

SUREMED HEALTH

NAVIGATOR OPTION

ANNEXURE A(2)

(With effect from 1 January 2021)

1. Basis of contribution payable

1.1 The total contribution payable shall be based on the number of dependants of the member as set out in table 1 below including the additional contribution to the savings account the member makes in terms of paragraph 1.2 and table 2 below.

Contributions for child dependants as defined in the rules are only payable up to a maximum of 3 child dependants. All dependants thereafter are free.

1.2 Every member shall pay an additional contribution, based on the number of dependants of the member, in terms of table 2 below and that amount shall be credited to the member's personal medical savings account and shall be dealt with as set out in Annexure E.

TABLE 1

MEMBER'S BASIC CONTRIBUTION WITH EFFECT FROM 1 JANUARY 2021

Principal member	Adult dependant* See Note 1 below	Child dependant* See Note 2 below and paragraph 1.1 above
R	R	R
R2 700	R2 130	R795

***Note 1: "Adult dependant" means a dependant over age 21, excluding full-time registered students up to age 25 at a registered tertiary education institution.**

***Note 2: "Child dependant" means all biological and/or adopted child dependants under the age of 21 and full-time registered students up to age 25 at a registered tertiary education institution.**

TABLE 2

MEMBER'S ADDITIONAL CONTRIBUTION WITH EFFECT FROM 1 JANUARY 2021

Principal member	Adult dependant* See Note 1 below	Child dependant* See Note 2 below and paragraph 1.1 above
R	R	R
R420	R330	R135

***Note 1: "Adult dependant" means a dependant over age 21, excluding full-time registered students up to age 25 at a registered tertiary education institution.**

***Note 2: "Child dependant" means all biological and/or adopted child dependants under the age of 21 and full-time registered students up to age 25 at a registered tertiary education institution.**

TABLE 3

MEMBER'S TOTAL CONTRIBUTION WITH EFFECT FROM 1 JANUARY 2021

Principal member	Adult dependant* See Note 1 below	Child dependant* See Note 2 below and paragraph 1.1 above
R	R	R
R3 120	R2 460	R930

***Note 1: "Adult dependant" means a dependant over age 21, excluding full-time registered students up to age 25 at a registered tertiary education institution.**

***Note 2: "Child dependant" means all biological and/or adopted child dependants under the age of 21 and full-time registered students up to age 25 at a registered tertiary education institution.**

2. Time for payment of contributions

All contributions shall be payable monthly in arrears to the account of the Scheme at such place as stipulated and agreed to by the Scheme. All contributions shall be paid to the Scheme within 3 days of the end of the due month and shall be accompanied by the required membership return form fully detailed in respect of changes to membership and contributions. The Scheme may require an individual member to provide a bank debit order authority for the purposes of collecting contributions.

3. Premium penalties for persons joining late in life

3.1 The Scheme 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 over the age of 35.

3.2 The premium penalties referred to in paragraph 3.1 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

- 3.3** To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in paragraph 3.2 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 3.2 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.

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

- 3.5** Late joiner penalties may continue to be applied upon transfer of the member or adult dependant to other medical schemes.

4. Waiting periods

See Annexure D.

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