

SIZWE HOSMED MEDICAL SCHEME

1. CONTRIBUTIONS EFFECTIVE 01 JANUARY 2022

* Member pays for the first three children only

1.1.TITANIUM EXECUTIVE

| Main Option | | | |
|--------------|---------|---------|---------|
| Component | Member | Adult | Child* |
| Total - Risk | R 6 585 | R 5 981 | R 1 343 |

1.2.PLUS

| Main Option | | | |
|--------------|--------|--------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R5 925 | R5 640 | R1 105 |

1.3.PLATINUM ENHANCED

| Main Option | | | |
|--------------|---------|---------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R 3 871 | R 3 703 | R 986 |

| EDO Option - (PLATINUM ENHANCED EDO PLAN) | | | |
|---|---------|---------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R 3 678 | R 3 518 | R 937 |

1.4.VALUE

| Main Option | | | |
|--------------|--------|--------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R3 645 | R3 395 | R693 |

| EDO Option - VALUE Core | | | |
|-------------------------|--------|--------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R3 355 | R3 125 | R640 |

1.5.GOLD ASCEND

| Main Option | | | |
|--------------|---------|---------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R 2 819 | R 2 380 | R 824 |

| EDO Option - (GOLD ASCEND EDO PLAN) | | | |
|-------------------------------------|--|--|--|
|-------------------------------------|--|--|--|

| Component | Member | Adult | Child* |
|--------------|---------|---------|--------|
| Total - Risk | R 2 679 | R 2 261 | R 783 |

1.6.ACCESS SAVER

| 25% MSA Allocation - (ACCESS SAVER-25) | | | |
|--|--------|--------|--------|
| Component | Member | Adult | Child* |
| Risk | R1 916 | R1 650 | R382 |
| Savings | R639 | R550 | R128 |
| Total | R2 555 | R2 200 | R510 |

| 15% MSA Allocation - (ACCESS SAVER-15) | | | |
|--|--------|--------|--------|
| Component | Member | Adult | Child* |
| Risk | R1 916 | R1 650 | R382 |
| Savings | R338 | R291 | R68 |
| Total | R2 254 | R1 941 | R450 |

1.7.SILVER HOSPITAL PLAN

| Main Option | | | |
|--------------|--------|--------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R1 916 | R1 650 | R382 |

1.8.ESSENTIAL-COPPER

| Monthly income: R0 -R8 500 | | | |
|----------------------------|--------|--------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R1 480 | R1 480 | R510 |

| Monthly income: R8 501 -R13 000 | | | |
|---------------------------------|--------|--------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R1 773 | R1 773 | R655 |

| Monthly income: R13 001+ | | | |
|--------------------------|--------|--------|--------|
| Component | Member | Adult | Child* |
| Total - Risk | R2 250 | R2 250 | R670 |

2. PREMIUM PENALTIES FOR PERSONS JOINING LATE IN LIFE

Premium penalties for persons joining late in life. Premium penalties will be applied in respect of persons over the age of 35 years, who were without medical scheme cover for the period indicated hereunder after the age of 35 years as follows:

- 1 - 4 @ 0.05 multiplied by the relevant contribution above
- 5 - 14 @ 0.25 multiplied by the relevant contribution above
- 15 - 24 @ 0.50 multiplied by the relevant contribution above
- 25 + years @ 0.75 multiplied by the relevant contribution above

“**creditable coverage**” means any period of verifiable medical scheme membership of the applicant or his or her dependent, but excluding membership as a child dependent, terminating two years or more before the date of the latest application for membership. Any years of creditable coverage which can be demonstrated by the applicant or his or her dependent shall be subtracted from his or her current age in determining the applicable penalty.

3. TIME OF PAYMENT OF CONTRIBUTIONS

- 3.1.**All contributions shall be payable monthly or weekly, as the case may be, in arrears and that part payable by a member (if any) shall be deducted by his employer from the remuneration of the member concerned.
- 3.2.**Contributions in respect of a continuation member shall be paid monthly in advance.
- 3.3.**The total monthly contribution payable in respect of a member shall be remitted to the Fund by not later than the third day following the end of the month to which the contribution relates.
- 3.4.**Should the contribution payable in respect of members deriving membership through a particular employer not be paid in full the provisions of Rule 12.3 shall apply.