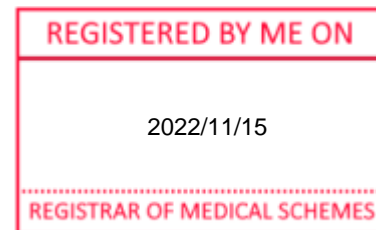




ANNEXURE A - ALL OPTIONS EXCEPT BONCAP

BONCOMPREHENSIVE
BONCLASSIC
BONCOMPLETE
STANDARD
STANDARD SELECT
BONSAVE
BONFIT SELECT
PRIMARY
PRIMARY SELECT
BONESSENTIAL
BONESSENTIAL SELECT
HOSPITAL STANDARD
BONSTART
BONSTART PLUS

2023



CONTRIBUTIONS

(With effect from 1 January 2023)
(unless otherwise specified below)

1. Basis of contributions payable

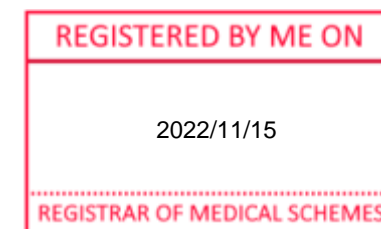
All members

Contributions payable in respect of a member shall be determined in accordance with the contributions Table below.

2. Contributions Table for members on BonComprehensive, BonClassic, BonComplete, Standard, Standard Select, BonSave, BonFit Select, Primary, Primary Select, BonEssential, BonEssential Select, Hospital Standard, BonStart and BonStart Plus.

A member's total contributions shall be –

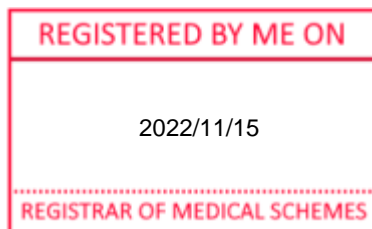
- 2.1 The relevant contribution as set out in the table below;
- 2.2 The contributions in respect of a member's registered dependants who are 21 years of age or older;
- 2.3 The contributions in respect of a member's registered dependants who are under 21 years of age, plus



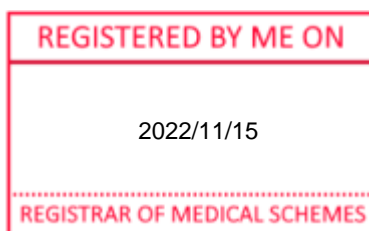
2.4 additional contributions for personal medical savings account for members on BonComprehensive, BonClassic, BonComplete, BonSave and BonFit Select.

From 1 January 2023 – 31 March 2023:

Contribution	BonComprehensive	BonClassic	BonComplete	Standard	Standard Select	BonSave	Primary
Member	R6 667	R4 875	R3 886	R4 230	R3 822	R2 242	R2 654
MSA	R1 550	R802	R684	None	None	R708	None
Total	R8 217	R5 677	R4 570	R4 230	R3 822	R2 950	R2 654
Adult dependant: See note 1	R6 288	R4 185	R3 112	R3 667	R3 307	R1 736	R2 076
MSA	R1 461	R689	R548	None	None	R548	None
Total	R7 749	R4 874	R3 660	R3 667	R3 307	R2 284	R2 076
Child dependant: See notes2 & 3	R1 357	R1 203	R1 055	R1 241	R1 119	R671	R844
MSA	R315	R198	R186	None	None	R212	None
Total	R1 672	R1 401	R1 241	R1 241	R1 119	R883	R844



Contribution	Primary Select	BonFit Select	Hospital Standard	BonEssential	BonEssential Select	BonStart	BonStart Plus
Member	R2 322	R1 896	R2 592	R2 033	R1 784	R1 338	R1 670
MSA	None	R335	None	None	None	None	None
Total	R2 322	R2 230	R2 592	R2 033	R1 784	R1 338	R1 670
Adult dependant: See note 1	R1 816	R1 468	R2 184	R 1555	R1 364	R1 338	R1 587
MSA	None	R259	None	None	None	None	None
Total	R1 816	R1 727	R2 184	R1 555	R1 364	R1 338	R1 587
Child dependant: See notes 2 & 3	R738	R569	R986	R596	R523	R1 338	R735
MSA	None	R100	None	None	None	None	None
Total	R738	R669	R986	R596	R523	R1 338	R735



From 01 April 2023 – 31 December 2023:

Contribution	BonComprehensive	BonClassic	BonComplete	Standard	Standard Select	BonSave	Primary
Member	R7 294	R5 275	R4 158	R4 543	R4 105	R2 453	R2 792
MSA	R1 696	R868	R732	None	None	R775	None
Total	R8 990	R6 143	R4 890	R4 543	R4 105	R3 228	R2 792
Adult dependant: See note 1	R6 879	R4 528	R3 330	R3 938	R3 552	R1 900	R2 184
MSA	R1 599	R745	R586	None	None	R600	None
Total	R8 478	R5 273	R3 916	R3 938	R3 552	R2 500	R2 184
Child dependant: See notes 2 & 3	R1 485	R1 302	R1 129	R1 333	R1 202	R734	R888
MSA	R345	R214	R199	None	None	R232	None
Total	R1 830	R1 516	R1 328	R1 333	R1 202	R966	R888

REGISTERED BY ME ON

2022/11/15

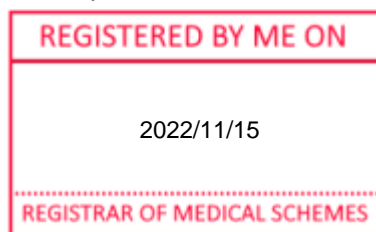
REGISTRAR OF MEDICAL SCHEMES

Contribution	Primary Select	BonFit Select	Hospital Standard	BonEssential	BonEssential Select	BonStart	BonStart Plus
Member	R2 443	R1 901	R2 722	R2 135	R1 873	R1 338	R1 703
MSA	None	R335	None	None	None	None	None
Total	R2 443	R2 236	R2 722	R2 135	R1 873	R1 338	R1 703
Adult dependant: See note 1	R1 910	R1 423	R2 293	R1 578	R1 372	R1 338	R1 619
MSA	None	R251	None	None	None	None	None
Total	R1 910	R1 674	R2 293	R1 578	R1 372	R1 338	R1 619
Child dependant: See notes 2 & 3	R776	R620	R1 035	R671	R599	R1 338	R750
MSA	None	R109	None	None	None	None	None
Total	R776	R729	R1 035	R671	R599	R1 338	R750

***Note 1:** excluding students at a registered tertiary institute up to and including the last day of the calendar month that the dependant turns 24 years of age, and mentally and/or physically disabled dependants up to and including the last day of the calendar month that the dependant turns 21 years of age.

****Note 2:** including students at a registered tertiary institute up to and including the last day of the calendar month that the dependant turns 24 years of age, and mentally and/or physically disabled dependants up to and including the last day of the calendar month that the dependant turns 21 years of age.

*****Note 3:** contributions are payable in respect of the first three child dependants only, except on BonStart and BonStart Plus.



3. Additional contribution for Personal Medical Savings Account

The monthly additional contribution to be paid in respect of the member's Personal Medical Savings Account shall not exceed 25% of the member's total contributions as set out in 2.4. Balances in a member's Personal Medical Savings Account shall be dealt with as set out in Annexure A – Appendix 1.

4. Time for payment of contributions

The total contributions (i.e. member and employer contributions) shall be payable to the Fund by not later than the first day of the month to which they relate (i.e. in advance), unless the Principal Officer determines that contributions payable by any member or group of members shall be payable to the Fund by not later than the first day of the month following the month to which they relate (i.e. in arrears).

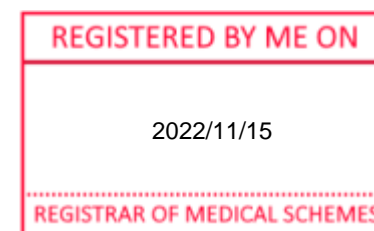
5. Premium penalties for persons joining late in life

5.1 The Fund may apply premium penalties to a late joiner and such penalties must be applied only to the portion of the contribution related to the member or any adult dependant who qualifies for late joiner penalties.

Late joiner penalties are only applicable to members and adult dependants who are 36 years and older.

5.2 The premium penalties referred to in paragraph 5.1 shall not exceed the following bands:

Penalty bands	Maximum Penalty
1 - 4 years	0.05 x contribution
5 - 14 years	0.25 x contribution
15 - 24 years	0.50 x contribution
25 + years	0.75 x contribution



5.3 To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in paragraph 5.2 the following formula shall be applied:

$A = B \text{ minus } (35+C)$ where

“A” means the number of years referred to in the first column of the table in paragraph 5.2 for purposes of determining the appropriate penalty band;

“B” means the age of the late joiner at the time of his or her application for membership or admission as a dependant; and

“C” means the number of years of creditable coverage which can be demonstrated by the late joiner.

5.4 Where an applicant or his or her dependant produces evidence of creditable coverage after a late joiner penalty has been imposed, the Fund shall recalculate the penalty and apply such revised penalty from the time such evidence is provided.

5.5 Late joiner penalties may continue to be applied upon transfer of the member or adult dependant to other medical funds.

