

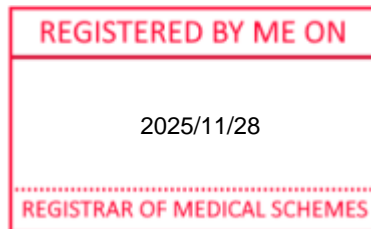
Government Employees Medical Scheme (GEMS)

ANNEXURE B

CONTRIBUTIONS AND LATE JOINER PENALTIES

1. GEMS Monthly Contributions for 2026

Option	Risk			Savings			Total		
Tanzanite One									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R11 462.00	1 698	1 341	731	0	0	0	1 698	1 341	731
R11 462.01 - R16 084.00	1 779	1 425	788	0	0	0	1 779	1 425	788
R16 084.01 - R27 554.00	2 203	2 061	1 060	0	0	0	2 203	2 061	1 060
R27 554.01 +	2 881	2 881	1 635	0	0	0	2 881	2 881	1 635
Beryl									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R11 462.00	1 915	1 911	1 075	0	0	0	1 915	1 911	1 075
R11 462.01 - R16 084.00	2 079	2 062	1 186	0	0	0	2 079	2 062	1 186
R16 084.01 - R27 554.00	2 399	2 399	1 346	0	0	0	2 399	2 399	1 346
R27 554.01 +	2 881	2 881	1 635	0	0	0	2 881	2 881	1 635
Ruby									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R17 261.00	3 168	2 376	1 224	792	594	306	3 960	2 970	1 530
R17 261.01 - R29 810.00	3 528	2 648	1 376	882	662	344	4 410	3 310	1 720
R29 810.01 +	3 904	2 944	1 516	976	736	379	4 880	3 680	1 895
Emerald									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R17 261.00	4 425	3 371	1 643	0	0	0	4 425	3 371	1 643
R17 261.01 - R29 810.00	4 897	3 786	1 840	0	0	0	4 897	3 786	1 840
R29 810.01 +	5 491	4 210	2 053	0	0	0	5 491	4 210	2 053
Emerald EVO									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R17 261.00	3 705	2 831	1 377	0	0	0	3 705	2 831	1 377
R17 261.01 - R29 810.00	4 100	3 178	1 545	0	0	0	4 100	3 178	1 545
R29 810.01 +	4 593	3 531	1 721	0	0	0	4 593	3 531	1 721
Onyx									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R17 261.00	7 673	5 874	2 307	0	0	0	7 673	5 874	2 307
R17 261.01 - R36 779.00	7 985	6 080	2 507	0	0	0	7 985	6 080	2 507
R36 779.01 +	8 621	6 626	2 797	0	0	0	8 621	6 626	2 797



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:

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

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.

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