



Annexure A 2020 - All Options except BonCap

BONCOMPREHENSIVE

BONCLASSIC

BONCOMPLETE

STANDARD

STANDARD SELECT

BONSAVE

BONFIT SELECT

PRIMARY

PRIMARY SELECT

BONESSENTIAL

BONESSENTIAL SELECT

HOSPITAL STANDARD

CONTRIBUTIONS

(With effect from 1 January 2020)
(unless otherwise specified below)

1. Basis of contributions payable

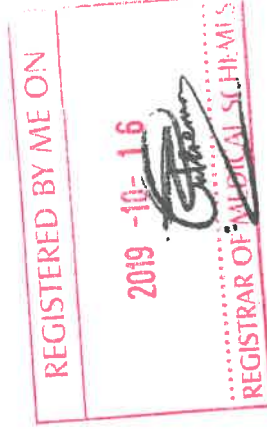
All members

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 Select, BonSave, BonFit Select, Primary, Primary Select, BonEssential, BonEssential Select and Hospital Standard.

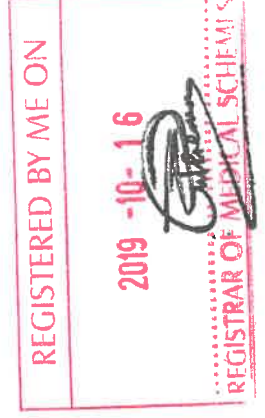
A member's total contributions shall be –

- 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.

Contribution	BonComprehensive	BonClassic	BonComplete	Standard	Standard Select	BonSave	Primary	Primary Select	BonFit Select	Hospital Standard	Bon Essential	Bon Essential Select
Member	R5 848	R4 296	R3 409	R3 888	R3 368	R2 192	R2 429	R2 065	R1 808	R2 284	R1 877	R1 602
MSA	R1 359	R707	R600	None	None	R531	None	None	R344	None	None	None
Total	R7 207	R5 003	R4 009	R3 888	R3 368	R2 723	R2 429	R2 065	R2 152	R2 284	R1 877	R1 602
Adult dependant: See note 1	R5 515	R3 688	R2 730	R3 371	R2 914	R1 698	R1 900	R1 615	R1 401	R1 925	R1 436	R1 225
MSA	R1 282	R607	R481	None	None	R411	None	None	R267	None	None	None
Total	R6 797	R4 295	R3 211	R3 371	R2 914	R2 109	R1 900	R1 615	R1 668	R1 925	R1 436	R1 225
Child dependant: See notes 2 & 3	R1 190	R1 061	R926	R1 140	R986	R656	R773	R657	R542	R869	R550	R470
MSA	R277	R175	R163	None	None	R159	None	None	R103	None	None	None
Total	R1 467	R1 236	R1 089	R1 140	R986	R815	R773	R657	R645	R869	R550	R470



***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.

3. Additional contribution for Personal Medical Savings Account

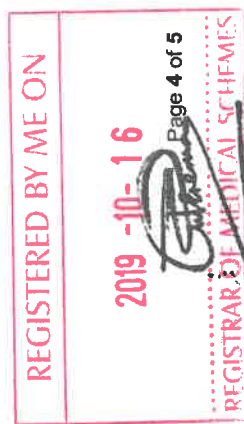
The monthly additional contribution to be paid in respect of the member's Personal Medical Savings Account shall not exceed 25% of the member's total contributions as set out in 2.4. Balances in a member's Personal Medical Savings Account shall be dealt with as set out in Annexure A – Appendix 1.

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).

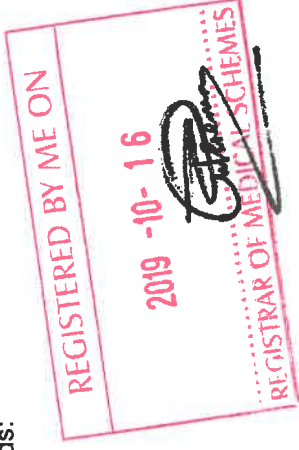
5. Premium penalties for persons joining late in life

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:

$$A = B \text{ minus } (35+C) \text{ where}$$

“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.