

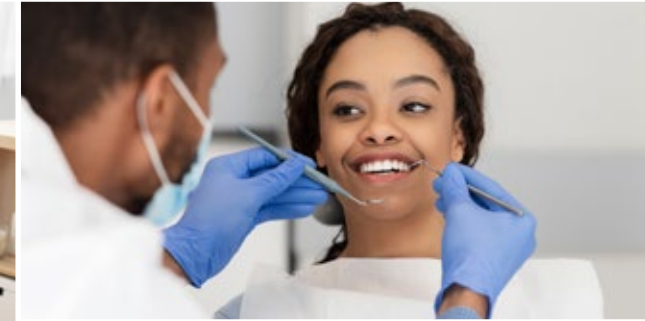
2021 BENEFITS BROCHURE

JOIN SAMWUMED

Affordable Quality
Health Care.

SAMWUMED provides **HIGH VALUE** medical aid benefits
for Municipality Workers at **Affordable contributions!**

 Samwumed  @SAMWUMEDhealth  Samwumed



Stepping Up our Game as SA's Caring Essential Service

SAMWUMED
Real Heritage. Real People. Real Health Care.



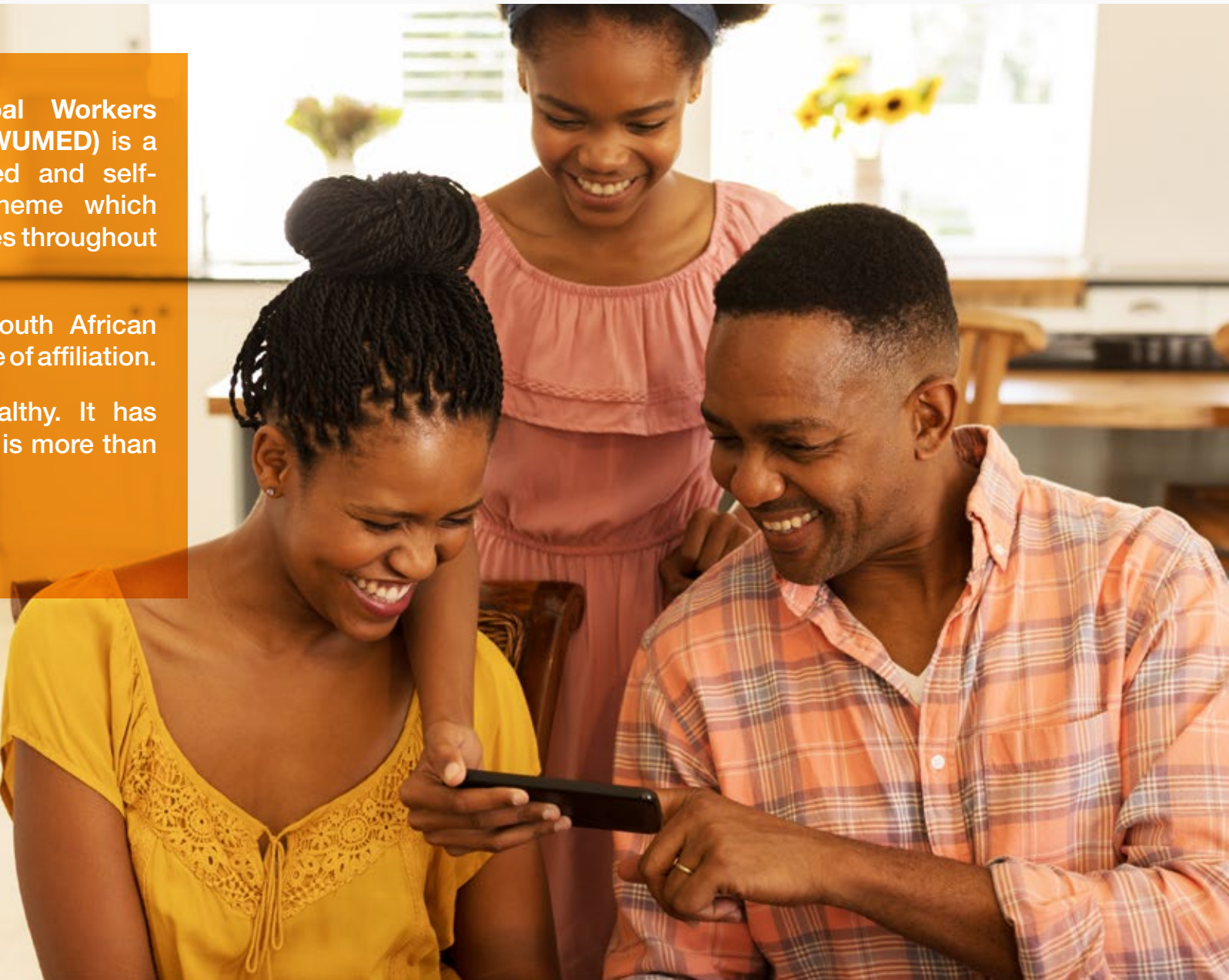
About SAMWUMED

The South African Municipal Workers Union Medical Scheme (SAMWUMED) is a fully-funded, national-accredited and self-administered medical aid scheme which covers approximately 75 000 lives throughout South Africa.

We welcome and cover all South African municipality workers irrespective of affiliation.

Our Scheme is financially healthy. It has reserve levels above 70%. This is more than the required 25%.

We pay claims!



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Reasons to Join SAMWUMED

Times are hard. Consider your Options! Join **SAMWUMED** and get comprehensive medical aid cover at a cost that will not cripple your budget.



JOIN SAMWUMED

For Comprehensive Private Care at any Hospital in South Africa, at a cost that will not cripple your budget.

[CLICK HERE TO JOIN](#)



JOIN SAMWUMED

For Mental Health, Gout, Cancer, heart and other Chronic Diseases Cover at a cost that will not cripple your budget.

[CLICK HERE TO JOIN](#)



JOIN SAMWUMED

And get your Medicines including Chronic, Over the Counter and Prescription when you need them, at a cost that will not cripple your budget.

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JOIN SAMWUMED

And be covered for COVID-19. Including consultations, tests and hospitalisation from your existing benefits without paying extra.

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CONSIDER YOUR OPTIONS

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→ **AND STAY ON BUDGET**

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Reasons to Stay with SAMWUMED

You work hard to be able to pay your medical aid. You don't have to stress when you need it. **You have Many Benefits.**

Hospital Cover

Your Benefits include:

- Hospital Cover of R827 000 for Option A
- Hospital Cover of R1 653 500 for Option B

CLICK HERE FOR MORE



Chronic Disease Cover

Your Benefits include 26 Chronic Diseases including:

- Mental Health
- Gout
- Cancer
- Heart Diseases

CLICK HERE FOR MORE



Medication Cover

Your Benefits include:

- Chronic
- Over the Counter Medicines
- Prescription Medicines

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COVID-19 Cover

Your Benefits include:

- Consultations
- Tests (negative and positive)
- Hospitalisation including complications and rehabilitation

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Reasons to Stay with SAMWUMED

You work hard to be able to pay your medical aid. You don't have to stress when you need it. **You have Many Benefits.**

Maternity Benefits

Your Benefits include:

- Comprehensive Maternity Cover
- Supplements
- Ultrasounds
- Consultations

CLICK HERE FOR MORE



Wellness Benefits

Your Benefits include:

- Free Health Screenings
- HIV Assessments
- Diabetes Assessments
- Cancer Assessments
- and many more

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Optometry

Your Benefits include:

- Eye Tests
- Glasses
- Lenses

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Dental

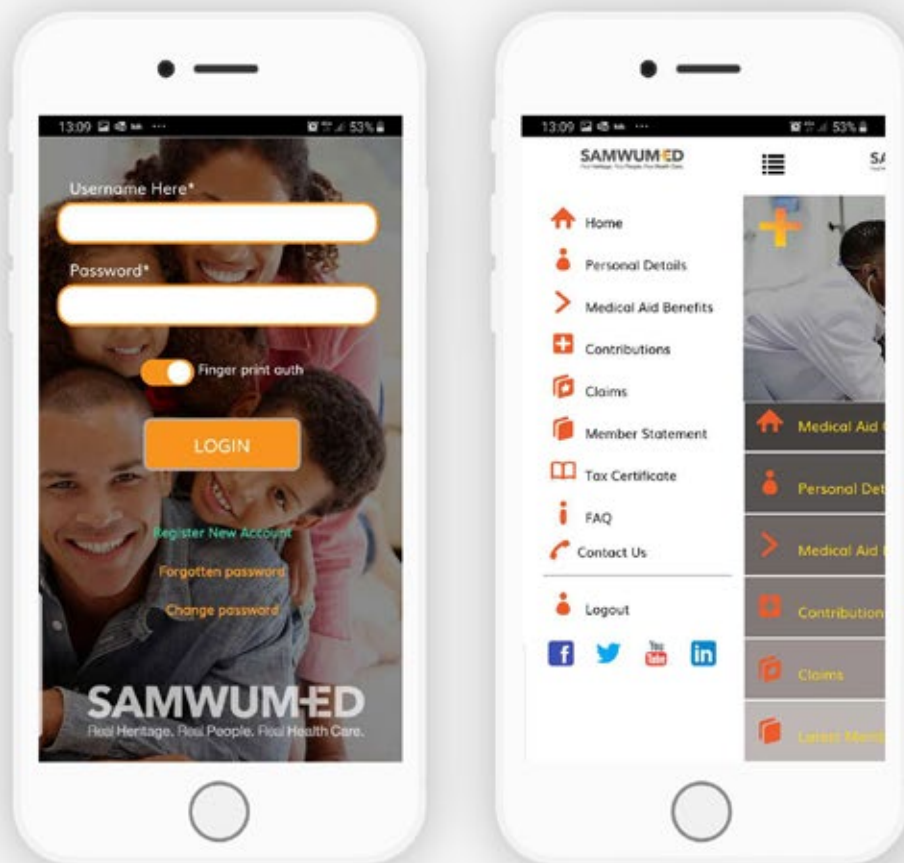
Your Benefits include:

- Taking out of Teeth (Extraction)
- Cleaning of teeth
- Artificial Teeth (Dentures)
- and many more

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SAMWUMED Cares Wellness Programme

Apart from ensuring our members do not find themselves in hospitals, the SAMWUMED Cares Wellness Programme and early detection benefit provides members with an opportunity to take ownership of their own health. Our amazing Programmes includes the following screenings:

Age	Screening Test	2021
Adults aged 18 years and older	Blood Pressure	Up to one screening Per beneficiary per year
Adults	Type II diabetes	Up to one screening Per beneficiary per year
25 to 64 years	Total Blood Cholesterol	Up to one screening Per beneficiary per year
11 to 24 years, 25 to 64 years, over 65 years old	Papanicolaou (Pap) test, Chlamydia screening	Up to one screening Per beneficiary per year within a 2 year cycle
Childbearing age	Folic acid	Up to 1 per month for the first 3 months of pregnancy
50 Years and older	Faecal occult blood test	Up to one screening Per beneficiary per year
Over the age of 45 until the age of 70	Mammogram	Up to one screening Per beneficiary every three years until the age of 70
Women older than 60 years and men older than 70 years	Screening for prostate cancer	Up to one Per beneficiary per year
45 years to 70 years	Bone Density Test	Up to one Per beneficiary per year
All Ages	HIV	One test per member per annum
25 years to 65 years	Cervical Cancer	Repeat every 5 years if HIV negative, every 3 years if HIV positive
Less than 1 month old	TSH screening	Once-off for hyperthyroidism in new-borns
Less than 1 month old	Pneumococcal vaccine	Up to one screening Per beneficiary per year
50 to 75 years old	Colorectal cancer	Up to one screening Pb every three years until the age of 70
Age 65 for women, Age 70 for men	Osteoporosis	Routine follow-ups every 18-24 months
Adults from age 20	Cholesterol	Up to once annually for high risk members

DISCLAIMER:

This Brochure is prepared and distributed for purposes of providing you with essential information to help you select the best benefit option for you and your family. It is not a full guide to the Scheme Rules and Benefits and does not supersede the Scheme Rules. All contributions and benefit options presented in the 2021 Brochure are subject to the approval by the Council for Medical Schemes.

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HIV MANAGEMENT PROGRAMME

SAMWUMED offers Members and Beneficiaries with HIV/AIDS complete HIV disease management assistance under its AID for AIDS Programme.



Medicine to treat HIV, including drugs to prevent mother-to-child transmission.



Nurse-Line service which allows a patient to call a nurse whenever the need arises.



Treatment to prevent opportunistic or common infections as a result of HIV. For example, pneumonia and TB.



Clinical guidelines and telephonic support for doctors.



Regular monitoring of the disease and response to therapy.



Help in finding a registered counsellor for emotional support.

Registering on the Programme

If you are diagnosed with HIV, your doctor must contact Aid for AIDS to register you on the HIV Management Programme.

The details are:

Tel: 0860 100 646 or 083 410 9078

Fax: 0800 600 773

Email: afa@afadm.co.za

MENTAL HEALTH PROGRAMME

Mental illness is a serious illness that can affect a person's thinking, mood and behaviour, as well as how they deal with stress.



The Mental Health Programme is aimed at helping members and dependents to manage their emotional, psychological and social wellbeing.



It provides support to patients suffering from drug and alcohol abuse and promotes access to the best quality primary mental healthcare that is available.



It provides effective collaboration between family practitioners, psychiatrists and other healthcare professionals.



Members receive direct access to a Care Manager, and an individualised care plan. They also receive relevant education and information on community support groups.

Registering on the Programme

To register your mental health condition, simply **call 0860 106 155** or **email membercare@medscheme.co.za**

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SAMWUMED Healthcare Programmes

CHRONIC MEDICINE MANAGEMENT (CMM) PROGRAMME

SAMWUMED covers its Members and their dependents for 27 Chronic illnesses.



This Programme is aimed at helping our Members and their dependents who suffer from chronic illnesses to receive their Chronic Medication un-interrupted.



Members and dependents under the Programme have access to a list of pre-approved medicines, referred to as a basket. They are also allowed to change or add new medicine based on the prescription.


Registering on the Programme

To be able to access this benefit, Members and their dependents have to register on the Programme.


Register Telephonically: Call CMM between 08:30am and 4pm on **0860 33 33 87** and select the chronic option.

CANCER DISEASE MANAGEMENT PROGRAMME

This Programme is aimed at helping our members and their dependents suffering from Cancer to get the right treatment to manage their disease and also improve the quality of their lives.



Through the Programme, patients are provided with treatment plans that include hospitalisation, private nursing or hospice services. Treatment also includes, MRI scans, CT scans, angiography and radiology.



Treatment plans are managed or overseen by a clinical team. All oncology or cancer treatment is subject to pre-authorisation and case management. After the treatment plans have been assessed and approved, authorisation is sent to the treating doctor.

Registering on the Programme

The treating doctor can **call 0860 100 572**, **fax 021 466 2303** or **email cancerinfo@medscheme.co.za** for patient registration and pre authorisation.

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SAMWUMED Healthcare Programmes

DBC BACK AND NECK REHABILITATION PROGRAMME

- 1 Manage severe neck and back pain
- 2 Restore the range of motion
- 3 Improve general condition
- 4 Improve muscle endurance

What is DBC?

The **DBC (Documentation Based Care)** back and neck rehabilitation programme is a physiotherapy and rehabilitation programme that helps members and dependents who suffer primarily from back and neck problems. It takes place at specific DBC Centres and consists of up to 12 sessions over a 6 week period. It helps patients to amongst others:

- 5 Restore muscle co-ordination and movement control
- 6 Re-educate patients on the difference between normal physical loading and pain
- 7 Reduce fears and avoidance behaviour
- 8 Tackle the psychological, social and occupational obstacles to return to normal daily living



Programme Benefits

- The Scheme covers the full cost of the programme, so it won't impact your Day-to-Day benefits.
- An initial assessment is done to determine the level of treatment required.
- A personalised treatment plan for up to 6 weeks, including doctors, physiotherapists and biokineticists.
- Home care plan to maintain results in the long-term.



Registering on the Programme

- Members can access the programme through various ways. For example:
- If admitted to hospital with back or neck surgery, pain management or specialised radiology.
 - If a member is identified as being at risk of a back or neck admission within the next year.
 - Referral by a specialist or Family Practitioner.
 - A member may also contact the **Member Contact Centre on 0860 002 103** should they experience chronic, ongoing back or neck pain.

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IMPROVED HEALTHCARE BENEFITS

We have increased our overall Medical Aid Benefits by **4.6%** whilst keeping Member Contributions to a minimum. This improvement in Benefits will cushion members against inflation.

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Doctor Benefits

GP & SPECIALIST CONSULTATIONS, VISITS AND PROCEDURES

Option A

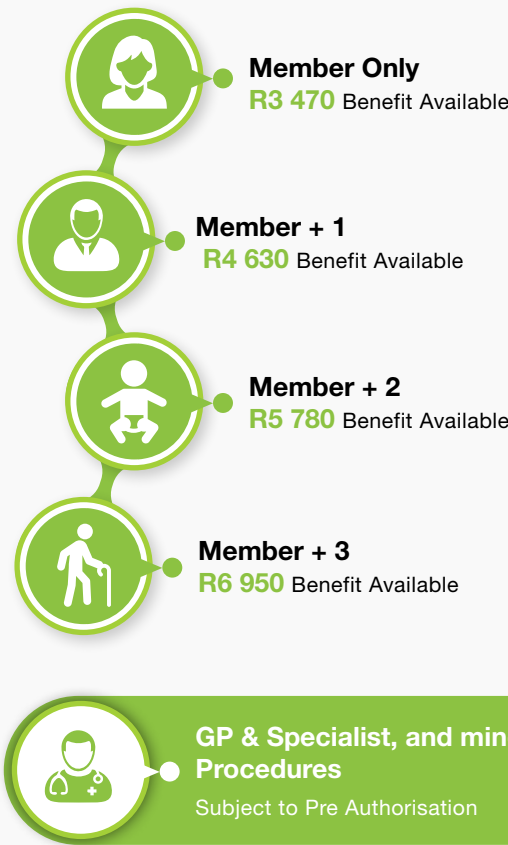
Members and their dependents on **Option A** are covered for treatments by GPs, either at the GPs' rooms or the members' home. They, along with their dependents are also covered for Emergency treatment and procedures.

Conditions

- The Emergency Treatment sub-limit is included in GP Consultations, visits and procedures limit. **Option A** amount **R1 300**.
- Aside from GP Consultations, Visits and Procedures, Members under both Options receive additional benefits in the form of **Specialists Visits and Consultations and Tests**.
- The benefits are subject to the Scheme's network of doctors and the appointment of a family practitioner.

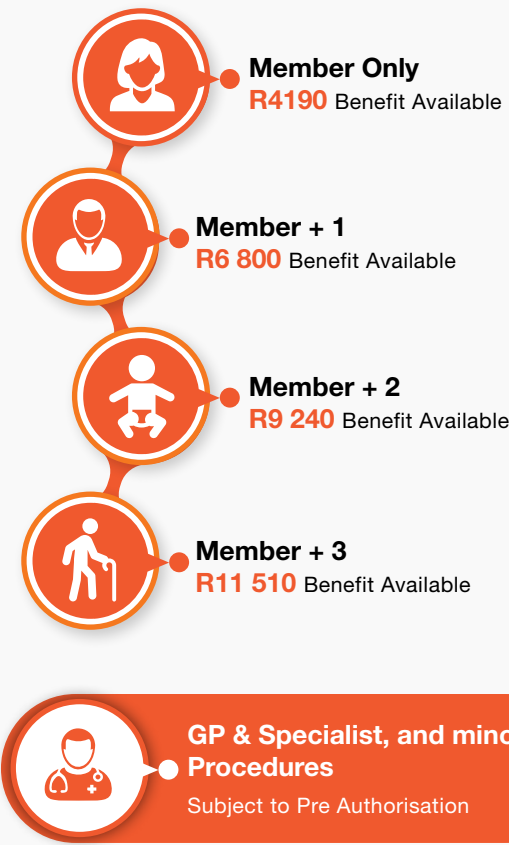
2021 BENEFITS OPTION A

Benefit available **R3 470**, per beneficiary per annum as follows:



2021 BENEFITS OPTION B

Benefit available **R6 800** per beneficiary per year



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Medication Benefits

The Scheme covers members on both **Option A** and **Option B** and their dependents for various types of medication, including prescribed, dispensed for acute; or a chronic condition including over the counter medicines.

Prescribed (A drug or medicine that legally requires a letter or prescription from a medical Practitioner for a pharmacy or any place that dispenses medicine to make it available to the member and or his or her dependents).

Dispensed (Dispensing refers to the process of preparing and giving medicine to a named person on the basis of a prescription).

Acute (This is medicines that have been issued by the GP but not added to a member's repeat prescription records). For the member to get additional medicines, they require a visit to their GP for a review before it is added onto their repeat prescription).

Over-the-counter medicine (This is medicine that may be sold at pharmacies or other shops without a doctor's prescription).

Highlights

Option A

- We have added additional Chronic Medication to cover: - **Depression, GORD & Gout**

Option B

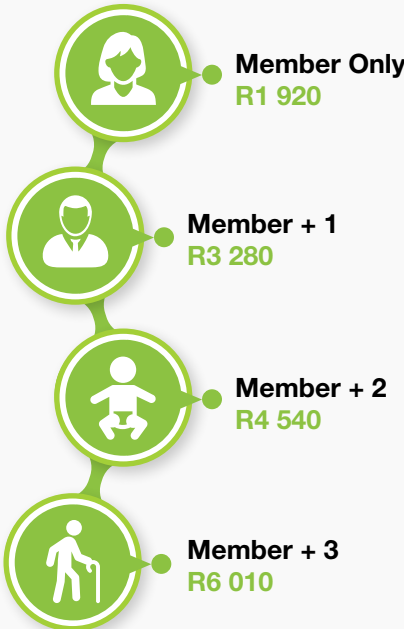
- We have improved the Formulary List (Medication List)
- We have added additional Chronic Medication to cover: - **Eczema, Depression, GORD, Gout & Menopause**

Conditions

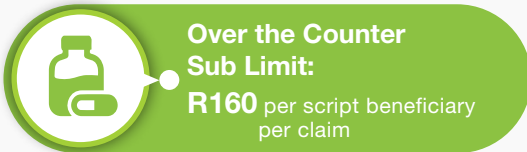
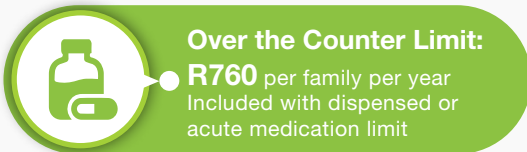
- Members will pay 25% co-payment (payment by the member of a portion of the cost incurred) if they use a pharmacy that is not on the Scheme's list of service providers or if they use out-of-formulary medication or medicines that are outside of those recommended by the Scheme.
- To access Chronic medication, your treating doctor will need to call our Managed Care Provider, Medscheme on **0860 33 33 87** to register your Chronic Medication

2021 BENEFITS OPTION A

Benefit available **R3 280**, per beneficiary per annum as follows:

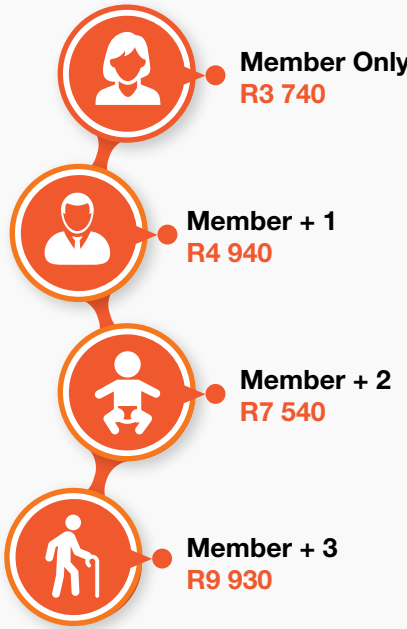


Medication is subject to the Scheme's medicine list (formulary).

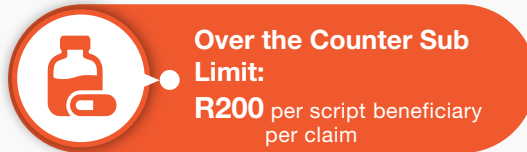
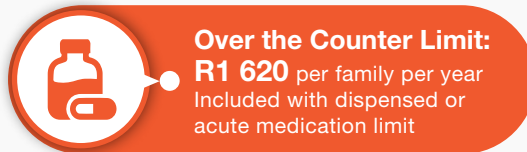


2021 BENEFITS OPTION B

Benefit available **R4 940**, per beneficiary per annum as follows:



Medication is subject to the Scheme's medicine list (formulary).



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Optometry Benefits

OPTICAL

SAMWUMED members on both **Option A** and **Option B** qualify for optical (eye) cover.

Option A members are covered for eye tests, frames and lenses.

- No contact lenses benefit on **Option A**

Option B members are covered for eye tests, frames, lenses as well as contact lenses.

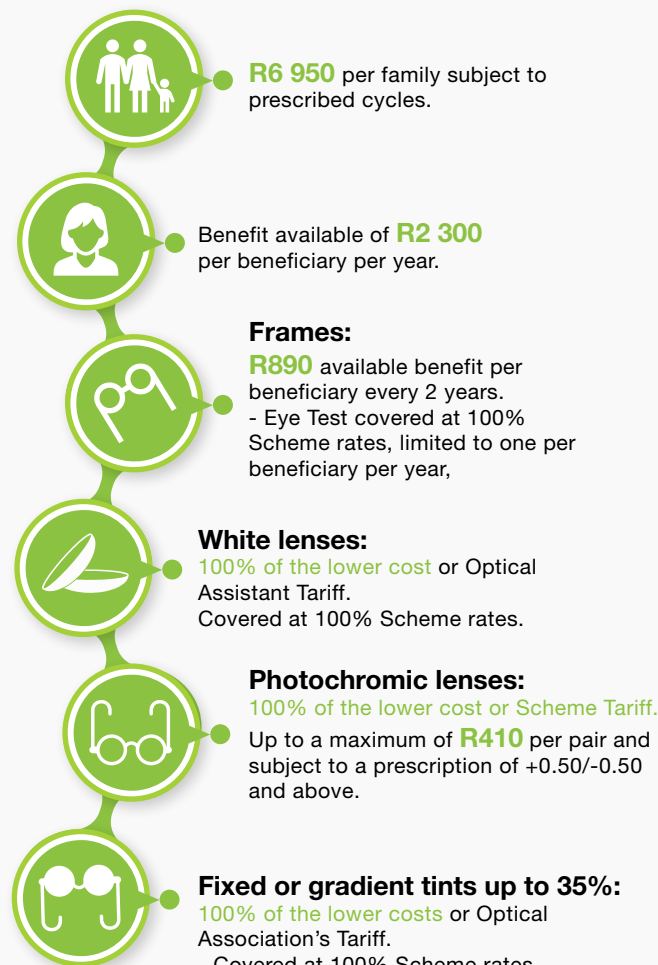
Conditions

The following conditions apply for members accessing the optical benefits:

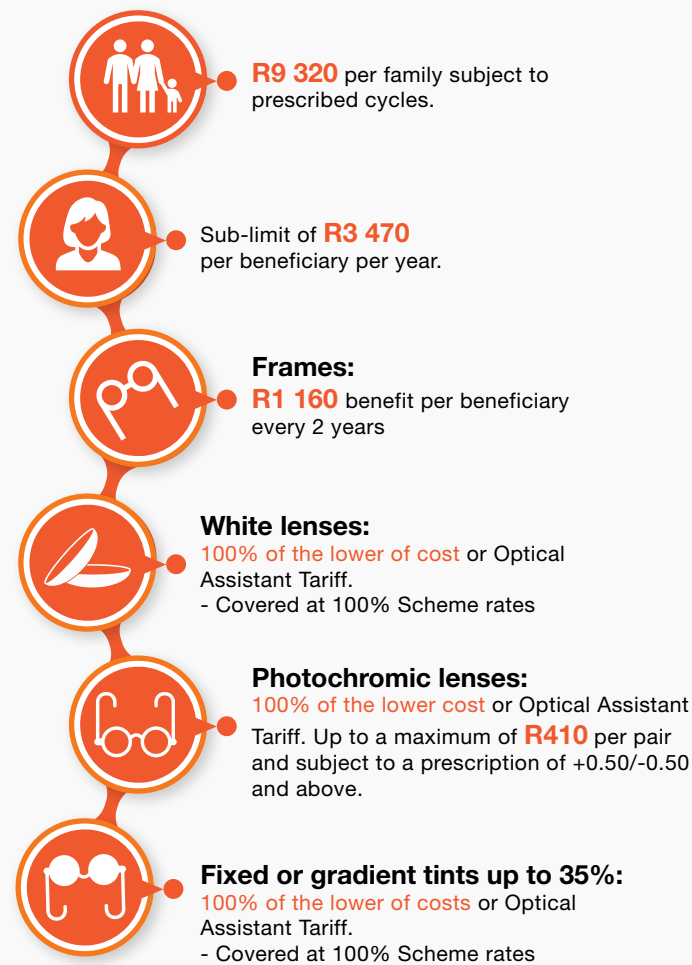
- A visit to an ophthalmologist (treatment of disorders and diseases of the eye) requires a referral from an optometrist (eye care practitioner) or GP.
- Exclusions apply, including but not limited to repairs.
- Spectacle lenses and contact lenses cannot be obtained at the same time or simultaneously.
- **Option B** - Spectacle lenses and contact lenses cannot be taken at the same time. Benefits apply to either or but not both.
- Two year benefit cycle applies for frames and lenses.
- One eye test consultation per beneficiary per year is allowed.
- Access to benefits is subject to family limit.

Option B contact lenses **R2 590**

2021 BENEFITS OPTION A



2021 BENEFITS OPTION B



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Dentistry Benefits

BASIC DENTISTRY

Members and their dependents are covered for basic and advanced dentistry services depending on the option chosen. Dentistry is the treatment of diseases and other conditions that affect the teeth and gums.

Option A:

- The amounts reflected cover basic dentistry

Option B:

- The amounts reflected cover advanced dentistry.
- Basic dentistry is **UNLIMITED** subject to quantity protocols.

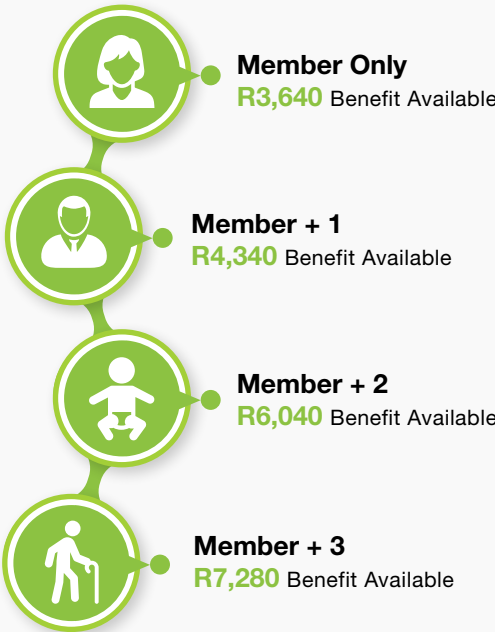
Basic Dentistry benefits include:

- Fillings.
- Root canal treatments (dental treatment for removing infection from inside a tooth and protecting a tooth from future infections.)
- Scaling (which refers to deep cleaning of teeth that reaches below the gum line to remove plaque build-up).
- Polishing.
- Extractions (removal of teeth).
- Fissure sealants (treatment aimed at preventing tooth decay); and
- Denture repairs (a removable plate or frame holding one or more artificial teeth).

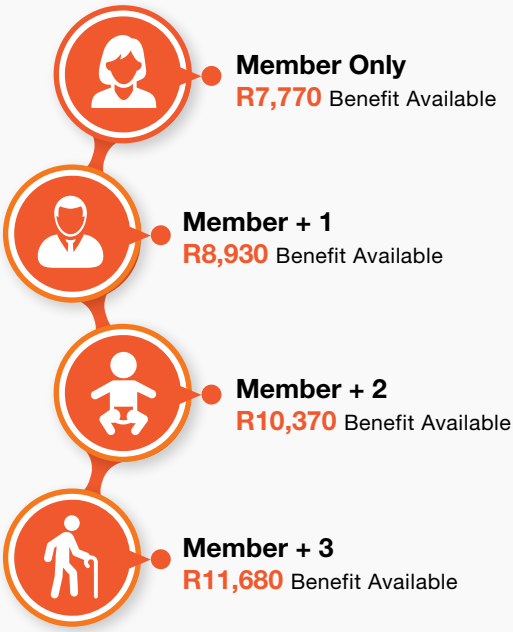
Advanced Dentistry benefits include:

- Orthodontists, crowns, bridge-work, inlays, root canal, treatment by periodontists, prosthodontists, dental technicians and any other anaesthetic procedure
- *Motivation, referrals and quotes required

2021 BENEFITS OPTION A



2021 BENEFITS OPTION B



CONDITIONS

Members have to claim according to the Scheme's approved cycles outlined below:

- Full dentures - Every three years
- Partial dentures - Every two years

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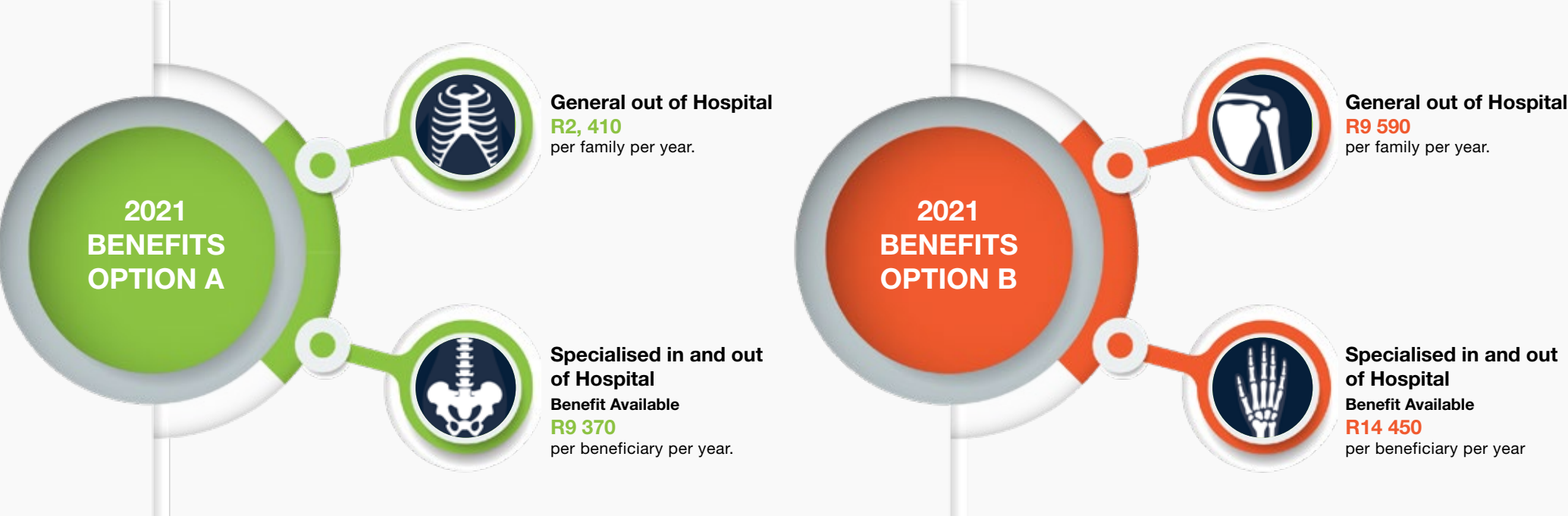
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Radiology - Out of Hospital Benefits

SAMWUMED offers its members **general and specialised radiology** benefits. In both cases in and out-of-hospital cover is provided.



Conditions

- Protocols apply for specialised in and out-of-hospital benefits.
- General in Hospital **Unlimited**, based on clinical protocols
- Subject to Pre – Authorisation

**The general Radiology benefit has a separate In and Out of Hospital benefit.*

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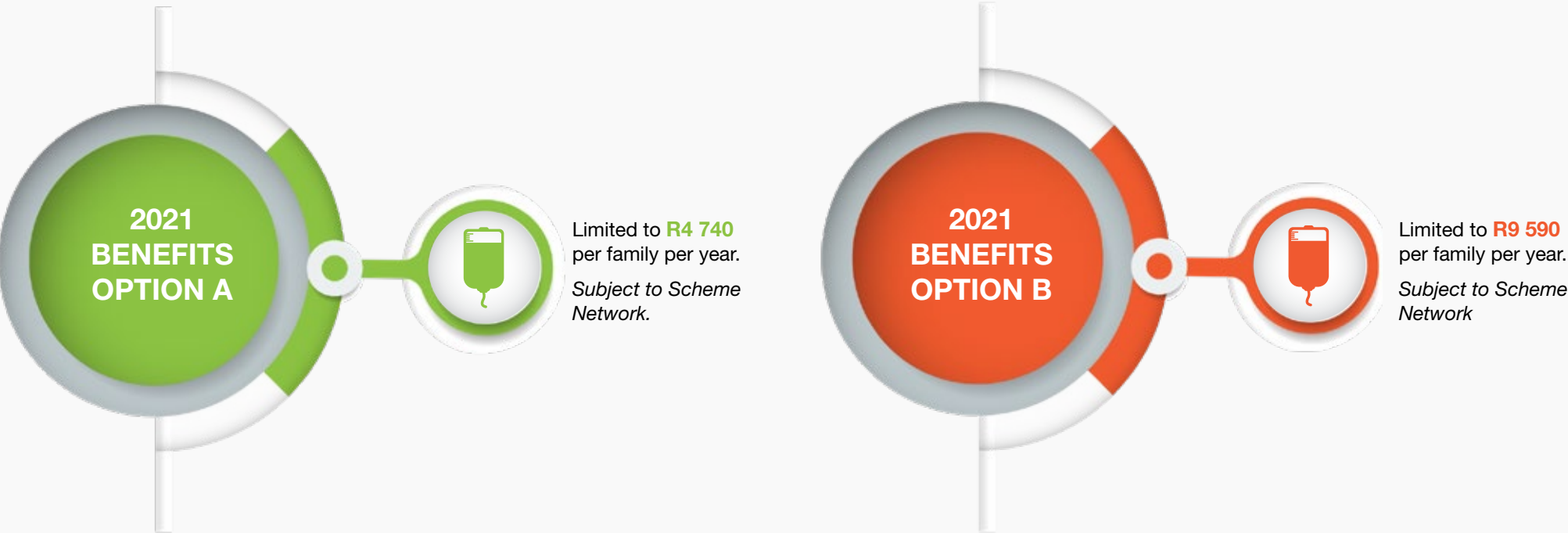
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Pathology Benefits

SAMWUMED members are covered for both **in and out of hospital pathology treatment** (diagnosis of diseases based on the laboratory analysis of bodily fluids such as blood and urine, as well as tissues.)



- *This benefit has a separate In and Out of hospital benefit
- *The Pathology benefit has a separate In and Out of hospital benefit
- *Pathology In hospital = **Unlimited**
- ***Subjected** to clinical protocols

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Appliances & Prostheses Benefits

APPLIANCES

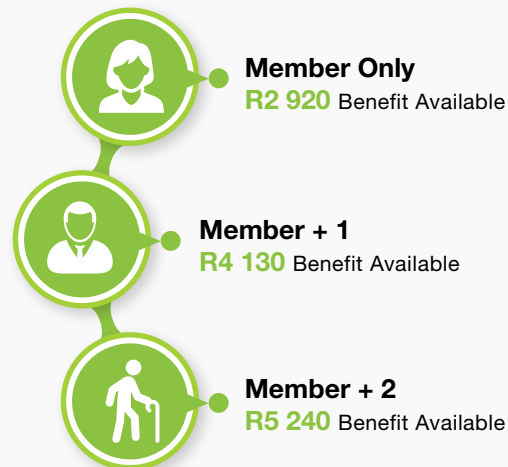
Members and their dependents are covered for medical and surgical appliances. This benefit is basically more to help patients with movement challenges.

Conditions

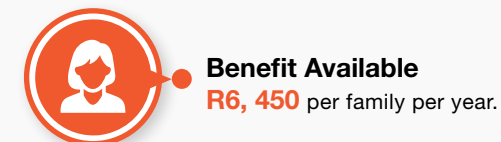
Members can enjoy this benefit subject to the following conditions:

- They have to submit a motivation, complete with costs for pre-authorisation or approval by the Scheme.
- Members have to be within their benefit limits and cycles in order to qualify.
- The Scheme (or contracted managed care company on behalf of the Scheme) may from time to time partner with other parties or centres of excellence in order to ensure cost effective and appropriate care.

2021 BENEFITS OPTION A



2021 BENEFITS OPTION B



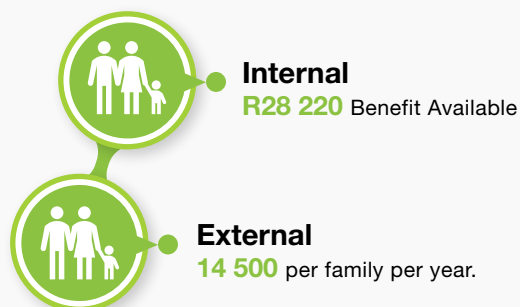
PROSTHESES

SAMWUMED provides cover for both internal and external prostheses. These are artificial body parts such as legs, arms and eyes.

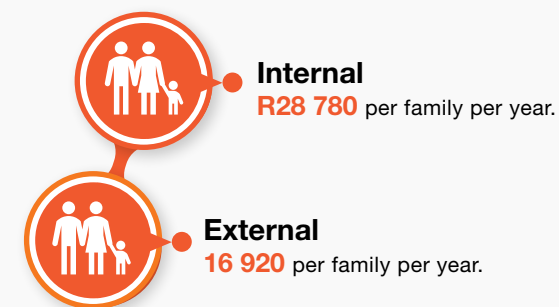
Conditions

- Included with in-hospital benefit
- Quotations from at least three (3) service providers are required

2021 BENEFITS OPTION A



2021 BENEFITS OPTION B



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Ancillary Benefits

The Scheme allows members to be able to access or receive services from:

Occupational therapists (A health care professional who is trained to treat injured, ill, or disabled patients through therapeutic use of everyday activities. The patients develop, recover, improve, as well as maintain the skills needed for daily living and working.

Speech therapists (A health care professional who is trained to assist patients with speech and language problems to speak more clearly).

Audiologists (A health care professional who is trained to evaluate hearing loss and related disorders, including balance (vestibular) disorders and tinnitus (ringing in the ears) and to rehabilitate individuals with hearing loss and related disorders.


Dieticians (A health care professional who is trained to assist patients with expert advice on diet and nutrition).

The above benefits are included with specialist benefit for in or out-of-hospital treatment.

CONDITIONS


- Members will require a referral from a GP to access the benefits.

2021 Benefits Option A



Subject to sub-limit of
R 2 320 per family per year.

2021 Benefits Option B



R4 790
per family per year

Physiotherapy & Biokinetics Benefits

The Scheme offers both **out-of-hospital and in-hospital** physiotherapy benefits (treatment of sprains, back pain, arthritis, strains, reduced mobility, etc.)

CONDITIONS

- In-hospital on both options
- Two (2) sessions, thereafter authorisation is required.


**This benefit has a separate In and Out of hospital benefit*

2021 Benefits Option A




Out of Hospital
Benefit Available
R2 150 per family per year

2021 Benefits Option B



Out of Hospital
Benefit Available
R4 790 per family per year



Out of Hospital
Sub Limit of:
R1 970 per beneficiary per year

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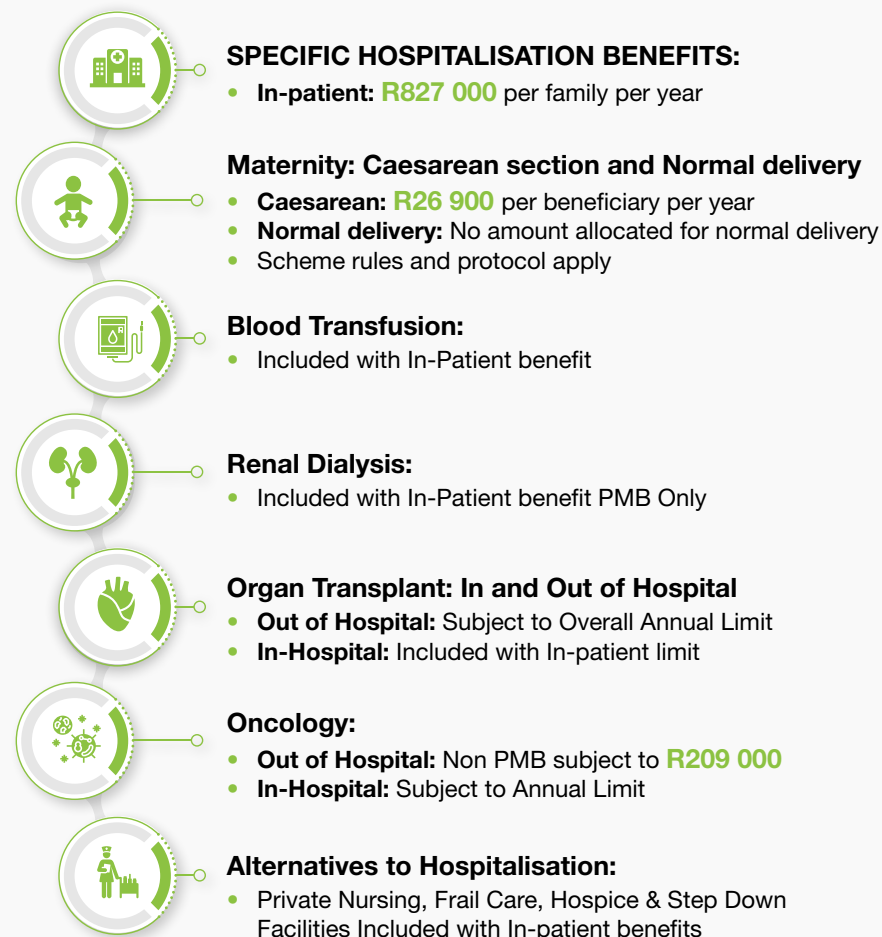
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Hospital Benefits

2021 BENEFITS OPTION A

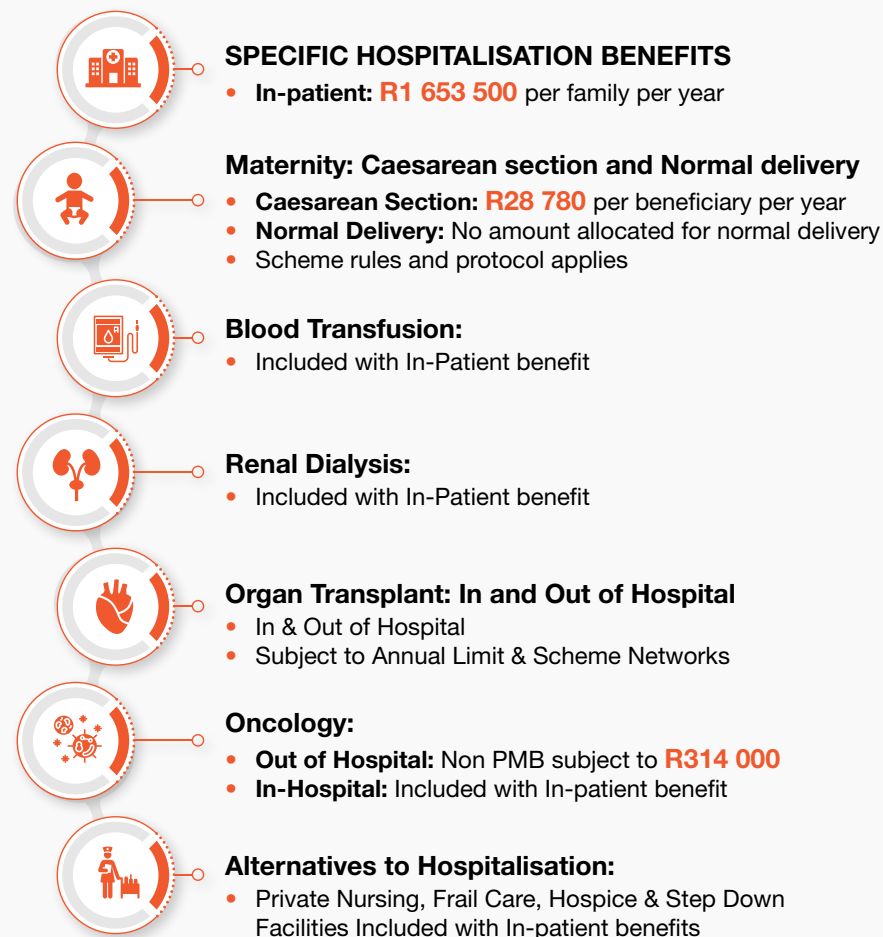


Conditions

The conditions to access the benefits are the following:

- Members will need a pre-authorisation or approval before hospitalisation (1 business day before admission or on the first working day after an emergency hospital admission. Failure to do so, will result in a R1000 co-payment.)
- Members are required to be hospitalised and treated at Scheme network hospitals (**DSP**) or pay **25% co-payment**
- Scheme rules and PMB protocols apply.

2021 BENEFITS OPTION B



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Maternity Benefits

2021 Maternity Benefits **Option A** & **Option B**

SAMWUMED’s Maternity Programme helps expecting moms to receive the help they need to better take better care of themselves and their unborn baby by taking advantage of a wide range of maternity preventative care and early detection benefits.



FOLIC ACID

Frequency

At least first trimester of pregnancy.

Conditions

Up to first 3 months of pregnancy.



VITAMINS

Frequency

Iron Supplements

Conditions

Limited to first 3 months of pregnancy



ULTRASOUNDS

Frequency

100% of Scheme rate. Limited to two ultrasounds per benefit per year for maternity.

Conditions

Limited to two screenings per beneficiary per year.



HIC SCREENING

Frequency

Screen of first test per maternity event. Within 1st trimester (first three months)

Conditions

Limited to one per beneficiary per year



ANTE NATAL CONSULTATIONS

Frequency

8 Ante-Natal consultations per maternity event.

Conditions

Limited to 8 Ante-Natal consultations per maternity.



PAP SMEAR

Frequency

(6 weeks post partum) one per beneficiary per year

Conditions

Limited to one per beneficiary per year

Condition

Expecting mothers have to register onto the Programme on: **0860 33 3387**

Among information that will be required when registering is: Practice number of doctor, Hospital practice number for the birth, due date of birth, ICD10 codes and procedure codes.

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Mental Health & Substance Dependency

SAMWUMED covers its members for mental health and substance dependency (drug abuse), including hospitalisation. The benefits apply to consultations or visits as well as procedures.

Benefit Available

- Benefit available is **R8 500** per family per year.

Hospitalisation

Benefits for mental health and substance dependency include hospitalisation.

- A referral from a specialist is required for mental health hospitalisation.
- PMB conditions apply.

Conditions

Out of Hospital:

- per beneficiary (if not enrolled in Mental Health Programme)
- 15 PMB & 10 Non PMB covered

In-Hospital:

- Benefits are subject to the Scheme's network
- Access to in and out of hospital benefit
- Enrollment into a Mental Health Programme at private Hospital Network
- Drug & Alcohol rehab standalone benefit
- PMB conditions apply



Ambulance Services

Due to our understanding that sickness can strike anywhere, and at any time, we cover our members for Road and Air Ambulance Services.

Conditions

Members must note the conditions listed below when activating this benefit:

- The Road and Air Ambulance Services can only be provided by Designated Service Providers (service providers selected by the Scheme).
- The benefit is unlimited for emergency assistance only.
- Case management and protocols apply.
- Members have to co-pay or pay a portion of the costs should they decide to use a service provider of their choice and not one designated by the Scheme.
- Members will be held responsible for the full cost of the Road and Air Ambulance Services should it be determined that the costs were incurred unnecessarily and cannot be justified from a medical perspective.



Infertility Benefits

Members are covered for infertility, commonly known as the inability by women (or men) of child bearing age to conceive children.

Conditions

- PMB conditions apply.
- Limited to PMB only for **Option A** and **Option B**

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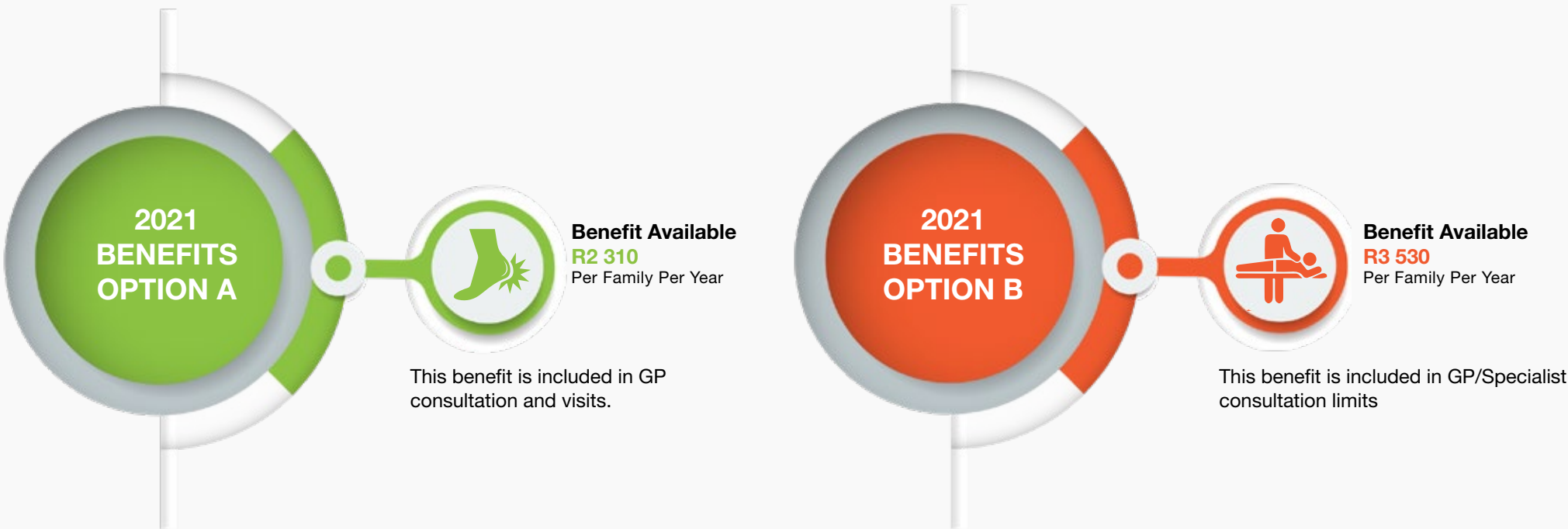
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Alternative Healthcare

Our Scheme not only covers members for visits or consultations with General Practitioners (GPs), it also covers them for alternative healthcare services.

Members are allowed to consult healthcare practitioners listed below for treatments:

- **Podiatrist** (refers to the medical care and treatment of the human foot).
- **Homeopath naturopath** (which is the treatment of ailments through the use of natural medicine).
- **Chiropractor** (refers to the treatment of misaligned joints.)



Conditions

- The practitioners have to be registered with the Health Professions Council of SA or Allied Health Professionals Council of South Africa.

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2021 Contributions

2021 Contributions **Option A**

100% Contribution

Salary Band	Principal Member	Adult Dependent	Child Dependent	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R3 900	1 218,00	1 218,00	429,00	2 436,00	2 865,00	3 294,00	3 723,00	1 647,00	2 076,00	2 505,00	2 934,00
R3 901 - R6 300	1 440,00	1 440,00	505,00	2 880,00	3 385,00	3 890,00	4 395,00	1 945,00	2 450,00	2 955,00	3 460,00
R6 301- R9 700	1 832,00	1 832,00	639,00	3 664,00	4 303,00	4 942,00	5 581,00	2 471,00	3 110,00	3 749,00	4 388,00
R9701+	2 012,00	2 012,00	710,00	4 024,00	4 734,00	5 444,00	6 154,00	2 722,00	3 432,00	4 142,00	4 852,00

Member Portion (40%)

Salary Band	Principal Member	Adult Dependent	Child Dependent	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R3 900	487,20	487,20	171,60	974,40	1 146,00	1 317,60	1 489,20	658,80	830,40	1 002,00	1 173,60
R3 901 - R6 300	576,00	576,00	202,00	1 152,00	1 354,00	1 556,00	1 758,00	778,00	980,00	1 182,00	1 384,00
R6 301- R9 700	732,80	732,80	255,60	1 465,60	1 721,20	1 976,80	2 232,40	988,40	1 244,00	1 499,60	1 755,20
R9701+	804,80	804,80	284,00	1 609,60	1 893,60	2 177,60	2 461,60	1 088,80	1 372,80	1 656,80	1 940,80

Employer Portion (60%)

Salary Band	Principal Member	Adult Dependent	Child Dependent	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R3 900	730,80	730,80	257,40	1 461,60	1 719,00	1 976,40	2 233,80	988,20	1 245,60	1 503,00	1 760,40
R3 901 - R6 300	864,00	864,00	303,00	1 728,00	2 031,00	2 334,00	2 637,00	1 167,00	1 470,00	1 773,00	2 076,00
R6 301- R9 700	1 099,20	1 099,20	383,40	2 198,40	2 581,80	2 965,20	3 348,60	1 482,60	1 866,00	2 249,40	2 632,80
R9701+	1 207,20	1 207,20	426,00	2 414,40	2 840,40	3 266,40	3 692,40	1 633,20	2 059,20	2 485,20	2 911,20

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2021 Contributions **Option B**

100% Contribution

Salary Band	Principal Member	Adult Dependent	Child Dependent	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R5 800	2 020,00	2 020,00	708,00	4 040,00	4 748,00	5 456,00	6 164,00	2 728,00	3 436,00	4 144,00	4 852,00
R5 801- R8 000	2 445,00	2 445,00	858,00	4 890,00	5 748,00	6 606,00	7 464,00	3 303,00	4 161,00	5 019,00	5 877,00
R8 001- R14 800	2 504,00	2 504,00	880,00	5 008,00	5 888,00	6 768,00	7 648,00	3 384,00	4 264,00	5 144,00	6 024,00
R14 801+	2 769,00	2 769,00	911,00	5 538,00	6 449,00	7 360,00	8 271,00	3 680,00	4 591,00	5 502,00	6 413,00

Member Portion (40%)

Salary Band	Principal Member	Adult Dependent	Child Dependent	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R5 800	808,00	808,00	283,20	1 616,00	1 899,20	2 182,40	2 465,60	1 091,20	1 374,40	1 657,60	1 940,80
R5 801- R8 000	978,00	978,00	343,20	1 956,00	2 299,20	2 642,40	2 985,60	1 321,20	1 664,40	2 007,60	2 350,80
R8 001- R14 800	1 001,60	1 001,60	352,00	2 003,20	2 355,20	2 707,20	3 059,20	1 353,60	1 705,60	2 057,60	2 409,60
R14 801+	1 107,60	1 107,60	364,40	2 215,20	2 579,60	2 944,00	3 308,40	1 472,00	1 836,40	2 200,80	2 565,20

Employer Portion (60%)

Salary Band	Principal Member	Adult Dependent	Child Dependent	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children	Member + 1 child	Member + 2 children	Member + 3 children	Member + 4 children
R0 - R5 800	1 212,00	1 212,00	424,80	2 424,00	2 848,80	3 273,60	3 698,40	1 636,80	2 061,60	2 486,40	2 911,20
R5 801- R8 000	1 467,00	1 467,00	514,80	2 934,00	3 448,80	3 963,60	4 478,40	1 981,80	2 496,60	3 011,40	3 526,20
R8 001- R14 800	1 502,40	1 502,40	528,00	3 004,80	3 532,80	4 060,80	4 588,80	2 030,40	2 558,40	3 086,40	3 614,40
R14 801+	1 661,40	1 661,40	546,60	3 322,80	3 869,40	4 416,00	4 962,60	2 208,00	2 754,60	3 301,20	3 847,80

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