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REGISTRAR OF MEDICAL SCHEMES

ANNEXURE F

COMPREHENSIVE & ESSENTIAL OPTION

Employer Contribution Categories

This annexure sets out the employer salary categories and subsidization of medical aid contributions based on salary categories

1. Contribution categories for active employees

1.1 members in SAB and ABI in grades G and above are on a non-contributory basis

1.2 members in SAB in grades A-F contribute 50% of the cost of medical aid and the employer contributes the remaining 50%

1.3 members in ABI in grades Peromnes P9 – P19 contribute 50% of the cost of medical aid and the employer contributes the remaining 50%

2. Contribution categories for retiring employees

2.1 On retirement, the following provisions apply for members electing to remain on the medical aid scheme:

2.1.1 The board of trustees determines the contribution applicable to members.

2.1.2 The date an employee first joins the Employer in either ABI of SAB determines what post-retirement subsidy is applicable. Below is a table listing the subsidy benefit for the Companies and levels of employees in the organization:

2.2 Medical Aid earning at retirement to be calculated as follows:

2.2.1 Grade 1 – 5 and Grade A – F 100% salary multiplied by 67%

2.2.2 Grade G and above 100% package multiplied by 70% and further multiplied by 67%

SAB	Grades A to Exec	Grades 1 – 5
Subsidized by Company	Joined SAB before 1 March 1998	Joined SAB before 1 March 2003
100% own costs (no Company subsidy)	Joined SAB on or after 1 March 1998	Joined SAB on or after 1 March 2003
ABI	**All employees**	
Subsidized by Company	Joined ABI before 1 January 1996	
100% own costs (no Company subsidy)	Joined ABI after 1 January 1996	

