 107	R369	R255	R191	R64
R5 001 - R6 000	R1 847	R1 387	R462	R1 575	R1 182	R395	R272	R205	R67
R6 001 - R7 000	R1 977	R1 484	R494	R1 686	R1 265	R419	R291	R219	R75
R7 001 - R8 000	R2 076	R1 558	R521	R1 770	R1 327	R442	R306	R231	R79
R8 001 - R9 000	R2 238	R1 682	R565	R1 907	R1 434	R482	R331	R248	R83
R9 001 - R10 000	R2 353	R1 768	R590	R2 006	R1 509	R504	R347	R259	R86
R10 000+	R2 594	R1 941	R652	R2 213	R1 654	R556	R381	R287	R96



### Traditional Plan (No Medical Savings Account)

Schedule of monthly contributions with effect from 1 January 2021

	2021 Total Contribution		
	M	A	C
< R5 000	R2 874	R2 152	R717
R5 001 – R10 000	R3 350	R2 510	R841
R10 000+	R3 486	R2 618	R873

### Comprehensive Plan (With Medical Savings Account)

Schedule of monthly contributions with effect from 1 January 2021

	2021 Total Contribution			Risk Contribution			Savings Contribution		
	M	A	C	M	A	C	M	A	C
R0 – R10 000	R3 829	R2 868	R962	R3 154	R2 363	R792	R675	R505	R170
R10 000+	R3 987	R2 989	R997	R3 284	R2 461	R821	R703	R528	R176

### Plus Plan (With Medical Savings Account)

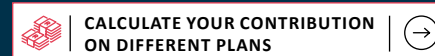
Schedule of monthly contributions with effect from 1 January 2021

	2021 Total Contribution			Risk Contribution			Savings Contribution		
	M	A	C	M	A	C	M	A	C
All Incomes	R6 749	R5 053	R1 689	R5 170	R3 871	R1 294	R1 579	R1 182	R395

	Annual Threshold		
	M	A	C
Threshold Level	R20 200	R15 100	R5 000
Threshold Amount	R18 800	R14 100	R4 600

## IMPORTANT

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



## LATE-JOINER PENALTY

The Medical Scheme Act instructs medical schemes to charge a late joiner penalty if someone joins a medical scheme for the first time when they're 35 years or older, or if someone isn't a member and has a break in coverage for more than three months then joins 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 after each other.

The Board of Trustees can decide to charge a late joiner an extra percentage of their contribution depending on how long they have not been a member of a medical scheme. The penalty is permanent and will apply for the duration of the membership.

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%

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

