



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
~~BONSTART PLUS~~

2021

REGISTERED BY ME ON
2020/11/20
REGISTRAR OF MEDICAL SCHEMES

CONTRIBUTIONS
(With effect from 1 January 2021)
(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 –

BonStart option is not approved.

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

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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	Primary Select	BonFit Select
Member	R6 260	R4 577	R3 649	R4 044	R3 589	R2 292	R2 537	R2 180	R1 808
MSA	R1 455	R753	R642	None	None	R555	None	None	R344
Total	R7 715	R5 330	R4 291	R4 044	R3 589	R2 847	R2 537	R2 180	R2 152
Adult dependant: See note 1	R5 904	R3 930	R2 922	R3 506	R3 105	R1 775	R1 985	R1 705	R1 401
MSA	R1 372	R647	R514	None	None	R430	None	None	R267
Total	R7 276	R4 577	R3 436	R3 506	R3 105	R2 205	R1 985	R1 705	R1 668
Child dependant: See notes2 & 3	R1 274	R1 130	R991	R1 186	R1 051	R686	R807	R693	R542
MSA	R296	R186	R174	None	None	R166	None	None	R103
Total	R1 570	R1 316	R1 165	R1 186	R1 051	R852	R807	R693	R645

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Contribution	Hospital Standard	BonEssential	BonEssential Select	BonStart	BonStart Plus
Member	R2 434	R1 962	R1 675	R1 452	R1 731
MSA	None	None	None	None	None
Total	R2 434	R1 962	R1 675	R1 452	R1 731
Adult dependant: See note 1	R2 051	R1 501	R1 281	R1 452	R1 636
MSA	None	None	None	None	None
Total	R2 051	R1 501	R1 281	R1 452	R1 636
Child dependant: See notes 2 & 3	R926	R575	R491	R1 452	R761
MSA	None	None	None	None	None
Total	R926	R575	R491	R1 452	R761

***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 ~~and BonStart Plus~~.

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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.



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