

ANNEXURE A. 2026 CONTRIBUTIONS

1. Contribution tables

**ANNEXURE A.1
PACE1
2026
CONTRIBUTION TABLE**

Monthly Contributions payable from 1 January 2026

PACE1: The savings account shall be limited to 19% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R4 807		R1 127	R5 934
Spouse/Adult dependant	R3 474		R815	R4 289
Child dependant	R1 248		R293	R1 541
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.2
PACE2
2026
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2026

PACE2: The savings account shall be limited to 14% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R7 539		R1 227	R8 766
Spouse/Adult dependant	R7 393		R1 203	R8 596
Child dependant	R1 662		R271	R1 933
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.3
PACE3
2026
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2026

PACE3: The savings account shall be limited to 14% of gross annual Contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R8 655		R1 409	R10 064
Spouse/Adult dependant	R6 967		R1 134	R8 101
Child dependant	R1 489		R242	R1 731
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.4
PACE4
2026
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2026

PACE4: The savings account shall be limited to 3% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R12 195		R377	R12 572
Spouse/Adult dependant	R12 195		R377	R12 572
Child dependant	R2 857		R88	R2 945
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.5
BEAT1 AND BEAT1 NETWORK
2026
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2026

BEAT1: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 523	R2 523
Spouse/Adult dependant	R1 959	R1 959
Child dependant	R1 061	R1 061
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

OR

BEAT1 NETWORK: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 269	R2 269
Spouse/Adult dependant	R1 764	R1 764
Child dependant	R956	R956
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

**ANNEXURE A.6
BEAT2 AND BEAT2 NETWORK
2026
CONTRIBUTION TABLE**

Monthly Contributions payable from 1 January 2026

BEAT2: The savings account shall be limited to 16% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 591		R493	R3 084
Spouse/Adult dependant	R2 012		R383	R2 395
Child dependant	R1 091		R208	R1 299
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

OR

BEAT2 NETWORK: The savings account shall be limited to 16% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 331		R444	R2 775
Spouse/Adult dependant	R1 811		R345	R2 156
Child dependant	R980		R187	R1 167
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.7
BEAT3 AND BEAT 3NETWORK
2026
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2026

BEAT3: The savings account shall be limited to 15% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 837		R677	R4 514
Spouse/Adult dependant	R2 737		R483	R3 220
Child dependant	R1 354		R239	R1 593
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

OR

BEAT3 NETWORK: The savings account shall be limited to 15% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 453		R609	R4 062
Spouse/Adult dependant	R2 463		R435	R2 898
Child dependant	R1 219		R215	R1 434
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.8
BEAT3 Plus
2026
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2026

BEAT3 PLUS: The savings account shall be limited to 25% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 781		R1 261	R5 042
Spouse/Adult dependant	R2 809		R937	R3 746
Child dependant	R1 426		R476	R1 902
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.9
BEAT4
2026
CONTRIBUTION TABLE**

Monthly contributions payable from 1 January 2026

BEAT4: The savings account shall be limited to 14% of gross annual contributions				
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	PLUS	SAVINGS ACCOUNT PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R6 334		R1 031	R7 365
Spouse/Adult dependant	R5 231		R851	R6 082
Child dependant	R1 566		R255	R1 821
<ul style="list-style-type: none"> ◆ Contributions to the Savings Account are compulsory and form part of the benefit structure. ◆ The Savings Account is expressed as a percentage of the full monthly Contributions. ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 				

**ANNEXURE A.10
RHYTHM1
2026
CONTRIBUTION TABLE**

TABLE A Contributions of members with a monthly income of R0 – R9 000

TABLE B Contributions of members with a monthly income of R9 001 – R14 000

TABLE C Contributions of members with a monthly income of R14 001 and above.

Monthly contributions payable from 1 January 2026

TABLE A: MONTHLY INCOME: R0 - R9 000		
RHYTHM1: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R1 736	R1 736
Spouse/Adult dependant	R1 736	R1 736
Child dependant	R715	R715
♦ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions.		

TABLE B MONTHLY INCOME: R9 001 – R14 000		
RHYTHM1: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 024	R2 024
Spouse/Adult dependant	R2 024	R2 024
Child dependant	R860	R860
♦ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions.		

TABLE C MONTHLY INCOME: R14 001 AND ABOVE		
RHYTHM1: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 615	R3 615
Spouse/Adult dependant	R3 615	R3 615
Child dependant	R1 873	R1 873
♦ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions.		

**ANNEXURE A.11
RHYTHM2
2026
CONTRIBUTION TABLE**

TABLE A Contributions of members with a monthly income of R0 – R5 500

TABLE B Contributions of members with a monthly income of R5 501 – R8 500

TABLE C Contributions of members with a monthly income of R8 501 and above

Monthly contributions payable from 1 January 2026

TABLE A: MONTHLY INCOME: R0 - R5 500		
RHYTHM2: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R2 747	R2 747
Spouse/Adult dependant	R2 610	R2 610
Child dependant	R1 653	R1 653
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

TABLE B MONTHLY INCOME: R5 501 – R8 500		
RHYTHM2: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 300	R3 300
Spouse/Adult dependant	R3 000	R3 000
Child dependant	R1 759	R1 759
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants and shall pay child dependant contributions. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

TABLE C MONTHLY INCOME: R8 501 AND ABOVE		
RHYTHM2: No savings account available		
MEMBER DESCRIPTION	RISK CONTRIBUTION PER MONTH	TOTAL CONTRIBUTION PER MONTH
Principal Member	R3 516	R3 516
Spouse/Adult dependant	R3 165	R3 165
Child dependant	R1 759	R1 759
<ul style="list-style-type: none"> ◆ Child dependants up to the age of 24 (twenty-four) years are regarded as child dependants. ◆ Contributions are payable up to a maximum of 3 (three) child dependants. 		

2. Contribution penalties for persons joining late in life

2.1 The Scheme may apply penalties to a late joiner and such penalties must be applied only to the risk portion of the monthly contribution of the Member or Dependant who is 35 (thirty-five) years or older.

2.2 The penalties referred to in Rule 2.1 shall not exceed the following bands:

Penalty bands	Maximum penalty
1 – 4 years	0.05 x risk contribution
5 – 14 years	0.25 x risk contribution
15 – 24 years	0.50 x risk contribution
25 + years	0.75 x risk contribution

2.3 To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in Rule 2.2, the following formula shall be applied:

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

Where:

"A" means the number of years referred to in the first column of the table in Rule 2.2, for purposes of determining the appropriate penalty band;

"B" means the age of the late joiner at the time of his or her application for membership or admission as a dependant; and

"C" means the number of years of creditable coverage which can be demonstrated by the late joiner.

2.4 Where an applicant or his or her dependant produces evidence of creditable coverage, as defined in Rule 4.26 of the main Bestmed Rules, after a late joiner penalty has been imposed, the Scheme must recalculate the penalty and apply such revised penalty from the time such evidence is provided.

2.5 For the purposes of Rules 2.3 and 2.4, it shall be sufficient proof of creditable coverage if the applicant produces a sworn affidavit in which he or she declares:

2.5.1 the relevant periods in which he or she was a member or dependant and the name or names of the relevant medical schemes or other relevant entities corresponding with such period or periods; and

- 2.5.2** that reasonable efforts have been made to obtain documentary evidence of such periods of creditable coverage, but have been unsuccessful.
- 2.6** Late joiner penalties may continue to be applied upon transfer of the member or adult dependant to other medical schemes. The new medical scheme is required to calculate the late joiner penalty to be applied by using the formula indicated in Rule 2.3.