

REGISTERED BY ME ON

2025/11/28

REGISTRAR OF MEDICAL SCHEMES

## Government Employees Medical Scheme (GEMS)

### ANNEXURE B

### CONTRIBUTIONS AND LATE JOINER PENALTIES

#### 1. GEMS Monthly Contributions for 2026

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

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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	0.50 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

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.

Nomzamo Tutu

Nomzamo Tutu (Sep 29, 2025 21:26:45 GMT+2)

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Siyabulela Tsengiwe

Siyabulela Tsengiwe (Sep 30, 2025 08:46:43 GMT+2)

Moloabi

Dr Stan Moloabi (Sep 30, 2025 09:36:33 GMT+2)