

Government Employees Medical Scheme (GEMS)

ANNEXURE B

CONTRIBUTIONS AND LATE JOINER PENALTIES

1. GEMS Monthly Contributions for 2022

Option	RISK			SAVINGS			TOTAL		
Tanzanite One									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R9 874.00	1 186	937	510	0	0	0	1 186	937	510
R9 874.01 - R13 856.00	1 243	996	550	0	0	0	1 243	996	550
R13 856.01 - R23 737.00	1 322	1 047	583	0	0	0	1 322	1 047	583
R23 737.01 +	1 547	1 309	741	0	0	0	1 547	1 309	741
Beryl									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R9 874.00	1 338	1 334	750	0	0	0	1 338	1 334	750
R9 874.01 - R13 856.00	1 451	1 440	828	0	0	0	1 451	1 440	828
R13 856.01 - R23 737.00	1 584	1 584	889	0	0	0	1 584	1 584	889
R23 737.01 +	1 902	1 902	1 079	0	0	0	1 902	1 902	1 079
Ruby									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R14 870.00	2 212	1 660	856	553	415	214	2 765	2 075	1 070
R14 870.01 - R25 681.00	2 464	1 852	960	616	463	240	3 080	2 315	1 200
R25 681.01 +	2 728	2 056	1 056	682	514	264	3 410	2 570	1 320
Emerald									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R14 870.00	3 091	2 354	1 148	0	0	0	3 091	2 354	1 148
R14 870.01 - R25 681.00	3 421	2 645	1 286	0	0	0	3 421	2 645	1 286
R25 681.01 +	3 835	2 941	1 434	0	0	0	3 835	2 941	1 434
Emerald EVO									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R14 870.00	2 588	1 977	962	0	0	0	2 588	1 977	962
R14 870.01 - R25 681.00	2 864	2 220	1 079	0	0	0	2 864	2 220	1 079
R25 681.01 +	3 209	2 467	1 202	0	0	0	3 209	2 467	1 202
Onyx									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R14 870.00	5 359	4 104	1 611	0	0	0	5 359	4 104	1 611
R14 870.01 - R31 684.00	5 578	4 247	1 750	0	0	0	5 578	4 247	1 750
R31 684.01 +	6 022	4 629	1 953	0	0	0	6 022	4 629	1 953

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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	0.5 x contribution
25+ years	0.75 contribution

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

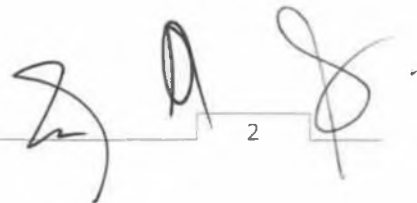
$A = B \text{ minus } (35 + C)$ where:

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.






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- 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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