



REGISTERED BY ME ON

2024/01/23

REGISTRAR OF MEDICAL SCHEMES

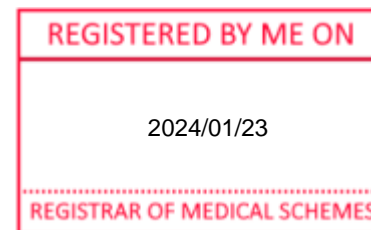
ANNEXURE A - ALL OPTIONS EXCEPT BONCAP

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

2024

CONTRIBUTIONS

(With effect from 1 January 2024)
(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 calculated as per the interpretation below:

- Member: The Principal (Main) Member of the Scheme
- Adult Dependant: a person over 24 years of age or a person of any age legally classified as an adult, and who is legally dependent on the member.
- Child Dependant:
 - a) Dependant under the age of 24 and/or
 - b) Any dependant, irrespective of age, that is mentally or physically disabled, unmarried and living with the member or living in a care facility suitable to care for the disabled dependant.

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 24 years of age or older;

2.3 The contributions in respect of a member's registered dependants who are under 24 years of age, plus

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

Contribution	BonComprehensive	BonClassic	BonComplete	Standard	Standard Select	BonSave	Primary
Member	R7 994	R5 781	R4 557	R4 922	R4 448	R2 585	R2 993
MSA	R1 859	R951	R802	None	None	R862	None
Total	R9 853	R6 732	R5 359	R4 922	R4 448	R3 447	R2 993
Adult dependant:	R7 539	R4 963	R3 650	R4 267	R3 849	R2 003	R2 341
MSA	R1 753	R817	R643	None	None	R668	None
Total	R9 292	R5 780	R4 293	R4 267	R3 849	R2 671	R2 341
Child dependant: See note 1	R1 628	R1 427	R1 237	R1 444	R1 302	R774	R952
MSA	R378	R235	R218	None	None	R258	None
Total	R2 006	R1 662	R1 455	R1 444	R1 302	R1 032	R952

Contribution	Primary Select	BonFit Select	Hospital Standard	BonEssential	BonEssential Select	BonStart	BonStart Plus
Member	R2 619	R1 951	R2 964	R2 287	R1 998	R1 378	R1 754
MSA	None	R344	None	None	None	None	None
Total	R2 619	R2 295	R2 964	R2 287	R1 998	R1 378	R1 754
Adult dependant:	R2 048	R1 461	R2 497	R1 690	R1 464	R1 378	R1 668
MSA	None	R258	None	None	None	None	None
Total	R2 048	R1 719	R2 497	R1 690	R1 464	R1 378	R1 668
Child dependant: See note 1	R832	R656	R1 127	R739	R659	R1 378	R773
MSA	None	R116	None	None	None	None	None
Total	R832	R772	R1 127	R739	R659	R1 378	R773

*****Note 1:** 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

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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).

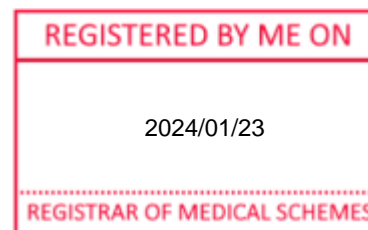
5. Premium penalties for persons joining late in life

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



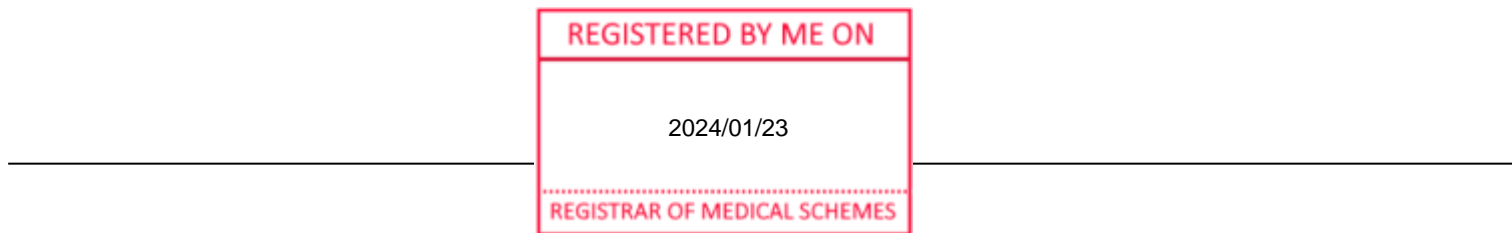
5.3 To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in paragraph 5.2 the following formula shall be applied:

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



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