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SIGNIFLOW
REGISTRAR OF MEDICAL SCHEMES

ANNEXURE A1

COMPREHENSIVE OPTION
CONTRIBUTIONS, SAVINGS AND LATE JOINER PENALTIES
With effect from 1 January 2026

1. **TOTAL MONTHLY CONTRIBUTION AND SAVINGS TABLE**

TABLE A:

Basic Monthly Income Rands	Total Monthly Contribution, including Savings			10% Savings included in Total Monthly Contribution		
	Member	Adult dependant over 21	Child dependant under 21	Member	Adult dependant over 21	Child dependant under 21
0 – 7 200	R4 044	R4 044	R1 213	R404	R404	R121
7 201 – 11 100	R4 330	R4 330	R1 304	R433	R433	R130
11 101 – 14 700	R4 422	R4 422	R1 328	R442	R442	R133
14 701 – 18 400	R4 510	R4 510	R1 350	R451	R451	R135
18 401 – 22 000	R4 602	R4 602	R1 389	R460	R460	R139
22 001 – 25 700	R4 706	R4 706	R1 408	R471	R471	R141
25 701 – 29 500	R4 798	R4 798	R1 441	R480	R480	R144
29 501 – 36 900	R4 898	R4 898	R1 467	R490	R490	R147
36 901 – 44 000	R4 984	R4 984	R1 491	R498	R498	R149

44 001 – 50 700	R5 078	R5 078	R1 521	R508	R508	R152
50 701 – 57 500	R5 181	R5 181	R1 549	R518	R518	R155
57 501 +	R5 286	R5 286	R1 580	R529	R529	R158

1.1 **TIME OF PAYMENT OF CONTRIBUTIONS**

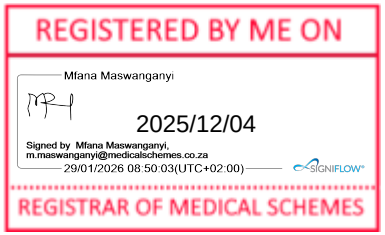
1.1.1 **Employees**

All contributions shall be payable monthly in arrears with effect from the first day of the month in which membership commences and up to the last day of the month of separation. That part of the contribution payable by the member shall be deducted by his employer from the remuneration of the member concerned.

The total monthly contribution payable in respect of the member shall remit to the Scheme no later than the third day following the end of the month to which the contribution relates.

1.1.2 **Continuation members**

Contributions in respect of a continuation member shall be paid monthly in arrears. The monthly contribution due by a continuation member shall be payable by debit order, stop order or EFT and will be collected on the last day of the month to which the contribution relates.



2 MONTHLY CONTRIBUTION TO MEMBER SAVINGS ACCOUNT

2.1 COMPULSORY SAVINGS

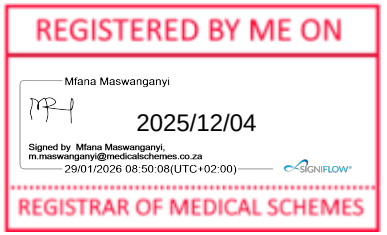
The amount in respect of a member to be credited to the member's savings account on a monthly basis and included in Table A, is 10% of the applicable total contribution amounts (member plus dependants) as set out in 1 above .

3. PREMIUM PENALTIES FOR LATE JOINERS

3.1 Premium penalties may be applied to a late joiner. Such penalties shall be applied only to that portion of the contribution relative to the late joiner and shall not exceed the following bands.

TABLE B:

PENALTY BANDS	MAXIMUM 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



The following formula shall be applied to determine the applicable penalty band:

A = B minus (35 + C) where:

A = number of years to determine appropriate penalty band

B = age of the late joiner at time of application

C = number of years of creditable coverage which can be demonstrated

3.2 Should a late joiner penalty already have been imposed and evidence of creditable coverage is produced thereafter, the penalty shall be recalculated and such revised penalty shall be applied from the time that such evidence was provided.

3.3 Should an applicant be unable to obtain documentary proof of periods of creditable coverage, it shall be sufficient proof of creditable coverage if the applicant produces a sworn affidavit in which he or she declares the relevant period/s in which he/she was a member or dependant and the name/s of the relevant medical scheme/s or other relevant entities corresponding with such period/s and that reasonable efforts to obtain documentary evidence of such periods of creditable coverage were unsuccessful.

4. A late joiner penalty shall not be imposed on a member who joins the Scheme within 90 days (three calendar months) of taking up employment with the Employer, or, in the case of a dependant, within 90 days of becoming eligible to join the Scheme as a dependant.

