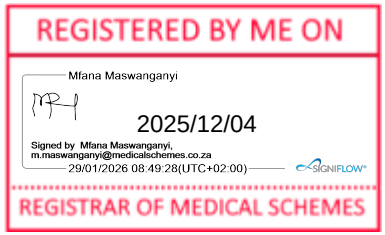
ANNEXURE A2



ESSENTIAL OPTION

CONTRIBUTIONS AND LATE JOINER PENALTIES

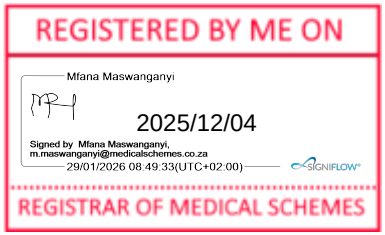
With effect from 1 January 2026

1. TOTAL MONTHLY CONTRIBUTION

TABLE A:

Basic Monthly Income Rands	Dependant Categories		
	Member	Adult dependant over 21	Child dependant under 21
0 - 7 200	R1 699	R1 699	R507
7 201 - 11 100	R1 995	R1 995	R595
11 101 - 14 700	R2 052	R2 052	R611
14 701 - 18 400	R2 119	R2 119	R638
18 401 - 22 000	R2 185	R2 185	R654
22 001 - 25 700	R2 256	R2 256	R677
25 701 - 29 500	R2 346	R2 346	R702
29 501 - 36 900	R2 432	R2 432	R732
36 901 - 44 000	R2 517	R2 517	R760

44 001 - 50 700	R2 608	R2 608	R784
50 701 - 57 500	R2 687	R2 687	R806
57 501+	R2 767	R2 767	R832



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**

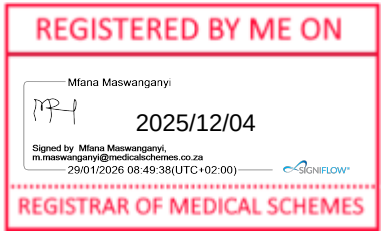
Contributions in respect of a continuation member shall be paid monthly in arrears. The monthly contribution due by a continuation member shall be payable by debit order, stop order or EFT and will be collected on the last day of the month to which the contribution relates.

2. **PREMIUM PENALTIES FOR LATE JOINERS**

2.1 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

2.2 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.

2.3 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.

3. 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.