

ANNEXURE A: 2021 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

Plan	Total Contribution				
	Member	Member + 1	Member + 2	Member + 3	Member + 4 +
Plan A	4,978	9,069	9,769	10,469	11,169
Plan B	3,080	6,110	6,440	6,770	7,100
Plan C	2,247	4,240	5,190	6,140	7,090

Contribution Table: Plan D

Income Band	Total Contribution		
	Member	Spouse/Adult	Child
0- 9375	775	720	329
9376 - 11720	970	925	411
11721 - 21100	1,400	1,350	603
21101+	1,720	1,665	799

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.

REGISTERED BY ME ON

2020/11/18

REGISTRAR OF MEDICAL SCHEMES

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:

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

