

Government Employees Medical Scheme (GEMS)

ANNEXURE B

CONTRIBUTIONS AND LATE JOINER PENALTIES

1. GEMS Monthly Contributions for 2025

Option	Risk			Savings			Total		
Tanzanite One									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R10 989.00	1 546	1 221	666	0	0	0	1 546	1 221	666
R10 989.01 - R15 421.00	1 620	1 298	718	0	0	0	1 620	1 298	718
R15 421.01 - R26 418.00	1 824	1 444	804	0	0	0	1 824	1 444	804
R26 418.01 +	2 134	1 806	1 022	0	0	0	2 134	1 806	1 022
Beryl									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R10 989.00	1 744	1 740	979	0	0	0	1 744	1 740	979
R10 989.01 - R15 421.00	1 893	1 878	1 080	0	0	0	1 893	1 878	1 080
R15 421.01 - R26 418.00	2 185	2 185	1 226	0	0	0	2 185	2 185	1 226
R26 418.01 +	2 624	2 624	1 489	0	0	0	2 624	2 624	1 489
Ruby									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R16 549.00	2 884	2 164	1 116	721	541	279	3 605	2 705	1 395
R16 549.01 - R28 581.00	3 212	2 412	1 252	803	603	313	4 015	3 015	1 565
R28 581.01 +	3 556	2 680	1 380	889	670	345	4 445	3 350	1 725
Emerald									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R16 549.00	4 030	3 070	1 496	0	0	0	4 030	3 070	1 496
R16 549.01 - R28 581.00	4 460	3 448	1 676	0	0	0	4 460	3 448	1 676
R28 581.01 +	5 001	3 834	1 870	0	0	0	5 001	3 834	1 870
Emerald EVO									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R16 549.00	3 374	2 578	1 254	0	0	0	3 374	2 578	1 254
R16 549.01 - R28 581.00	3 734	2 894	1 407	0	0	0	3 734	2 894	1 407
R28 581.01 +	4 183	3 216	1 567	0	0	0	4 183	3 216	1 567
Onyx									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R16 549.00	6 988	5 350	2 101	0	0	0	6 988	5 350	2 101
R16 549.01 - R35 263.00	7 272	5 537	2 283	0	0	0	7 272	5 537	2 283
R35 263.01 +	7 852	6 035	2 547	0	0	0	7 852	6 035	2 547

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 of 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

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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.

