ALLIANCE-MIDMED MEDICAL SCHEME

ANNEXURE A

CONTRIBUTIONS

(With effect from 1 January 2026)

REGISTERED BY ME ON
Mondi Govuzela
2025/12/01
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01/12/2025 14:46:55(UTC+02:00)
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REGISTRAR OF MEDICAL SCHEMES

1. Definition of income

"**Income**" shall mean, in respect of -

1.1 an employee –

his monthly pensionable earnings received from his employer;

1.2 a continuation member –

the member's current income, to include all income from all sources, i.e. investments, retirement annuities, etc.

1.3 a member who registers his or her spouse or partner as a dependant –

Notwithstanding who is registered as the Principal member, the higher of the income of the member or spouse or partner.

2. Contributions payable by or on behalf of all members

The total monthly contribution based on the income of the member and number of dependants registered from time to time is the sum of the contribution in Table A of the Contribution Table below.

3. Personal Medical Savings Account

Savings levels are fixed at 5% of the member's premium as defined in point 2.

4. Contribution Table for 2026

The table shows the resulting 2026 contributions that are based on a 6% contribution increase.

Income band	Contribution type	Principal member	Adult dependant	Child dependant
R0 - R5,000	Risk Contribution	R3,084	R2,688	R556
	Savings Contribution	R162	R141	R29
	Total Contribution	**R3,246**	**R2,829**	**R585**
R5,001 - R6,000	Risk Contribution	R3,089	R2,810	R918
	Savings Contribution	R163	R148	R48
	Total Contribution	**R3,252**	**R2,958**	**R966**
R6,001 - R7,000	Risk Contribution	R3,374	R3,075	R1,017
	Savings Contribution	R178	R162	R54
	Total Contribution	**R3,552**	**R3,237**	**R1,071**
R7,001 - R8,000	Risk Contribution	R3,556	R3,236	R1,073
	Savings Contribution	R187	R170	R56
	Total Contribution	**R3,743**	**R3,406**	**R1,129**
R8,001 - R9,000	Risk Contribution	R3,715	R3,379	R1,112
	Savings Contribution	R196	R178	R59
	Total Contribution	**R3,911**	**R3,557**	**R1,171**
R9,001 - R10,000	Risk Contribution	R3,917	R3,563	R1,175
	Savings Contribution	R206	R188	R62
	Total Contribution	**R4,123**	**R3,751**	**R1,237**
R10,001 - R13,500	Risk Contribution	R4,092	R3,724	R1,225
	Savings Contribution	R215	R196	R64
	Total Contribution	**R4,307**	**R3,920**	**R1,289**
R13,501 - R17,500	Risk Contribution	R4,227	R3,849	R1,276
	Savings Contribution	R222	R203	R67
	Total Contribution	**R4,449**	**R4,052**	**R1,343**
R17,501 - R19,000	Risk Contribution	R4,303	R3,917	R1,294
	Savings Contribution	R226	R206	R68
	Total Contribution	**R4,529**	**R4,123**	**R1,362**
R19,001 - R25,000	Risk Contribution	R4,433	R4,034	R1,327
	Savings Contribution	R233	R212	R70
	Total Contribution	**R4,666**	**R4,246**	**R1,397**
R25,001+	Risk Contribution	R4,514	R4,109	R1,352
	Savings Contribution	R238	R216	R71
	Total Contribution	**R4,752**	**R4,325**	**R1,423**

5. Time for payment of contributions

5.1 All members except continuation members

Contributions in respect of all members except continuation members shall be paid monthly in arrear to the Scheme by not later than the third day of the month following that to which the contribution applies.

5.1.1 Where continuation members are responsible for a portion of the contribution, such portion is to be paid by debit order by not later than the third day of the month following that month to which the contribution applies.

6. Premium penalties for persons joining late in life

6.1 Premium penalties may be applied to a late joiner. Such penalties shall be applied only to that portion of the contribution relative to the late joiner and shall not exceed the following bands.

PENALTY BANDS	MAXIMUM PENALTY
1 – 4 years	0.05 x contribution
5 – 14 years	0.15 x contribution
15- 24 years	0.15 x contribution
25+ years	0.15 x contribution

6.2 The following formula shall be applied to determine the applicable penalty band:

A = B minus (35 +C) where:

A = number of years to determine appropriate penalty band

B = age of the late joiner at time of application

C = number of years of creditable coverage which can be demonstrated

6.3 Should a late joiner penalty already have been imposed and evidence of creditable coverage is produced thereafter, the penalty shall be recalculated, and such revised penalty shall be applied from the time that such evidence was provided.

6.4 If an applicant is unable to obtain documentary proof to substantiate periods of creditable coverage, he/she shall be entitled to produce a sworn affidavit declaring such detailed information and that reasonable efforts to obtain documentary evidence of such periods of creditable coverage were unsuccessful. It remains however, the discretion of the scheme to make the final decision on whether the late joiner penalty will be applicable.

6.5 Late Joiner Penalties will not apply for dependants, where a member has been a member of the Scheme for a continuous period of five years and longer.

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