

Government Employees Medical Scheme (GEMS)

ANNEXURE B

CONTRIBUTIONS AND LATE JOINER PENALTIES

1. GEMS monthly contributions for 2021

Option	RISK			SAVINGS			TOTAL		
Tanzanite One									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R9 728.00	1 163	919	500	0	0	0	1 163	919	500
R9 728.01 - R13 651.00	1 219	976	539	0	0	0	1 219	976	539
R13 651.01 - R23 386.00	1 296	1 026	572	0	0	0	1 296	1 026	572
R23 386.01 +	1 517	1 283	726	0	0	0	1 517	1 283	726
Beryl									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R9 728.00	1 312	1 308	735	0	0	0	1 312	1 308	735
R9 728.01 - R13 651.00	1 423	1 412	812	0	0	0	1 423	1 412	812
R13 651.01 - R23 386.00	1 553	1 553	872	0	0	0	1 553	1 553	872
R23 386.01 +	1 865	1 865	1 058	0	0	0	1 865	1 865	1 058
Ruby									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R14 650.00	2 168	1 628	840	542	407	210	2 710	2 035	1 050
R14 650.01 - R25 301.00	2 416	1 816	940	604	454	235	3 020	2 270	1 175
R25 301.01 +	2 676	2 016	1 036	669	504	259	3 345	2 520	1 295
Emerald									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R14 650.00	3 030	2 308	1 125	0	0	0	3 030	2 308	1 125
R14 650.01 - R25 301.00	3 354	2 593	1 261	0	0	0	3 354	2 593	1 261
R25 301.01 +	3 760	2 883	1 406	0	0	0	3 760	2 883	1 406
Emerald EVO									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R14 650.00	2 537	1 938	943	0	0	0	2 537	1 938	943
R14 650.01 - R25 301.00	2 808	2 176	1 058	0	0	0	2 808	2 176	1 058
R25 301.01 +	3 146	2 419	1 178	0	0	0	3 146	2 419	1 178
Onyx									
Salary band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R14 650.00	5 228	4 004	1 572	0	0	0	5 228	4 004	1 572
R14 650.01 - R31 216.00	5 442	4 143	1 707	0	0	0	5 442	4 143	1 707
R31 216.01 +	5 875	4 516	1 905	0	0	0	5 875	4 516	1 905

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.

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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 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 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.
- 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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