

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 2005.

	Member	Adult Dependant	Child Dependant
INCOME CATEGORY			
< 1200	1022	84	36
1201-1400	1032	97	36
1401-1600	1042	103	42
1601-1800	1052	103	42
1801-2000	1057	116	47
2001-2200	1072	122	47
2201-2400	1082	128	52
2401-2600	1098	128	52
2601-2800	1103	134	57
2801-3000	1113	140	57
3001-3200	1128	153	63
3201-3400	1133	166	63
3401-3600	1148	166	68
3601-3800	1158	172	68
3801-4000	1163	178	73
4001-4200	1178	184	73
4201-4400	1188	190	84
4401-4600	1199	196	84
4601-4800	1209	202	84
4801-5000	1224	208	89
5001-5200	1229	221	89
5201-5400	1244	221	94
5401-5600	1249	234	94
5601-5800	1259	240	99
5801-6000	1274	246	99
> 6000	1284	252	105

2. Monthly Contribution to Medical Savings Fund

Table A.2 MSF - Contribution Table

	MSF MAX	MSF MAX	MSF MAX
	Adult	Adult	Child
INCOME CATEGORY			
< 1200	340	25	10
1201-1400	340	30	10
1401-1600	345	30	10
1601-1800	350	30	10
1801-2000	350	35	15
2001-2200	355	40	15
2201-2400	360	40	15
2401-2600	365	40	15
2601-2800	365	40	15
2801-3000	370	45	15
3001-3200	375	50	20
3201-3400	375	55	20
3401-3600	380	55	20
3601-3800	385	55	20
3801-4000	385	55	20
4001-4200	390	60	20
4201-4400	395	60	25
4401-4600	395	65	25
4601-4800	400	65	25
4801-5000	405	65	25
5001-5200	405	70	25
5201-5400	410	70	30
5401-5600	415	75	30
5601-5800	415	80	30
5801-6000	420	80	30
> 6000	425	80	35

- 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 shall be made. The minimum contribution is R50.00 per month up to the maximum contribution as tabulated in **Table A.2 Medical Savings Fund** above.
- 2.2 Members may amend their monthly contribution to the Medical Savings Fund twice per calendar year, provided that the amended amount does not exceed 25% of their annual contribution. Application to change must reach the Afrox Medical Aid Society during November (to be applicable from January the following year) and during May (to be applicable from July of that year).
- 2.3 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.
- 2.4 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.
- 2.5 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.
- 2.6 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.

- 2.7 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.
- 2.8 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 within four (4) months after termination of membership.
- 2.9 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.
- 2.10 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.
- 2.11 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.
- 2.12 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.

2.13 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 2005

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	1 786	2 650	2 870	2 990	3 106
R1 201 – R1 600	2 013	3 094	3 340	3 499	3 611
R1 601 – R2 000	2 131	3 304	3 591	3 722	3 873
R2 001 – R2 400	2 284	3 487	3 759	3 953	4 072
R2 401 – R2 800	2 347	3 591	3 842	4 043	4 181
R2 801 – R3 200	2 406	3 625	3 926	4 092	4 247
R3 201 – R3 600	2 435	3 701	3 973	4 181	4 326
R3 601 >	2 451	3 737	4 024	4 211	4 362

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.