

CONTRIBUTIONS

MONTHLY CONTRIBUTIONS for BENEFITS SPECIFIED IN THE BASE PLAN

The contributions payable in respect of a Member Family for the benefits specified in Annexure B shall be based on the Member's monthly income according to a rate for the Member, and the addition of Adult Dependants and Child Dependants, as set out in Table A.1 below.

1. Contribution Rate Table for the Base Plan - 1 January 2009.

INCOME CATEGORY	Member	Adult Dependant	Child Dependant
< R3 500	704	484	268
R 3 501 – R 5 000	912	638	324
R 5 001 – R 7 500	1 074	752	368
R 7 501 – R 10 000	1 168	800	392
R10 001 – R15 000	1 186	822	402
R15 001 – R20 000	1 242	870	414
R20 001+	1 298	934	426

2. Monthly Contribution to the Afrox Diamond Plan – January 2009

Contributions payable by or on behalf of the member in respect of the benefits specified in Annexure B.

Table A.3 Diamond Plan Contribution Table

INCOME CATEGORY	M	M+1	M+2	M+3	M+4+
<R4 000	2 736	4 428	4 612	4 781	4 973
R4 001+	3 146	5 008	5 167	5 407	5 603

3. Contribution penalties for persons joining late in life.

Contribution penalties will be applied with effect from 1 April 2001 in respect of persons over the age of 35 years, who were without creditable medical scheme cover for the period of 24 months or less, and join the society after the age of 35 years as follows:

- 1 – 4 years @ 0.05 multiplied by the relevant contribution in A.1 and A.3 above
- 5 – 14 years @ 0.25 multiplied by the relevant contribution in A.1 and A.3 above
- 15 – 24 years @ 0.50 multiplied by the relevant contribution in A.1 and A.3 above
- 25 + years @ 0.75 multiplied by the relevant contribution in A.1 and A.3 above

Any years of creditable coverage which can be demonstrated by the applicant or his or her dependant shall be subtracted from his or her current age in determining the applicable penalty.

The contribution penalty will be a fixed amount and will not increase with the annual contribution increase of 1 January of every year.