

# Government Employees Medical Scheme (GEMS)

## ANNEXURE B

### CONTRIBUTIONS AND LATE JOINER PENALTIES

#### 1. GEMS monthly contributions for 2021

| Option                         | RISK          |              |              | SAVINGS       |              |              | TOTAL         |              |              |
|--------------------------------|---------------|--------------|--------------|---------------|--------------|--------------|---------------|--------------|--------------|
| <b>Tanzanite One</b>           |               |              |              |               |              |              |               |              |              |
| <b>Salary band</b>             | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> |
| <b>R0 - R9 728.00</b>          | 1 163         | 919          | 500          | 0             | 0            | 0            | 1 163         | 919          | 500          |
| <b>R9 728.01 - R13 651.00</b>  | 1 219         | 976          | 539          | 0             | 0            | 0            | 1 219         | 976          | 539          |
| <b>R13 651.01 - R23 386.00</b> | 1 296         | 1 026        | 572          | 0             | 0            | 0            | 1 296         | 1 026        | 572          |
| <b>R23 386.01 +</b>            | 1 517         | 1 283        | 726          | 0             | 0            | 0            | 1 517         | 1 283        | 726          |
| <b>Beryl</b>                   |               |              |              |               |              |              |               |              |              |
| <b>Salary band</b>             | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> |
| <b>R0 - R9 728.00</b>          | 1 312         | 1 308        | 735          | 0             | 0            | 0            | 1 312         | 1 308        | 735          |
| <b>R9 728.01 - R13 651.00</b>  | 1 423         | 1 412        | 812          | 0             | 0            | 0            | 1 423         | 1 412        | 812          |
| <b>R13 651.01 - R23 386.00</b> | 1 553         | 1 553        | 872          | 0             | 0            | 0            | 1 553         | 1 553        | 872          |
| <b>R23 386.01 +</b>            | 1 865         | 1 865        | 1 058        | 0             | 0            | 0            | 1 865         | 1 865        | 1 058        |
| <b>Ruby</b>                    |               |              |              |               |              |              |               |              |              |
| <b>Salary band</b>             | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> |
| <b>R0 - R14 650.00</b>         | 2 168         | 1 628        | 840          | 542           | 407          | 210          | 2 710         | 2 035        | 1 050        |
| <b>R14 650.01 - R25 301.00</b> | 2 416         | 1 816        | 940          | 604           | 454          | 235          | 3 020         | 2 270        | 1 175        |
| <b>R25 301.01 +</b>            | 2 676         | 2 016        | 1 036        | 669           | 504          | 259          | 3 345         | 2 520        | 1 295        |
| <b>Emerald</b>                 |               |              |              |               |              |              |               |              |              |
| <b>Salary band</b>             | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> |
| <b>R0 - R14 650.00</b>         | 3 030         | 2 308        | 1 125        | 0             | 0            | 0            | 3 030         | 2 308        | 1 125        |
| <b>R14 650.01 - R25 301.00</b> | 3 354         | 2 593        | 1 261        | 0             | 0            | 0            | 3 354         | 2 593        | 1 261        |
| <b>R25 301.01 +</b>            | 3 760         | 2 883        | 1 406        | 0             | 0            | 0            | 3 760         | 2 883        | 1 406        |
| <b>Emerald EVO</b>             |               |              |              |               |              |              |               |              |              |
| <b>Salary band</b>             | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> |
| <b>R0 - R14 650.00</b>         | 2 537         | 1 938        | 943          | 0             | 0            | 0            | 2 537         | 1 938        | 943          |
| <b>R14 650.01 - R25 301.00</b> | 2 808         | 2 176        | 1 058        | 0             | 0            | 0            | 2 808         | 2 176        | 1 058        |
| <b>R25 301.01 +</b>            | 3 146         | 2 419        | 1 178        | 0             | 0            | 0            | 3 146         | 2 419        | 1 178        |
| <b>Onyx</b>                    |               |              |              |               |              |              |               |              |              |
| <b>Salary band</b>             | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> | <b>Member</b> | <b>Adult</b> | <b>Child</b> |
| <b>R0 - R14 650.00</b>         | 5 228         | 4 004        | 1 572        | 0             | 0            | 0            | 5 228         | 4 004        | 1 572        |
| <b>R14 650.01 - R31 216.00</b> | 5 442         | 4 143        | 1 707        | 0             | 0            | 0            | 5 442         | 4 143        | 1 707        |
| <b>R31 216.01 +</b>            | 5 875         | 4 516        | 1 905        | 0             | 0            | 0            | 5 875         | 4 516        | 1 905        |

**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:

| <b>Penalty Bands</b> | <b>Maximum Penalty</b> |
|----------------------|------------------------|
| 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.

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