

Government Employees Medical Scheme (GEMS)

ANNEXURE B

CONTRIBUTIONS AND LATE JOINER PENALTIES

1. GEMS monthly contributions for 2019

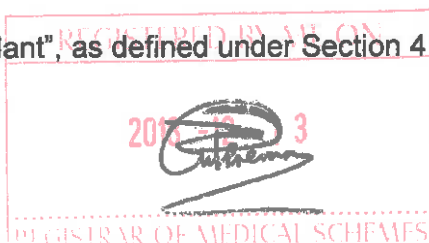
Option	RISK			SAVINGS			TOTAL		
	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
Sapphire									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R9 066.00	992	784	427	0	0	0	992	784	427
R9 066.01 - R12 722.00	1039	832	460	0	0	0	1039	832	460
R12 722.01 - R21 795.00	1 105	875	488	0	0	0	1 105	875	488
R21 795.01 +	1 228	1039	587	0	0	0	1 228	1039	587
Beryl									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R9 066.00	1 149	1 145	644	0	0	0	1 149	1 145	644
R9 066.01 - R12 722.00	1 246	1 236	711	0	0	0	1 246	1 236	711
R12 722.01 - R21 795.00	1 360	1 360	764	0	0	0	1 360	1 360	764
R21 795.01 +	1 633	1 633	927	0	0	0	1 633	1 633	927
Ruby									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R13 653.00	1 896	1 424	736	474	356	184	2 370	1 780	920
R13 653.01 - R23 580.00	2 112	1 588	824	528	397	206	2 640	1 985	1030
R23 580.01 +	2 344	1 764	908	586	441	227	2 930	2 205	1135
Emerald									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R13 653.00	2 653	2 021	985	0	0	0	2 653	2 021	985
R13 653.01 - R23 580.00	2 937	2 270	1 104	0	0	0	2 937	2 270	1 104
R23 580.01 +	3 292	2 524	1 231	0	0	0	3 292	2 524	1 231
Emerald EVO									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R13 653.00	2 271	1 734	844	0	0	0	2 271	1 734	844
R13 653.01 - R23 580.00	2 513	1 947	947	0	0	0	2 513	1 947	947
R23 580.01 +	2 816	2 164	1 054	0	0	0	2 816	2 164	1 054
Onyx									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R13 653.00	4 485	3 434	1 349	0	0	0	4 485	3 434	1 349
R13 653.01 - R29 092.00	4 668	3 554	1 465	0	0	0	4 668	3 554	1 465
R29 092.01 +	5 040	3 874	1 634	0	0	0	5 040	3 874	1 634

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.

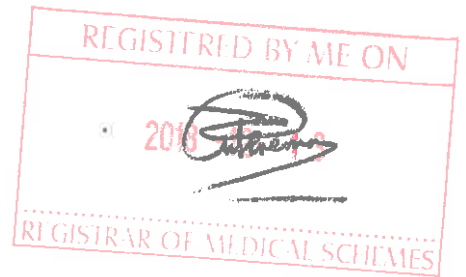


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2. Premium penalties for persons joining late in life

- 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 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.

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