
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 2008.

	Member	Adult Dependant	Child Dependant
INCOME CATEGORY			
< 1200	632	436	241
1201-1400	647	451	243
1401-1600	663	461	250
1601-1800	680	467	252
1801-2000	694	485	258
2001-2200	718	498	262
2201-2400	739	510	269
2401-2600	757	510	269
2601-2800	762	517	275
2801-3000	772	524	275
3001-3200	791	540	283
3201-3400	796	554	283
3401-3600	813	554	288
3601-3800	825	560	288
3801-4000	830	567	293
4001-4200	849	575	293
4201-4400	860	582	306
4401-4600	872	589	306
4601-4800	882	595	306
4801-5000	900	601	312
5001-5200	954	649	328
5201-5400	972	649	333
5401-5600	977	664	333
5601-5800	989	670	340
5801-6000	1011	681	341
6001 - 7000	1027	691	348
7001 - 8000	1032	694	349
8001 - 9000	1036	697	351
9001 - 10000	1040	699	352
10001 - 11000	1044	703	353
11001 - 12000	1067	718	360
12001 -15000	1080	726	364
15 001+	1090	732	368

2. **Monthly Contribution to the Afrox Diamond Plan – January 2008**

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

	M	M+1	M+2	M+3	M+4+
INCOME CATEGORY					
<R1 200	1 994	2 960	3 205	3 339	3 469
R1 201 – R1 600	2 248	3 455	3 730	3 907	4 032
R1 601 – R2 000	2 379	3 690	4 010	4 157	4 324
R2 001 – R2 400	2 549	3 893	4 198	4 414	4 548
R2 401 – R2 800	2 621	4 010	4 291	4 515	4 668
R2 801 – R3 200	2 688	4 049	4 384	4 569	4 742
R3 201 – R3 600	2 720	4 132	4 437	4 668	4 830
R3 601 >	2 736	4 173	4 493	4 702	4 872

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.