

ANNEXURE A. CONTRIBUTIONS

1. Contribution tables

ANNEXURE A.1 PACE1 2025 CONTRIBUTION TABLE

Monthly Contributions payable from 1 January 2025

PACE1: The savings account shall be limited to 19% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R4 622		R1 084	R5 706
Spouse/Adult dependant	R3 247		R761	R4 008
Child dependant	R1 166		R274	R1 440
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.2
PACE2
2025
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2025

PACE2: The savings account shall be limited to 14% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R6 993		R1 139	R8 132
Spouse/Adult dependant	R6 858		R1 116	R7 974
Child dependant	R1 542		R251	R1 793
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.3
PACE3
2025
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2025

PACE3: The savings account shall be limited to 14% of gross annual Contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R8 029		R1 307	R9 336
Spouse/Adult dependant	R6 463		R1 052	R7 515
Child dependant	R1 382		R224	R1 606
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependent contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.4
PACE4
2025
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2025

PACE4: The savings account shall be limited to 3% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R11 312		R350	R11 662
Spouse/Adult dependant	R11 312		R350	R11 662
Child dependant	R2 650		R82	R2 732
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.5
BEAT1 AND BEAT1 NETWORK
2025
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2025

BEAT1: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 347	R2 347
Spouse/Adult dependant	R1 822	R1 822
Child dependant	R987	R987
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

OR

BEAT1 NETWORK: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 111	R2 111
Spouse/Adult dependant	R1 641	R1 641
Child dependant	R889	R889
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

**ANNEXURE A.6
BEAT2 AND BEAT2 NETWORK
2025
CONTRIBUTION TABLE**

Monthly Contributions payable from 1 January 2025

BEAT2: The savings account shall be limited to 16% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 410		R459	R2 869
Spouse/Adult dependant	R1 872		R356	R2 228
Child dependant	R1 015		R193	R1 208
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

OR

BEAT2 NETWORK: The savings account shall be limited to 16% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 168		R413	R2 581
Spouse/Adult dependant	R1 685		R321	R2 006
Child dependant	R912		R174	R1 086
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.7
BEAT3 AND BEAT 3NETWORK
2025
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2025

BEAT3: The savings account shall be limited to 15% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 569		R630	R4 199
Spouse/Adult dependant	R2 546		R449	R2 995
Child dependant	R1 260		R222	R1 482
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

OR

BEAT3 NETWORK: The savings account shall be limited to 15% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 212		R567	R3 779
Spouse/Adult dependant	R2 291		R405	R2 696
Child dependant	R1 134		R200	R1 334
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.8
BEAT3 Plus
2025
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2025

BEAT3 PLUS: The savings account shall be limited to 25% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 636		R1 212	R4 848
Spouse/Adult dependant	R2 613		R872	R3 485
Child dependant	R1 327		R442	R1 769
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.9
BEAT4
2025
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2025

BEAT4: The savings account shall be limited to 14% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R5 876		R956	R6 832
Spouse/Adult dependant	R4 852		R790	R5 642
Child dependant	R1 452		R237	R1 689
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly Contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.10
RHYTHM1
2025
CONTRIBUTION TABLE**

TABLE A Contributions of members with a monthly income of R0 – R9 000
TABLE B Contributions of members with a monthly income of R9 001 – R14 000
TABLE C Contributions of members with a monthly income of R14 001 and above.

Monthly contributions payable from 1 January 2025

TABLE A: MONTHLY INCOME: R0 - R9 000		
RHYTHM1: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R1 615	R1 615
Spouse/Adult dependant	R1 615	R1 615
Child dependant	R665	R665
♦ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions.		

TABLE B MONTHLY INCOME: R9 001 – R14 000		
RHYTHM1: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R1 883	R1 883
Spouse/Adult dependant	R1 883	R1 883
Child dependant	R800	R800
♦ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions.		

TABLE C MONTHLY INCOME: R14 001 AND ABOVE		
RHYTHM1: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 363	R3 363
Spouse/Adult dependant	R3 363	R3 363
Child dependant	R1 742	R1 742
♦ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions.		

**ANNEXURE A.11
RHYTHM2
2025
CONTRIBUTION TABLE**

TABLE A Contributions of members with a monthly income of R0 – R5 500

TABLE B Contributions of members with a monthly income of R5 501 – R8 500

TABLE C Contributions of members with a monthly income of R8 501 and above

Monthly contributions payable from 1 January 2025

TABLE A: MONTHLY INCOME: R0 - R5 500		
RHYTHM2: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 368	R2 368
Spouse/Adult dependant	R2 250	R2 250
Child dependant	R1 425	R1 425
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

TABLE B MONTHLY INCOME: R5 501 – R8 500		
RHYTHM2: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 845	R2 845
Spouse/Adult dependant	R2 703	R2 703
Child dependant	R1 707	R1 707
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

TABLE C MONTHLY INCOME: R8 501 AND ABOVE		
RHYTHM2: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 413	R3 413
Spouse/Adult dependant	R3 072	R3 072
Child dependant	R1 707	R1 707
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

2. Contribution penalties for persons joining late in life

2.1 The Scheme may apply penalties to a late joiner and such penalties must be applied only to the risk portion of the monthly contribution of the Member or Dependant who is 35 (thirty-five) years or older.

2.2 The penalties referred to in Rule 2.1 shall not exceed the following bands:

Penalty bands	Maximum penalty
1 – 4 years	0.05 x risk contribution
5 – 14 years	0.25 x risk contribution
15 – 24 years	0.50 x risk contribution
25 + years	0.75 x risk contribution

2.3 To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in Rule 2.2, the following formula shall be applied:

$$A = B \text{ minus } (35 + C)$$

Where:

"A" means the number of years referred to in the first column of the table in Rule 2.2, for purposes of determining the appropriate penalty band;

"B" means the age of the late joiner at the time of his or her application for membership or admission as a dependant; and

"C" means the number of years of creditable coverage which can be demonstrated by the late joiner.

2.4 Where an applicant or his or her dependant produces evidence of creditable coverage, as defined in Rule 4.26 of the main Bestmed Rules, after a late joiner penalty has been imposed, the Scheme must recalculate the penalty and apply such revised penalty from the time such evidence is provided.

2.5 For the purposes of Rules 2.3 and 2.4, it shall be sufficient proof of creditable coverage if the applicant produces a sworn affidavit in which he or she declares:

2.5.1 the relevant periods in which he or she was a member or dependant and the name or names of the relevant medical schemes or other relevant entities corresponding with such period or periods; and

- 2.5.2** that reasonable efforts have been made to obtain documentary evidence of such periods of creditable coverage, but have been unsuccessful.
- 2.6** Late joiner penalties may continue to be applied upon transfer of the member or adult dependant to other medical schemes. The new medical scheme is required to calculate the late joiner penalty to be applied by using the formula indicated in Rule 2.3.