

# **UMVUZO HEALTH MEDICAL SCHEME**

## **ANNEXURE A**

### **CONTRIBUTIONS**

#### **MEMBERSHIP FEES – (APPLICABLE WITH EFFECT FROM 1 JANUARY 2026)**

##### **STIPULATIONS:**

##### **Membership fees -**

- (a) based on the number of registered dependants - are payable by a member as stated in paragraph 1, which must - where applicable - be deducted monthly from the wages, salary or pension of the member and paid to the Scheme: Provided that a person whose monthly contributions are not paid over by the employer, must deposit the monthly contribution in advance into the banking account of **UMVUZO HEALTH**;
- (b) are payable with effect from the date of admission up to and including the last day of the month in which membership is terminated: Provided that, admission will only take place on the first day of a month, and that members only qualify for benefits in months where the premiums have been fully paid. Members whose payments have not been received by the 3<sup>RD</sup> day of the month will be suspended; and
- (c) where applicable, when proof of income must be supplied to determine contributions, the member shall immediately inform the Scheme of such change and the Scheme shall affect such adjustment from the current month.

## **SCALE OF MEMBERSHIP FEES**

### **1. All registered members Premium table**

#### **1.1 Standard option**

<b>Total monthly contributions -</b>	
<b>Member</b>	<b>R3 106.00</b>
<b>Adult dependant</b>	<b>R2 949.00</b>
<b>Child dependant</b>	<b>R 942.00</b>

#### **1.2 Ultra Affordable option**

##### **1.2.1 Total monthly contributions for members earning more than R11 000 per month -**

<b>Member</b>	<b>R2 302.00</b>
<b>Adult dependant</b>	<b>R2 302.00</b>
<b>Child dependant</b>	<b>R 919.00</b>

##### **1.2.2 Total monthly contributions for members earning R11 000 and less per month -**

<b>Member</b>	<b>R1 564.00</b>
<b>Adult dependant</b>	<b>R1 564.00</b>
<b>Child dependant</b>	<b>R 758.00</b>

#### **1.3 Supreme option**

<b>Total monthly contributions -</b>	
<b>Member</b>	<b>R3 727.00</b>
<b>Adult dependant</b>	<b>R3 503.00</b>
<b>Child dependant</b>	<b>R1 119.00</b>

#### **1.4 Extreme option**

<b>Total monthly contributions -</b>	
<b>Member</b>	<b>R4 883.00</b>
<b>Adult dependant</b>	<b>R4 590.00</b>
<b>Child dependant</b>	<b>R1 490.00</b>

#### **1.5 Activator option**

<b>Total monthly contributions -</b>	
<b>Member</b>	<b>R3 250.00</b>
<b>Adult dependant</b>	<b>R3 055.00</b>
<b>Child dependant</b>	<b>R 977.00</b>

## 2. Premium penalties for persons joining late in life

Premium penalties will be applied in respect of persons over the age of 35 years, who were without medical scheme cover for the period indicated hereunder after the age of 30 years as follows –

1 – 4 years	@ 0.05 multiplied by the relevant contribution in 1 above.
5 – 14 years	@ 0.25 multiplied by the relevant contribution in 1 above.
15 – 24 years	@ 0.5 multiplied by the relevant contribution in 1 above.
25+ years	@ 0.75 multiplied by the relevant contribution in 1 above.

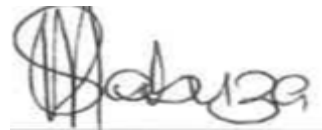
**Creditable coverage** means any period in which a late joiner was a –

- a) member a dependant or a dependant of a medical scheme;
- b) member or a dependant of an entity doing the business of a medical scheme which, at the time of his or her membership of such entity, was exempt from the provisions of the Act;
- c) uniformed employee of the South African National Defence Force, or a dependant of such employee, who received medical benefits from the South African National Defence Force; or
- d) member or a dependant of the Permanent Force Continuation Fund but excluding any period of coverage under the age of 21 years.

### S I G N A T U R E S:



**SS Mokoena**  
**CHAIRPERSON**



**SS Mabuza**  
**TRUSTEE**



**HB van Zyl**  
**PRINCIPAL OFFICER**  
19/09/2025