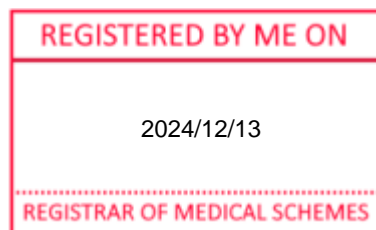




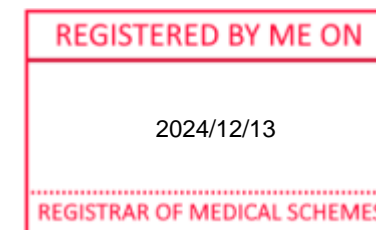
ANNEXURE A - ALL OPTIONS EXCEPT BONCAP

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



2025

CONTRIBUTIONS
(With effect from 1 January 2025)
(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	R9 185	R6 400	R5 136	R5 439	R4 915	R2 836	R3 307
MSA	R2 136	R1 053	R904	None	None	R946	None
Total	R11 321	R7 453	R6 040	R5 439	R4 915	R3 782	R3 307
Adult dependant:	R8 662	R5 494	R4 114	R4 715	R4 253	R2 144	R2 587
MSA	R2 014	R904	R724	None	None	R715	None
Total	R10 676	R6 398	R4 838	R4 715	R4 253	R2 859	R2 587
Child dependant: See note 1	R1 871	R1 580	R1 394	R1 596	R1 439	R849	R1 052
MSA	R435	R260	R245	None	None	R283	None
Total	R2 306	R1 840	R1 639	R1 596	R1 439	R1 132	R1 052

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2024/12/13

REGISTRAR OF MEDICAL SCHEMES



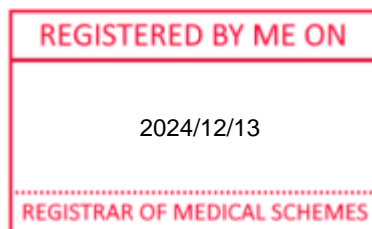
Contribution	Primary Select	BonFit Select	Hospital Standard	BonEssential	BonEssential Select	BonStart	BonStart Plus
Member	R2 946	R2 146	R3 252	R2 509	R2 192	R1 498	R1 907
MSA	None	R378	None	None	None	None	None
Total	R2 946	R2 524	R3 252	R2 509	R2 192	R1 498	R1 907
Adult dependant:	R2 304	R1 607	R2 739	R1 854	R1 606	R1 498	R1 813
MSA	None	R283	None	None	None	None	None
Total	R2 304	R1 890	R2 739	R1 854	R1 606	R1 498	R1 813
Child dependant: See note 1	R936	R722	R1 236	R811	R723	R1 498	R840
MSA	None	R127	None	None	None	None	None
Total	R936	R849	R1 236	R811	R723	R1 498	R840

*****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



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).

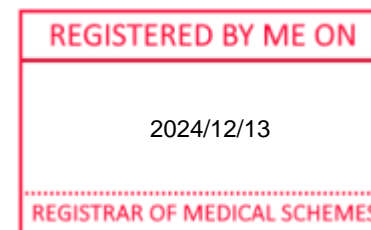
5. Premium penalties for persons joining late in life

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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