

CONTRIBUTIONS 2024

Schedule of monthly contributions with effect from 1 January 2024.

ESSENTIAL PLAN (No MSA)

	2024 Total Contribution		
	M	A	C
> R5 000	R850	R763	R213
R5 001 – R6 000	R929	R837	R243
R6 001 – R7 000	R1 027	R924	R264
R7 001 – R8 000	R1 128	R1 014	R290
R8 001 – R9 000	R1 288	R1 162	R319
R9 001 – R10 000	R1 433	R1 288	R361
R10 000+	R1 632	R1 471	R412

BASIC PLAN (No MSA)

	2024 Total Contribution		
	M	A	C
> R5 000	R1 320	R987	R332
R5 001 – R6 000	R1 450	R1 087	R374
R6 001 – R7 000	R1 598	R1 193	R412
R7 001 – R8 000	R1 753	R1 333	R452
R8 001 – R9 000	R2 003	R1 518	R502
R9 001 – R10 000	R2 229	R1 687	R560
R10 000+	R2 538	R1 902	R636

CORE SAVER PLAN (With MSA)

	2024 Total Contribution			2024 Risk Contribution			2024 MSA Contribution		
	M	A	C	M	A	C	M	A	C
> R5 000	R2 092	R1 575	R525	R1 782	R1 342	R448	R310	R233	R77
R5 001 – R6 000	R2 242	R1 684	R561	R1 912	R1 435	R481	R330	R249	R80
R6 001 – R7 000	R2 400	R1 801	R599	R2 047	R1 535	R508	R353	R266	R91
R7 001 – R8 000	R2 521	R1 891	R633	R2 149	R1 611	R537	R372	R280	R96
R8 001 – R9 000	R2 716	R2 042	R686	R2 314	R1 741	R585	R402	R301	R101
R9 001 – R10 000	R2 856	R2 147	R716	R2 435	R1 833	R612	R421	R314	R104
R10 000+	R3 149	R2 357	R791	R2 687	R2 009	R675	R462	R348	R116

We acknowledge that selecting the right Plan type can be overwhelming due to various considerations, such as your medical requirements, family situation, and budget for medical scheme coverage. To assist you in navigating this intricate decision-making process, we have created intuitive interactive digital tools. These tools, available on our website, offer user-friendly features designed to guide you through the decision-making journey. Use the 'Find a Benefit' tool to help you select a Plan.

This tool was developed to assist members to better understand their benefits and how to select a Plan that best meets their needs. Plan selection and quote based on individual needs. This is not a comparison tool.

TRADITIONAL PLAN (No MSA)

	2024 Total Contribution		
	M	A	C
> R5 000	R3 489	R2 612	R871
R5 001 – R10 000	R4 066	R3 047	R1 021
R10 000+	R4 232	R3 178	R1 060

COMPREHENSIVE PLAN (With MSA)

	2024 Total Contribution			2024 Risk Contribution			2024 MSA Contribution		
	M	A	C	M	A	C	M	A	C
R0 – R10 000	R4 648	R3 481	R1 169	R3 828	R2 868	R962	R820	R613	R207
R10 000+	R4 840	R3 628	R1 211	R3 986	R2 988	R998	R854	R640	R213

PLUS PLAN (With MSA)

	2024 Total Contribution			2024 Risk Contribution			2024 MSA Contribution		
	M	A	C	M	A	C	M	A	C
All Incomes	R8 200	R6 139	R2 052	R6 281	R4 703	R1 572	R1 919	R1 436	R480

LATE-JOINER PENALTY

The Medical Schemes Act recommends that medical schemes charge a late-joiner penalty if someone joins a medical scheme for the first time at the age of 35 or older, or if someone isn't a member and has a break in coverage for more than three months and then wants to join a medical scheme again. The Act calls this person a late joiner. This does not apply to members or their dependants who were members of a medical scheme before 1 April 2001 and who have not had a break in coverage for more than three months. The Board of Trustees can decide to charge a late joiner an extra percentage of their contribution depending on how long they have not belonged to a medical scheme. The penalty is permanent and will apply for the duration of the membership.

Penalty bands	Maximum penalty
1 to 4 uncovered years	5%
5 to 14 uncovered years	25%
15 to 24 uncovered years	50%
25+ uncovered years	75%

If you can prove that you've been a member of a South African medical scheme before, we subtract those years of membership from your current age when we calculate your late joiner penalty.

Important

Contributions for child dependants are limited to a maximum of three children