ANNEXURE A: 2022 CONTRIBUTION TABLES

1. Contribution detailed below is the total contribution payable to the Malcor Medical Aid Scheme (R'000's).

Contribution Table: Plan A, Plan B and Plan C

	Total Contribution				
Plan	Member	Member + 1	Member + 2	Member + 3	Member + 4 +
Plan A	5,227	9,523	10,258	10,993	11,728
Plan B	3,234	6,416	6,762	7,109	7,455
Plan C	2,360	4,452	5,450	6,447	7,445

Contribution Table: Plan D

	Total Contribution		
Income Band	Member	Spouse/Adult	Child
0- 10219	805	765	345
10220 - 12774	1,010	980	435
12775 - 23000	1,465	1,430	635
23001+	1,805	1,765	845

2. Contribution penalties for persons joining late in life

The Scheme may apply Late Joiner Penalties in accordance with Section 13 of the Act. Contribution penalties will be applied in respect of an applicant or the adult dependant of an applicant who, at the date of application for membership or admission as a dependant, as the case may be, is thirty five years (35) of age or older but excludes any beneficiary who enjoyed coverage with one or more medical schemes as from a date preceding 1 April 2001, without a break in coverage exceeding three (3) consecutive months since 1 April 2001.

Penalty Bands	Maximum Penalty
1-4 years	0.05 multiplied by the relevant contribution
5-14 years	0.25 multiplied by the relevant contribution
15-24 years	0.50 multiplied by the relevant contribution
25+ years	0.75 multiplied by the relevant contribution

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

Creditable coverage means any period of verifiable medical scheme membership of the applicant or his dependant, but excluding membership as a child dependant, terminating two (2) years or more before the date of the latest membership.