

Bonitas

REGISTERED BY ME ON

2024/12/13

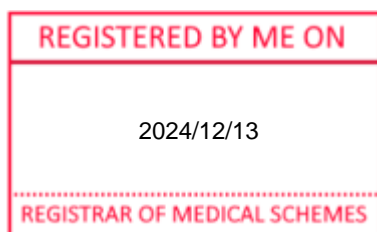
REGISTRAR OF MEDICAL SCHEMES

**BONITAS
MEDICAL FUND
ANNEXURE A**

BONCAP

2025





CONTRIBUTIONS

(With effect from 1 January 2025)
(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. A member's total contributions shall be –

2.1 The relevant contribution as set out in the table below, plus

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

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

3 Contributions Table for members on BonCap.

3.1 the relevant contribution in column A of the table below according to the member's income category; plus

3.2 contributions in respect of a member's registered dependants who are 24 years of age or older as set out in column B of the table, plus

3.3 contributions in respect of a member's registered dependants who are under 24 years of age as set out in column C of the table below.

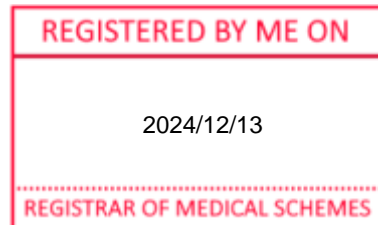
3.4 In the event that a member's income changes during the course of a benefit year, thus placing the member in a higher/lower income category for contribution purposes, the member shall immediately inform the Scheme of such change and the Scheme shall affect such adjustment to the higher/lower income band from the month within which the salary adjustment occurs as per paragraph 13.7 of the Main Rules.

3.5 Income verification is conducted on an annual basis and the relevant supporting documentation must be submitted. Should the necessary documentation not be received timeously, the member's contribution will be defaulted to the highest income category.

3.6 Contributions are income based. The higher gross monthly income of the member or his/her registered spouse/life partner will be used to calculate the contribution. Proof of income will be required. Failure to provide the required proof of income will result in the income being defaulted to the highest category until proof is received.

3.7 For purposes of this clause, the term “full time student” means a student for whom study is his/her main activity and who is enrolled for the number of modules at a tertiary institution which results in such a tertiary institution classifying the student as a full time student. In the event that the main member is a full time, the contribution rate will be determined by the special student rate as set out in the table below.

BONCAP



INCOME CATEGORY	MONTHLY INCOME	CONTRIBUTIONS		
		Column A Member	Column B Adult Dependant 24 years of age or older	Column C Child Dependant under 24 years of age*
100*	R0 - R850	R982	R982	R982
300	R851 to R11 250	R1 554	R1 554	R732
500	R11 251 to R18 250	R1 897	R1 897	R872
900	R18 251 to R23 740	R3 058	R3 058	R1 157
1000	R23 741+	R3 753	R3 753	R1 424

*Special Student Band

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).

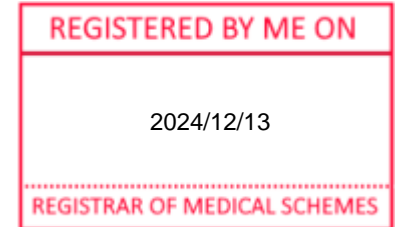
5. Premium penalties for persons joining late in life

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 6.1 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 6.2 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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