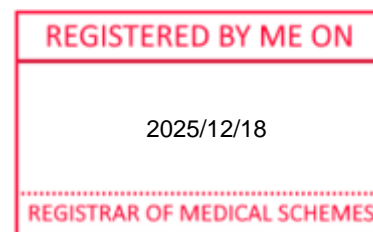




ANNEXURE A - ALL OPTIONS EXCEPT BONCAP AND BONCORE

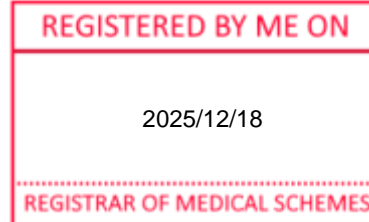
BONCOMPREHENSIVE
BONCLASSIC
BONCOMPLETE
STANDARD
STANDARD SELECT
BONSAVE
BONFIT
PRIMARY
BONPRIME
BONESSENTIAL
BONESSENTIAL SELECT
HOSPITAL STANDARD
BONSTART
BONSTART PLUS



2026

CONTRIBUTIONS

(With effect from 1 January 2026)
(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, Primary, BonEssential, BonEssential Select, Hospital Standard, BonStart, BonStart Plus and BonPrime.

A member's total contributions shall be calculated as per the interpretation below:

- Member: The Principal (Main) Member of the Scheme
- Adult Dependant: a person over 24 years of age or a person of any age legally classified as an adult, and who is legally dependent on the member.
- Child Dependant:
 - a) Dependant under the age of 24 and/or
 - b) Any dependant, irrespective of age, that is mentally or physically disabled, unmarried and living with the member or living in a care facility suitable to care for the disabled dependant.

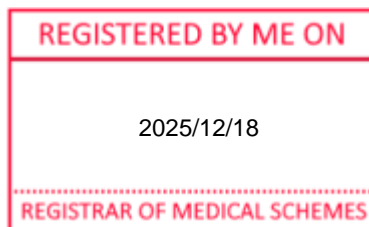
2.1 The relevant contribution as set out in the table below.

2.2 The contributions in respect of a member's registered dependants who are 24 years of age or older;

2.3 The contributions in respect of a member's registered dependants who are under 24 years of age, plus

2.4 additional contributions for personal medical savings account for members on BonComprehensive, BonClassic, BonComplete, BonSave and BonFit.

Contribution	BonComprehensive	BonClassic	BonComplete	Standard	Standard Select	BonSave	Primary
Member	R10 633	R7 002	R5 624	R5 929	R5 431	R3 035	R3 588
MSA	R1 876	R1 236	R990	None	None	R1 012	None
Total	R12 509	R8 238	R6 614	R5 929	R5 431	R4 047	R3 588
Adult dependant:	R10 027	R6 010	R4 505	R5 139	R4 700	R2 294	R2 807
MSA	R1 769	R1 061	R793	None	None	R765	None
Total	R11 796	R7 071	R5 298	R5 139	R4 700	R3 059	R2 807
Child dependant: See note 1	R2 166	R1 729	R1 526	R1 740	R1 590	R908	R1 141
MSA	R382	R305	R268	None	None	R303	None
Total	R2 548	R2 034	R1 794	R1 740	R1 590	R1 211	R1 141



Contribution	BonPrime	BonFit	Hospital Standard	BonEssential	BonEssential Select	BonStart	BonStart Plus
Member	R2 734	R2 294	R3 561	R2 747	R2 345	R1 603	R2 040
MSA	R521	R404	None	None	None	None	None
Total	R3 255	R2 698	R3 561	R2 747	R2 345	R1 603	R2 040
Adult dependant:	R2 139	R1 718	R2 999	R2 030	R1 718	R1 603	R1 940
MSA	R407	R303	None	None	None	None	None
Total	R2 546	R2 021	R2 999	R2 030	R1 718	R 1603	R1 940
Child dependant: See note 1	R869	R772	R1 353	R888	R774	R1 603	R899
MSA	R166	R136	None	None	None	None	None
Total	R1 035	R908	R1 353	R888	R774	R1 603	R899

*****Note 1:** contributions are payable in respect of the first three child dependants only, except on BonStart and BonStart Plus.

REGISTERED BY ME ON
2025/12/18
REGISTRAR OF MEDICAL SCHEMES



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).

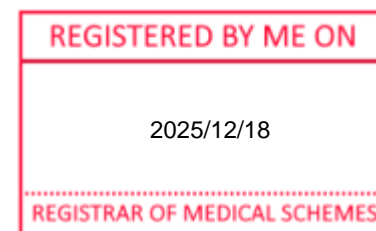
5. Premium penalties for persons joining late in life

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.

