

Government Employees Medical Scheme (GEMS)

ANNEXURE B

CONTRIBUTIONS AND LATE JOINER PENALTIES

1. GEMS monthly contributions for 2018

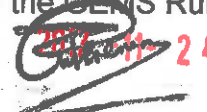
Option	RISK			SAVINGS			TOTAL		
	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
Opalite									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R8 473.00	945	726	403	0	0	0	945	726	403
R8 473.01 - R11 890.00	990	770	434	0	0	0	990	770	434
R11 890.01 - R20 369.00	1 052	810	460	0	0	0	1 052	810	460
R20 369.01 +	1 170	962	554	0	0	0	1 170	962	554
Emerald									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R8 473.00	1 090	1 055	605	0	0	0	1 090	1 055	605
R8 473.01 - R11 890.00	1 182	1 139	668	0	0	0	1 182	1 139	668
R11 890.01 - R20 369.00	1 290	1 253	717	0	0	0	1 290	1 253	717
R20 369.01 +	1 547	1 508	870	0	0	0	1 547	1 508	870
Ruby									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R12 760.00	1 784	1 308	688	446	327	172	2 230	1 635	860
R12 760.01 - R22 037.00	1 988	1 460	772	497	365	193	2 485	1 825	965
R22 037.01 +	2 208	1 620	852	552	405	213	2 760	2 025	1 065
Emerald									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R12 760.00	2 483	1 845	916	0	0	0	2 483	1 845	916
R12 760.01 - R22 037.00	2 749	2 073	1 027	0	0	0	2 749	2 073	1 027
R22 037.01 +	3 081	2 305	1 145	0	0	0	3 081	2 305	1 145
Emerald EVO									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R12 760.00	2 194	1 631	809	0	0	0	2 194	1 631	809
R12 760.01 - R22 037.00	2 428	1 832	908	0	0	0	2 428	1 832	908
R22 037.01 +	2 721	2 036	1 011	0	0	0	2 721	2 036	1 011
Onyx									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R12 760.00	4 108	3 072	1 229	0	0	0	4 108	3 072	1 229
R12 760.01 - R27 189.00	4 275	3 179	1 334	0	0	0	4 275	3 179	1 334
R27 189.01 +	4 616	3 465	1 488	0	0	0	4 616	3 465	1 488

NOTE:

“Member” refers to a “Member” (i.e. a principal member), as defined under Section 4 “Definitions” of the main body of the GEMS Rules.

“Adult” refers to any “Adult Dependant”, as defined under Section 4 “Definitions” of the main body of the GEMS Rules.

“Child” refers to any “Child Dependant”, as defined under Section 4 “Definitions” of the main body of the GEMS Rules.

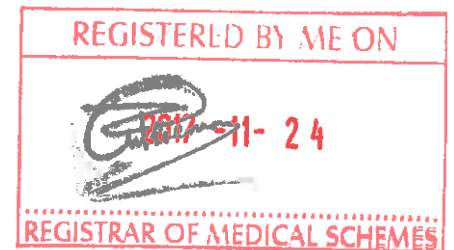
REGISTERED BY ME ON

 REGISTRAR OF MEDICAL SCHEMES


 1

2. Premium penalties for persons joining late in life

- 2.1. At the discretion of the Board, premium penalties may be applied to a late joiner.
- 2.2. Such penalties shall be applied only to that portion of the contribution relative to the late joiner and shall not apply to the Personal Medical Savings Account (PMSA) contribution.
- 2.3. A late joiner penalty 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	0.5 x contribution
25+ years	0.75 x contribution



- 2.4. 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 to late joiner at the time of application

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

- 2.5. Should a late joiner penalty already have been imposed and evidence of credible coverage is produced thereafter, the penalty shall be recalculated and such revised penalty shall be applied from time to time that such evidence was provided.
- 2.6. 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 that reasonable effort to obtain documentary evidence of such periods of credible coverage was unsuccessful.

