

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 2007.

	Member	Adult Dependant	Child Dependant
INCOME CATEGORY			
< 1200	614	424	234
1201-1400	629	438	236
1401-1600	644	448	243
1601-1800	661	454	245
1801-2000	674	471	251
2001-2200	698	484	255
2201-2400	718	496	262
2401-2600	735	496	262
2601-2800	740	502	267
2801-3000	750	509	267
3001-3200	768	525	275
3201-3400	773	538	275
3401-3600	790	538	280
3601-3800	801	544	280
3801-4000	806	551	285
4001-4200	825	559	285
4201-4400	835	566	298
4401-4600	847	572	298
4601-4800	857	578	298
4801-5000	874	584	303
5001-5200	909	619	313
5201-5400	926	619	318
5401-5600	931	633	318
5601-5800	942	639	324
5801-6000	963	649	325
6001 - 7000	979	659	332
7001 - 8000	983	661	333
8001 - 9000	987	664	335
9001 - 10000	991	666	336
10001 - 11000	995	670	337
11001 - 12000	1007	678	340
12001+	1019	685	344

2. **Monthly Contribution to the Afrox Diamond Plan – January 2007**

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

Table A.3 Diamond Plan Contribution Table

	M	M+1	M+2	M+3	M+4+
INCOME CATEGORY					
<R1 200	1 899	2 819	3 052	3 180	3 304
R1 201 – R1 600	2 141	3 290	3 552	3 721	3 840
R1 601 – R2 000	2 266	3 514	3 819	3 959	4 118
R2 001 – R2 400	2 428	3 708	3 998	4 204	4 331
R2 401 – R2 800	2 496	3 819	4 087	4 300	4 446
R2 801 – R3 200	2 560	3 856	4 175	4 351	4 516
R3 201 – R3 600	2 590	3 935	4 226	4 446	4 600
R3 601 >	2 606	3 974	4 279	4 478	4 640

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 indicated hereunder, 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.