



Annexure A - All Options 2017

BONCOMPREHENSIVE

BONCLASSIC

BONCOMPLETE

STANDARD

STANDARD SELECT

BONSAVE

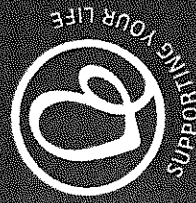
BONFIT

PRIMARY

BONESSENTIAL OPTIONS

HOSPITAL STANDARD

HOSPITAL PLUS



CONTRIBUTIONS

(With effect from 1 January 2017)
(unless otherwise specified below)

1. Basis of contributions payable

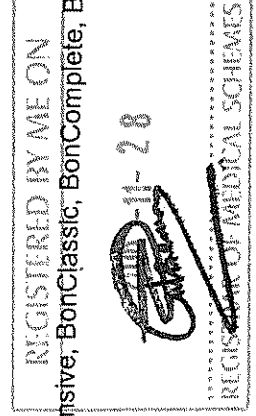
All members

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, Primary, BonEssential, Hospital Standard and Hospital Plus.

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 account for members on BonComprehensive, BonClassic, BonComplete, BonSave and BonFit.

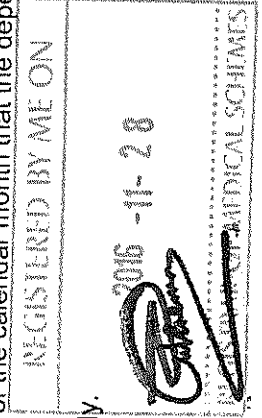


Contribution	BonComprehensive	BonClassic	BonComplete	Standard	Standard Select	Hospital Plus	BonSave	Primary	BonFit	Hospital Standard	Bon Essential
Member	R4 263.00	R3 132.00	R2 485.00	R2 998.00	R2 597.00	R2 636.00	R1 793.00	R1 924.00	R1 520.00	R1 665.00	R1 473.00
MSA	R991.00	R516.00	R438.00	None	None	None	R342	None	R269.00	None	None
Total	R5 254.00	R3 648.00	R2 923.00	R2 998.00	R2 597.00	R2 636.00	R2 135.00	R1 924.00	R1 789.00	R1 665.00	R1 473.00
Adult dependant: See note 1	R4 021.00	R2 689.00	R1 990.00	R2 600.00	R2 247.00	R2 372.00	R1 389.00	R1 505.00	R1 177.00	R1 404.00	R1 127.00
MSA	R935.00	R443.00	R350.00	None	None	None	R265.00	None	R208.00	None	None
Total	R4 956.00	R3 132.00	R2 340.00	R2 600.00	R2 247.00	R2 372.00	R1 654.00	R1 505.00	R1 385.00	R1 404.00	R1 127.00
Child dependant: See notes 2 & 3	R867.00	R773.00	R675.00	R880.00	R760.00	R853.00	R537.00	R613.00	R455.00	R633.00	R432.00
MSA	R202.00	R127.00	R119.00	None	None	None	R103.00	None	R80.00	None	None
Total	R1 069.00	R900.00	R794.00	R880.00	R760.00	R853.00	R640.00	R613.00	R535.00	R633.00	R432.00

***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

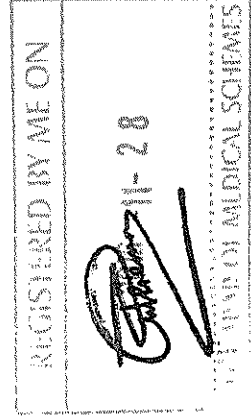
The total contributions (i.e. member and employer contributions) shall be payable to the Fund by not later than the first day of the month to which they relate (i.e. in advance), unless the Principal Officer determines that contributions payable by any member or group of members shall be payable to the 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.

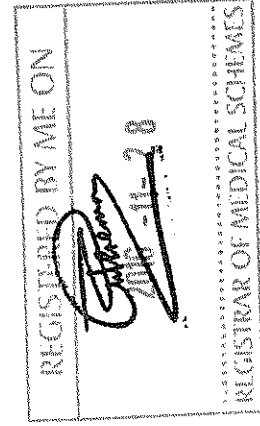
5.2 The premium penalties referred to in paragraph 5.1 shall not exceed the following bands:

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



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