

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 2004.

	Member	Adult Dependant	Child Dependant
INCOME CATEGORY			
< 1200	971	65	35
1201-1400	981	75	35
1401-1600	991	80	40
1601-1800	1001	80	40
1801-2000	1006	90	45
2001-2200	1021	95	45
2201-2400	1031	100	50
2401-2600	1046	100	50
2601-2800	1051	105	55
2801-3000	1061	110	55
3001-3200	1076	120	60
3201-3400	1081	130	60
3401-3600	1096	130	65
3601-3800	1106	135	65
3801-4000	1111	140	70
4001-4200	1126	145	70
4201-4400	1136	150	80
4401-4600	1146	155	80
4601-4800	1156	160	80
4801-5000	1171	165	85
5001-5200	1176	175	85
5201-5400	1191	175	90
5401-5600	1196	185	90
5601-5800	1206	190	95
5801-6000	1221	195	95
> 6000	1231	200	100

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	320	20	10
1201-1400	325	25	10
1401-1600	330	25	10
1601-1800	330	25	10
1801-2000	335	30	15
2001-2200	340	30	15
2201-2400	340	30	15
2401-2600	345	30	15
2601-2800	350	35	15
2801-3000	350	35	15
3001-3200	355	40	20
3201-3400	360	40	20
3401-3600	365	40	20
3601-3800	365	45	20
3801-4000	370	45	20
4001-4200	375	45	20
4201-4400	375	50	25
4401-4600	380	50	25
4601-4800	385	50	25
4801-5000	390	55	25
5001-5200	390	55	25
5201-5400	395	55	30
5401-5600	395	60	30
5601-5800	400	60	30
5801-6000	405	65	30
> 6000	410	65	30

- 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 with multiples of R10 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 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 Elective Services Limit and 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 2004

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	1 606	2 383	2 581	2 689	2 793
R1 201 – R1 600	1 810	2 782	3 004	3 147	3 247
R1 601 – R2 000	1 916	2 971	3 229	3 347	3 483
R2 001 – R2 400	2 054	3 136	3 380	3 555	3 662
R2 401 – R2 800	2 111	3 229	3 455	3 636	3 760
R2 801 – R3 200	2 164	3 260	3 531	3 680	3 819
R3 201 – R3 600	2 190	3 328	3 573	3 760	3 890
R3 601 >	2 204	3 361	3 619	3 787	3 923

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.