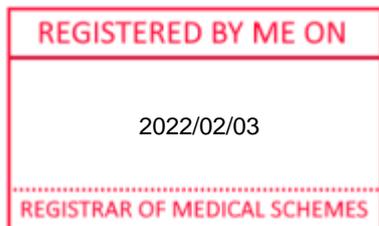


*Bonitas*

**BONITAS  
MEDICAL FUND  
ANNEXURE A**

**BONSTART PLUS**

**2022**



## CONTRIBUTIONS

(With effect from 1 January 2022)  
(unless otherwise specified below)

### 1. Basis of contributions payable

#### All members

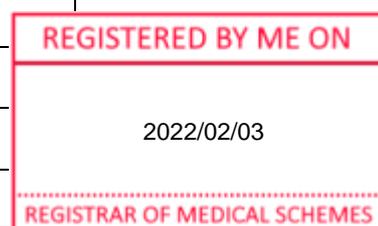
Contributions payable in respect of a member shall be determined in accordance with the contributions Table below.

### 2. Contributions Table for members on BonStart Plus.

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

Category	Contribution
<b>Member</b>	R1 670
<b>MSA</b>	None
<b>Total</b>	<b>R1 670</b>
<b>Adult dependant: See note 1</b>	R1 587
<b>MSA</b>	None
<b>Total</b>	<b>R1 587</b>
<b>Child dependant: See notes 2 &amp; 3</b>	R735
<b>MSA</b>	None
<b>Total</b>	<b>R735</b>



**\*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 all child dependants.

### 3. 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).

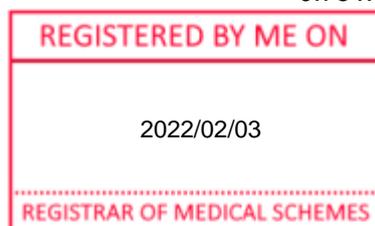
### 4. Premium penalties for persons joining late in life

4.1 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.

4.2 The premium penalties referred to in paragraph 4.1 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



4.3 To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in paragraph 4.2 the following formula shall be applied:

A = B minus (35+C) where

“A” means the number of years referred to in the first column of the table in paragraph 4.2 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.

4.4 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.

4.5 Late joiner penalties may continue to be applied upon transfer of the member or adult dependant to other medical funds.

