

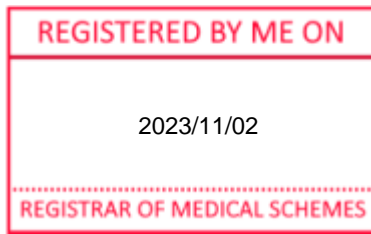
Government Employees Medical Scheme (GEMS)

ANNEXURE B

CONTRIBUTIONS AND LATE JOINER PENALTIES

1. GEMS Monthly Contributions for 2024

Option	Risk			Savings			Total		
Tanzanite One									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R10 506.00	1 363	1 077	587	0	0	0	1 363	1 077	587
R10 506.01 - R14 743.00	1 429	1 145	633	0	0	0	1 429	1 145	633
R14 743.01 - R25 256.00	1 520	1 203	670	0	0	0	1 520	1 203	670
R25 256.01 +	1 778	1 505	852	0	0	0	1 778	1 505	852
Beryl									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R10 506.00	1 538	1 534	863	0	0	0	1 538	1 534	863
R10 506.01 - R14 743.00	1 669	1 656	952	0	0	0	1 669	1 656	952
R14 743.01 - R25 256.00	1 821	1 821	1 022	0	0	0	1 821	1 821	1 022
R25 256.01 +	2 187	2 187	1 241	0	0	0	2 187	2 187	1 241
Ruby									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R15 821.00	2 544	1 908	984	636	477	246	3 180	2 385	1 230
R15 821.01 - R27 324.00	2 832	2 128	1 104	708	532	276	3 540	2 660	1 380
R27 324.01 +	3 136	2 364	1 216	784	591	304	3 920	2 955	1 520
Emerald									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R15 821.00	3 554	2 707	1 319	0	0	0	3 554	2 707	1 319
R15 821.01 - R27 324.00	3 933	3 041	1 478	0	0	0	3 933	3 041	1 478
R27 324.01 +	4 410	3 381	1 649	0	0	0	4 410	3 381	1 649
Emerald EVO									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R15 821.00	2 975	2 273	1 106	0	0	0	2 975	2 273	1 106
R15 821.01 - R27 324.00	3 293	2 552	1 241	0	0	0	3 293	2 552	1 241
R27 324.01 +	3 689	2 836	1 382	0	0	0	3 689	2 836	1 382
Onyx									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R15 821.00	6 162	4 718	1 853	0	0	0	6 162	4 718	1 853
R15 821.01 - R33 712.00	6 413	4 883	2 013	0	0	0	6 413	4 883	2 013
R33 712.01 +	6 924	5 322	2 246	0	0	0	6 924	5 322	2 246



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.

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	0.50 x contribution
25+ years	0.75 x contribution

2.4 The following formula shall be applied to determine the applicable penalty band:

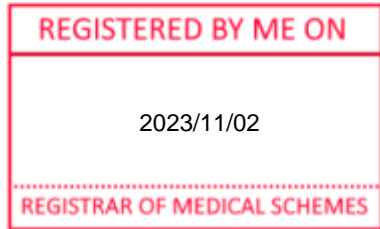
A = B minus (35 + C) where:

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 the 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.

A handwritten signature in black ink, consisting of several loops and a final flourish.