

46. Annexure A- Contributions(Effective 1st July 2021)**1. GENERAL**

The total contribution payable in respect of;

- a) A Corporate Membership member (part of which may be payable by the employer) is based on the income of the principal member, number and category of dependants and number of employees enrolled with the Fund.
- b) An Individual Membership member is based on the income of the principal member and number and category of dependants enrolled with the Fund.

Contributions are payable monthly in arrears and are shown in the tables below.

2. CORPORATE MEMBERSHIP**Dependant Categories**

Principal Member

Adult Dependant (spouse)

Child or special Dependant

3. Executive Benefit Option contributions 2021-22

	Contribution for FY 2021/22 (BWP)
Principal Member	P 2,009
Adult Dependant	P 1,379
Child or special Dependant	P 313

4. Deluxe Benefit Option contributions 2021-22

Stratum 1 (1-10 employees registered on the Fund)			
Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 - 3,000	1,206	961	429
3,001 - 10,000	1,414	1,126	502
10,001 and above	1,484	1,182	528

Stratum 2 (11-39 employees registered in the Fund)			
Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 - 3,000	1,060	843	377
3,001 - 10,000	1,240	990	443
10,001 and above	1,302	1039	464



Stratum 3 (40-74 employees registered in the Fund)

Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 - 3,000	948	753	340
3,001 - 10,000	1,109	885	398
10,001 and above	1,166	930	419

Stratum 4 (75+ employees registered in the Fund)

Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 - 3,000	763	608	277
3,001 - 10,000	895	709	321
10,001 and above	939	747	337

5. Galaxy Benefit option contributions 2021-22

Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 – 2,000	521	448	114
2,001 – 5,000	687	586	148
5,000 and above	734	629	169

5.1. Galaxy Benefit option contributions –Continuing Individual Membership 2021-22

Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 – 2,000	521	448	114
2,001 – 5,000	687	586	148
5,000 and above	734	629	169

6. Standard Benefit option contributions 2021-22

Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 – 2,000	464	399	102
2,001 – 5,000	613	524	131
5,000 and above	656	561	151



6.1. Standard Benefit Option-Continuing Individual Membership contributions 2021-22

Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 – 2,000	464	399	102
2,001 – 5,000	613	524	131
5,000 and above	656	561	151

7. Flexi Benefit option contributions 2021-22 (Outpatient Option)

Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 – 2,000	346	297	76
2,001 – 5,000	455	389	98
5,000 and above	487	417	113

7.1. Flexi Benefit option contributions- Continuing Individual Membership 2021-22 (Outpatient Option)

Basic Salary per month	Principal Member	Adult Dependant (Spouse)	Child or Special Dependant (child)
0 – 2,000	346	297	76
2,001 – 5,000	455	389	98
5,000 and above	487	417	113

8. CONTRIBUTION CALCULATIONS**8.1. CORPORATE MEMBERSHIP**

8.1.1. For a Principal Member earning P5 000, married with one (1) child and on De-luxe Stratum 3, the monthly contribution payable would be P2, 391 (i.e. P1,109+P885+P398), less any portion that the employer may subsidise.

8.1.2. For an unmarried Principal Member earning P5 000, with two (2) children and on De-luxe Stratum 3 the monthly contribution payable would be P1, 905 (i.e. P1,109+P398+P398, less any portion that the employer may subsidise.

8.1.3. For members on the Executive, Galaxy, Flexi and Standard Benefit Option the contributions payable calculation is similar to the above examples except that there is only one (1) table.

8.2. CONTINUING INDIVIDUAL MEMBERSHIP

8.2.1. For members covered under **Continuing** Individual Membership the contributions payable calculation is similar to the above examples except that there is only one (1) contribution table for each benefit option.

8.2.2. Income qualification for special dependants



The income qualification in respect of a special dependant registered in terms of Rules 6.9.6.1.1 to 6.9.6.3 shall not be more than the minimum wage paid by the government of Botswana from time to time.

NB. The Board of Trustees may, as they shall determine, apply preferential pricing on larger employer groups depending on claims utilisation patterns.

8.3. NON-CONTINUING INDIVIDUAL MEMBERSHIP

8.3.1. For members covered under non-continuing Individual Membership, the tables below as read with Rule 8.2.3.1 shall apply. The contributions payable calculation is similar to the above examples except that there is only one (1) contribution table for each benefit option, based on age of the Principal Member.

8.3.2. Income qualification for special dependants

The income qualification in respect of a special dependant registered in terms of Rules 6.9.6.1.1 to 6.9.6.3 shall not be more than the minimum wage paid by the government of Botswana from time to time.

Executive Benefit Option Individual Contributions

Age	Principal Member	Adult Dependant	Child or Special Dependant
0 - 24	2,009	1,379	313
25 - 29	2,009	1,379	313
30 - 34	2,009	1,379	313
35 - 39	2,009	1,379	313
40 - 44	2,109	1,450	313
45 - 49	2,215	1,522	313
50 - 54	2,326	1,597	313
55 - 59	2,442	1,674	313
60 - 64	2,564	1,762	313
65 +	2,692	1,850	313

Deluxe Benefit Option Individual Contributions

Age	Principal Member	Adult Dependant	Child or Special Dependant
0 - 24	1,484	1,182	528
25 - 29	1,484	1,182	528
30 - 34	1,484	1,182	528
35 - 39	1,484	1,182	528
40 - 44	1,559	1,239	528
45 - 49	1,637	1,304	528
50 - 54	1,718	1,367	528
55 - 59	1,805	1,437	528
60 - 64	1,894	1,507	528
65 +	1,989	1,583	528



Galaxy Benefit Option Individual Contributions

Age	Principal Member	Adult Dependant	Child or Special Dependant
0 - 24	734	629	169
25 - 29	734	629	169
30 - 34	734	629	169
35 - 39	734	629	169
40 - 44	770	663	169
45 - 49	810	692	169
50 - 54	849	727	169
55 - 59	892	763	169
60 - 64	936	803	169
65 +	984	844	169

Standard Benefit Option Individual Contributions

Age	Principal Member	Adult Dependant	Child or Special Dependant
0 - 24	656	561	151
25 - 29	656	561	151
30 - 34	656	561	151
35 - 39	656	561	151
40 - 44	689	587	151
45 - 49	723	622	151
50 - 54	759	652	151
55 - 59	798	681	151
60 - 64	837	715	151
65 +	879	750	151

Flexi Benefit Option Individual Contributions

Age	Principal Member	Adult Dependant	Child or Special Dependant
0 - 24	487	417	113
25 - 29	487	417	113
30 - 34	487	417	113
35 - 39	487	417	113
40 - 44	511	436	113
45 - 49	537	460	113
50 - 54	563	482	113
55 - 59	591	506	113
60 - 64	620	530	113
65 +	652	558	113

