

Membership

SAMWUMED's Premiums Department is responsible for all aspects of membership and contributions for the Scheme's two options.

Members can only change between benefit options at the beginning of the year, in January. Members who wish to make this change must notify the Scheme in writing by submitting an Option change form via their Human Resource Department by no later than 15 December of the previous year.

Single principal members will be issued with one membership card, and members with a family will receive two cards.

It is important that the Scheme has the correct identity numbers for members and dependants. Without it, you might not be able to use your benefits. Please contact the Scheme to ensure that we have your correct telephone numbers, address and details for your dependants. If any of this information changes during the year, it is important to let the Scheme know.

Contributions

Your medical aid cover is paid for from two sources: your employer's subsidy and from your monthly salary.

Contributions are calculated according to income and family size to ensure that your family will have adequate cover; and are paid monthly, in arrears. Contribution tables for Option A and Option B are included at the end of this section.

If you join or register a dependant after 31 March, then you will be subject to pro-rated benefits. This means that you will only be entitled to benefits according to the contributions that you have made:

January – March	100% of benefit
April – June	75% of benefit
July – September	50% of benefit
October – December	25% of benefit

Registering dependants

To register a dependant, a Dependant Registration form must be completed and submitted to the Scheme via your Human Resource Department along with the required documentation.

The form makes provision for the disclosure of any pre-existing medical conditions that prospective dependants might have. Depending on the severity of the condition(s), certain waiting periods may be considered by the Scheme before dependants can claim benefits and failure to disclose a pre-existing condition could limit or exclude a dependant from claiming benefits.

Birth of a child

Members must notify the Scheme within 30 days of the birth of a child to qualify for immediate benefits. The birth certificate must be submitted along with the registration form.

A three-month waiting period will be imposed if the registration is not completed within this time.

Child dependants

A child dependant is someone up to the age of 21 but not older than 25 years in case of a child who is a student. Student dependants must be attending a recognised educational institution as full-time students and be without a regular income.

To register child dependants a birth certificate, identity document, baptism certificate, clinic card or affidavit is required. Proof of study must be submitted for child dependants who are students.

Unfortunately, third generation dependants (grandchildren) cannot be admitted for membership to the Scheme.

Adult dependants

Adult dependants are 21 years and older and can be a spouse or partner. Spouses who register within 30 days after marriage will qualify for benefits immediately. A marriage certificate or affidavit must be submitted with the registration form.

A three-month waiting period will be imposed if the registration is not completed within this time.

If you have any questions, please contact our Premiums Department by dialling 0860 104 117 and pressing 2 when prompted.

Premium contributions for 2010

Option A

Contributions where the member portion is 40%

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children
R 0 – R 1,500	R 115.60	R 115.60	R 40.40	R 231.20	R 271.60	R 312.00	R 352.40
R 1,501 – R 2,500	R 176.40	R 176.40	R 61.60	R 352.80	R 414.40	R 476.00	R 537.60
R 2,501 – R 3,500	R 237.20	R 237.20	R 83.20	R 474.40	R 557.60	R 640.80	R 724.00
R 3,501 – R 4,500	R 277.60	R 277.60	R 97.20	R 555.20	R 652.40	R 749.60	R 846.80
R 4,501 – R 5,500	R 298.00	R 298.00	R 104.40	R 596.00	R 700.40	R 804.80	R 909.20
R 5,501 +	R 318.40	R 318.40	R 111.60	R 636.80	R 748.40	R 860.00	R 971.60

Contributions where the member portion is 30%

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children
R 0 – R 1,500	R 86.70	R 86.70	R 30.30	R 173.40	R 203.70	R 234.00	R 264.30
R 1,501 – R 2,500	R 132.30	R 132.30	R 46.20	R 264.60	R 310.80	R 357.00	R 403.20
R 2,501 – R 3,500	R 177.90	R 177.90	R 62.40	R 355.80	R 418.20	R 480.60	R 543.00
R 3,501 – R 4,500	R 208.20	R 208.20	R 72.90	R 416.40	R 489.30	R 562.20	R 635.10
R 4,501 – R 5,500	R 223.50	R 223.50	R 78.30	R 447.00	R 525.30	R 603.60	R 681.90
R 5,501 +	R 238.80	R 238.80	R 83.70	R 477.60	R 561.30	R 645.00	R 728.70

Contributions where the member portion is 100%

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children
R 0 – R 1,500	R 289.00	R 289.00	R 101.00	R 578.00	R 679.00	R 780.00	R 881.00
R 1,501 – R 2,500	R 441.00	R 441.00	R 154.00	R 882.00	R 1,036.00	R 1,190.00	R 1,344.00
R 2,501 – R 3,500	R 593.00	R 593.00	R 208.00	R 1,186.00	R 1,394.00	R 1,602.00	R 1,810.00
R 3,501 – R 4,500	R 694.00	R 694.00	R 243.00	R 1,388.00	R 1,631.00	R 1,874.00	R 2,117.00
R 4,501 – R 5,500	R 745.00	R 745.00	R 261.00	R 1,490.00	R 1,751.00	R 2,012.00	R 2,273.00
R 5,501 +	R 796.00	R 796.00	R 279.00	R 1,592.00	R 1,871.00	R 2,150.00	R 2,429.00

Premium contributions for 2010

Option B

Contributions where the member portion is 40%

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children
R 0 – R 3,000	R 336.00	R 336.00	R 117.60	R 672.00	R 789.60	R 907.20	R 1,024.80
R 3,001 – R 4,000	R 361.20	R 361.20	R 126.40	R 722.40	R 848.80	R 975.20	R 1,101.60
R 4,001 – R 5,000	R 386.40	R 386.40	R 135.20	R 772.80	R 908.00	R 1,043.20	R 1,178.40
R 5,001 – R 6,000	R 403.20	R 403.20	R 141.20	R 806.40	R 947.60	R 1,088.80	R 1,230.00
R 6,001 – R 7,000	R 411.60	R 411.60	R 144.00	R 823.20	R 967.20	R 1,111.20	R 1,255.20
R 7,001 +	R 420.00	R 420.00	R 147.20	R 840.00	R 987.20	R 1,134.40	R 1,281.60

Contributions where the member portion is 30%

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children
R 0 – R 3,000	R 252.00	R 252.00	R 88.20	R 504.00	R 592.20	R 680.40	R 768.60
R 3,001 – R 4,000	R 270.90	R 270.90	R 94.80	R 541.80	R 636.60	R 731.40	R 826.20
R 4,001 – R 5,000	R 289.80	R 289.80	R 101.40	R 579.60	R 681.00	R 782.40	R 883.80
R 5,001 – R 6,000	R 302.40	R 302.40	R 105.90	R 604.80	R 710.70	R 816.60	R 922.50
R 6,001 – R 7,000	R 308.70	R 308.70	R 108.00	R 617.40	R 725.40	R 833.40	R 941.40
R 7,001 +	R 315.00	R 315.00	R 110.40	R 630.00	R 740.40	R 850.80	R 961.20

Contributions where the member portion is 100%

Salary Band	Principal Member	Adult Dep.	Child Dep.	Member + Spouse	Member + Spouse + 1 Child	Member + Spouse + 2 Children	Member + Spouse + 3 Children
R 0 – R 3,000	R 840.00	R 840.00	R 294.00	R 1,680.00	R 1,974.00	R 2,268.00	R 2,562.00
R 3,001 – R 4,000	R 903.00	R 903.00	R 316.00	R 1,806.00	R 2,122.00	R 2,438.00	R 2,754.00
R 4,001 – R 5,000	R 966.00	R 966.00	R 338.00	R 1,932.00	R 2,270.00	R 2,608.00	R 2,946.00
R 5,001 – R 6,000	R 1,008.00	R 1,008.00	R 353.00	R 2,016.00	R 2,369.00	R 2,722.00	R 3,075.00
R 6,001 – R 7,000	R 1,029.00	R 1,029.00	R 360.00	R 2,058.00	R 2,418.00	R 2,778.00	R 3,138.00
R 7,001 +	R 1,050.00	R 1,050.00	R 368.00	R 2,100.00	R 2,468.00	R 2,836.00	R 3,204.00