

Bonitas

BONITAS MEDICAL FUND ANNEXURE A - ALL OPTIONS EXCEPT BONCAP

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

2022

REGISTERED BY ME ON
2021/10/25
REGISTRAR OF MEDICAL SCHEMES



CONTRIBUTIONS

(With effect from 1 January 2022)
(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 and BonStart.

A member's total contributions shall be –

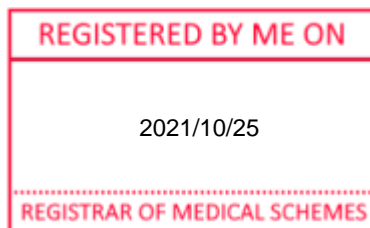
- 2.1 The relevant contribution as set out in the table below;
- 2.2 The contributions in respect of a member's registered dependants who are 21 years of age or older;
- 2.3 The contributions in respect of a member's registered dependants who are under 21 years of age, plus
- 2.4 additional contributions for personal medical savings account for members on BonComprehensive, BonClassic, BonComplete, BonSave and BonFit Select.

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Contribution	BonComprehensive	BonClassic	BonComplete	Standard	Standard Select	BonSave	Primary
Member	R6 667	R4 875	R3 886	R4 230	R3 822	R2 375	R2 654
MSA	R1 550	R802	R684	None	None	R575	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 839	R2 076
MSA	R1 461	R689	R548	None	None	R445	None
Total	R7 749	R4 874	R3 660	R3 667	R3 307	R2 284	R2 076
Child dependant: See notes 2 & 3	R1 357	R1 203	R1 055	R1 241	R1 119	R711	R844
MSA	R315	R198	R186	None	None	R172	None
Total	R1 672	R1 401	R1 241	R1 241	R1 119	R883	R844

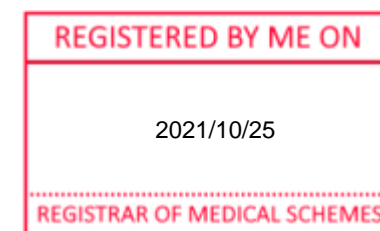


Contribution	Primary Select	BonFit Select	Hospital Standard	BonEssential	BonEssential Select	BonStart
Member	R2 322	R1 873	R2 592	R2 033	R1 784	R1 338
MSA	None	R357	None	None	None	None
Total	R2 322	R2 230	R2 592	R2 033	R1 784	R1 338
Adult dependant: See note 1	R1 816	R1 451	R2 184	R 1555	R1 364	R1 338
MSA	None	R276	None	None	None	None
Total	R1 816	R1 727	R2 184	R1 555	R1 364	R1 338
Child dependant: See notes 2 & 3	R738	R562	R986	R596	R523	R1 338
MSA	None	R107	None	None	None	None
Total	R738	R669	R986	R596	R523	R1 338

***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.



[Signature]
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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).

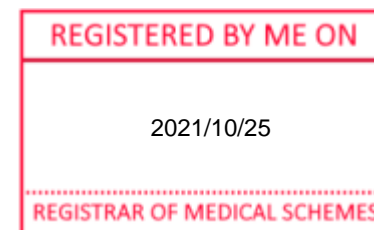
5. Premium penalties for persons joining late in life

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.

