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**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 2006.**

	<b>Member</b>	<b>Adult Dependant</b>	<b>Child Dependant</b>
<b>INCOME CATEGORY</b>			
< 1200	584	403	222
1201-1400	598	417	224
1401-1600	613	426	231
1601-1800	629	432	233
1801-2000	641	448	239
2001-2200	664	460	242
2201-2400	683	472	249
2401-2600	699	472	249
2601-2800	704	478	254
2801-3000	714	484	254
3001-3200	731	499	261
3201-3400	736	512	261
3401-3600	752	512	266
3601-3800	762	518	266
3801-4000	767	524	271
4001-4200	785	532	271
4201-4400	795	538	283
4401-4600	806	544	283
4601-4800	816	550	283
4801-5000	832	556	288
5001-5200	840	572	289
5201-5400	856	572	294
5401-5600	861	585	294
5601-5800	871	591	299
5801-6000	890	600	300
6001 - 7000	905	609	307
7001 - 8000	909	611	308
8001 - 9000	913	614	309
9001 - 10000	916	616	310
10000+	920	619	311

**2. Monthly Contribution to Medical Savings Fund**

Contributions to the Medical Savings Fund are limited to a fixed R50.00 pmpm (in line with the Medical Schemes Act, 1998 and Regulations identified).

- 2.1 On admission to the Society, a Medical Savings Fund, held by the Society shall be established in the name of the member concerned into which, a fixed contribution of shall be made. The contribution is limited to a fixed amount of R50.00 per month.
- 2.2 Should a member's claim for a benefit in terms of the Base Plan exceed the limit as set out, or exceeding the Scheme tariff amount, then the member may access the Medical Savings Fund.
- 2.3 The Medical Savings Fund will be prorated on a monthly basis from the date of admission to membership until the end of the financial year. The full annual limit of the Medical Savings Fund will become available from the commencement of the financial year. If the limit is reached no further benefits are payable but contributions to the Medical Savings Fund shall continue.
- 2.4 The Medical Savings Fund limit shall apply only to the relevant option as set out in Annexure "B" hereto and shall be calculated at the end of the financial year, namely 31 December. There shall be a specific apportionment of the member's contributions as set out in Annexure "A" hereto, to the Medical Savings Fund and the limits are set to provide an incentive for the member to manage his medical expenses efficiently.
- 2.5 In the event that the Medical Savings Fund has a credit balance at the end of the benefit year, such balance shall be carried over to the following year for the sole use of the member and his registered dependants.
- 2.6 In the event of the termination of the member's membership of the Society for any reason whatsoever, and not being admitted as a member of another medical scheme or being admitted to membership of another medical scheme which does not provide for an individual account all amounts due to him from current and previous benefit years, will be paid to him. The total credit balance in the Medical

Savings Fund shall be paid, by the Society to the member, after the expiry of four (4) months from the date of termination of membership.

- 2.7 Should a member be admitted to membership of another Medical Scheme, which provides for a similar account, the balance due to the member must be transferred to such Scheme after four (4) months after termination of membership.
- 2.8 In the event of the member's death where the member leaves a dependant who becomes a continuation member, the credit balance in the Medical Savings Fund shall be transferred to the continuation member for purposes of funding benefits. Failing such dependants any balance shall be paid to the deceased member's estate.
- 2.9 The member shall only be entitled to receive payment of any credit balance in the Medical Savings Fund by way of the usual payment of benefits as contemplated by the Society, or upon termination of membership of the Society in circumstances where no person is entitled to continuation membership through their relationship with the member.
- 2.10 In the event that a person who is entitled to continuation membership fails to exercise his right to continuation membership within four (4) months of the date of termination of membership of the member such Medical Savings Fund credit balance shall be paid to the member or to his estate, whichever applies.
- 2.11 Once the member's accumulated savings has been paid out to him or his estate, in accordance with aforementioned rules hereto, the Society shall no longer be liable for any claims relating to the member's Medical Savings Fund.
- 2.12 The Medical Savings Fund will be credited with interest finalised with the end of year financials, at a rate determined by the Trustees in consultation with the administrator.

### 3. Monthly Contribution to the Afrox Diamond Plan – January 2006

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+
<b>INCOME CATEGORY</b>					
<R1 200	1 843	2 736	2 963	3 087	3 207
R1 201 – R1 600	2 078	3 194	3 448	3 612	3 728
R1 601 – R2 000	2 200	3 411	3 707	3 843	3 998
R2 001 – R2 400	2 357	3 600	3 881	4 081	4 204
R2 401 – R2 800	2 423	3 707	3 967	4 174	4 316
R2 801 – R3 200	2 485	3 743	4 053	4 224	4 384
R3 201 – R3 600	2 514	3 820	4 102	4 316	4 466
R3 601 >	2 530	3 858	4 154	4 347	4 504

### 4. 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.