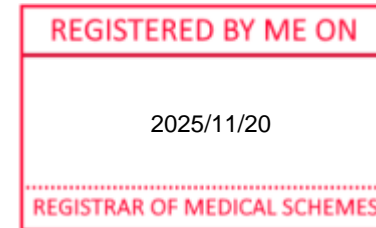


SASOLMED

ANNEXURE A

(With effect from 1 October 2025)

CONTRIBUTIONS



1. DEFINITIONS

For the purpose of this Annexure A and elsewhere in the Rules:

1.1 “income” means in respect of:

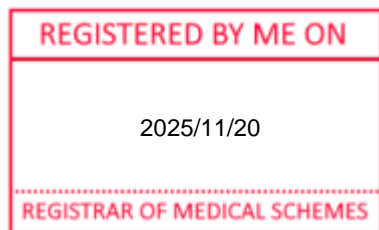
1.1.1 an employee member: the member's monthly basic salary received from the employer, also referred to as the member's 'monthly benefit value or control amount';

1.1.2 a continuation member: in accordance with the formula set out in the relevant paragraph in the conditions of service agreed between the member and the employer and the pension fund and applicable at time of retirement.

1.2 “Creditable coverage” means any period during which the late joiner was

(a) a member or a dependant of a medical scheme;

(b) a member or a dependant of any entity doing the business of a medical scheme, which, at the time of his/her membership of such entity, was exempt from the provisions of the Act;



SASOLMED ANNEXURE A

- (c) a uniformed employee of the South African National Defence Force, or a dependant of such employee who received medical benefits from the South African National Defence Force; or
- (d) a member or a dependant of the Permanent Force Contribution Fund, excluding any period of coverage as a dependant under the age of 21 years.

1.3 “**EDO**” or “efficiency discounted option” means an option with the exact same benefits as its main option, however with reduced contributions due to restrictions placed on members to only use designated healthcare providers or provider groups.

1.4 “**Late joiner**” means an applicant or the adult dependant, who, at the date of application for membership or admission as a dependant, as the case may be, is thirty-five (35) years of age or older, but excludes any beneficiary who enjoyed coverage with one or more medical schemes as from a date preceding 1 April 2001, without a break in coverage exceeding 3 consecutive months since 1 April 2001.

2. TIME FOR PAYMENT OF CONTRIBUTIONS

2.1 In respect of a member who, as a condition of employment and/or retirement, is required to pay contributions directly to the Scheme, the total monthly contribution shall be payable in advance, by not later than the third day of the month to which the contribution relates and shall be calculated in accordance with the contribution table set out in paragraph 3 and additional regulations in paragraph 4 below.

**SASOLMED
ANNEXURE A**

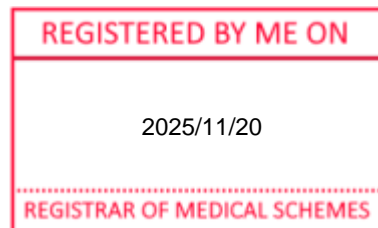
2.2 In respect of a member other than a member referred to in paragraph 2.1 above, the total monthly contribution shall be payable in arrears by not later than the third day following the end of the month to which the contribution relates and shall be calculated in accordance with the contribution table set out in paragraph 3 and additional regulations in paragraph 4 below.

3. MONTHLY CONTRIBUTIONS REQUIRED FROM ALL MEMBERS

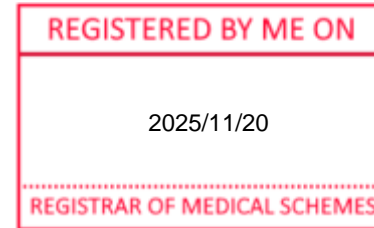
3.1 Monthly Contributions for the period 1 October 2025 to 30 September 2026

Contributions are calculated on a Principal Member, Adult, Child contribution structure.

		Comprehensive Network Option	Restricted Network Option (EDO)
Principal Member	Contribution as a % of monthly benefit value / control amount or pension, subject to a minimum of R8 480 per month and a maximum of R34 155 per month	17.85%	16.20%
Adult (each)	Relative to the Principal Member's contribution	80%	80%
Child (each)	Relative to the Principal Member's contribution	20%	20%



**SASOLMED
ANNEXURE A**



For the purpose of determining contributions:

- “Child” shall mean a member’s child as defined in these Rules, who is younger than the age of 23, and a member’s permanently disabled child, irrespective of age;
- “Adult” shall mean:
 - a member’s child as defined in these Rules, who has reached the age of 23 (excluding a permanently disabled child irrespective of age), and who is dependent on the member for family care and support. Adult contribution rates apply from the month following the month in which such child (excluding a permanently disabled child) turns 23; and
 - a member’s spouse or partner (irrespective of age) and any dependant other than a member’s child (as defined in the Rules), who is recognised as a dependant in terms of these Rules.

Where a member’s grandchild is recognised as a dependant in terms of a mandate provided by the Board of Trustees, such grandchild shall, for the purpose of determining contributions, be regarded as the member’s own child (as defined in these Rules), and either a child or adult contribution rate shall apply as per the stipulated criteria above.

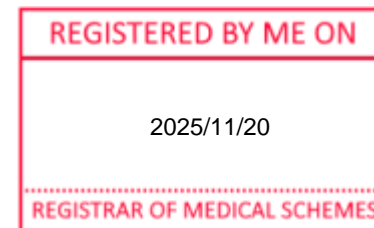
4. ADDITIONAL ARRANGEMENTS

- 4.1 With due regard to the provisions of paragraph 7 below, contributions are payable by, or in respect of, a member on leave whether with full, partial or without salary.
- 4.2 In the event of a member terminating his services at the end of the month with the employer, contributions shall be payable for a full month in respect of his service during the last calendar month, while a member whose service

**SASOLMED
ANNEXURE A**

with the employer terminates during the month, the relevant contribution shall be prorated accordingly for the particular month.

- 4.3 In the event of a member's death, his/her membership shall terminate on the date of death in accordance with Main Rule 12.2, and a prorated contribution (for the number of days of the month that he/she was a member) shall apply to the member for the month of his/her death. Any registered dependants at the time of the member's death shall remain dependants (and be entitled to benefits), until the last day of the month in which the member passed away; paying the full monthly contribution for such dependant but calculated against the principal member's prorated contribution for the month of his/her death. Thereafter the provisions of Main Rules 6.3.1 to 6.3.4, and paragraph 4.5 of this Annexure A, and the normal contributions shall apply.
- 4.4 In the event of a member whose service with the employer commences during the month, the relevant contribution shall be prorated accordingly for the particular month, while a member whose service with the employer commences at the beginning of the month, the full contribution shall be payable for a calendar month.
- 4.5 Contributions in respect of a member whose membership is continued in accordance with Rules 6.2 and 6.3 shall be payable in accordance with the above contribution table.
- 4.6 Subject to Rule 32, contributions are subject to revision at the discretion of the Board of Trustees.
- 4.7 The Scheme will review contribution increases on an annual basis for implementation for the October contribution month, or so as to coincide with the company's salary increase.



**SASOLMED
ANNEXURE A**

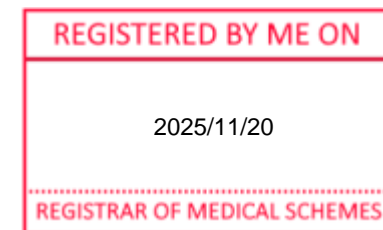
5. PREMIUM PENALTIES FOR PERSONS JOINING LATE IN LIFE

5.1 The Scheme may apply premium penalties to a late joiner and such penalties must be applied only to the portion of the contribution related to the member or any adult dependant who qualifies for late joiner penalties.

Late joiner penalties are only applicable to the late joiner.

5.2 The premium penalties referred to in paragraph 5.1 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	0.50 x contribution
25+ years	0.75 x contribution

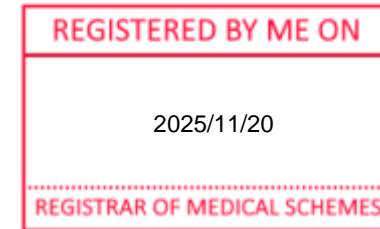


**SASOLMED
ANNEXURE A**

5.3 To determine the applicable penalty band to be applied to a late joiner in terms of the first column of the table in paragraph 5.2 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 paragraph 5.2 for purposes of determining the appropriate penalty band;

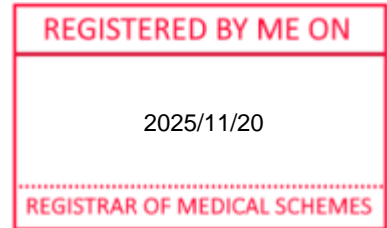
“B” means the age of the late joiner at the time of his or her application for membership or admission as a dependant;
and

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

5.4 Where an applicant or his or her dependant produces evidence of creditable coverage 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.

5.5 Late joiner penalties may continue to be applied upon transfer of the member or adult dependant to other medical schemes.

**SASOLMED
ANNEXURE A**



6. WAITING PERIODS

See section 1 of Annexure D.

7. RETENTION OF MEMBERSHIP WHILST EMPLOYED OUTSIDE THE RAND MONETARY AREA

Notwithstanding any provisions to the contrary in this Annexure, a member may retain his membership whilst in the service of the employer outside the Rand monetary area. In such a case, the employer must take full responsibility for the payment of contributions whilst the member is employed outside the Rand monetary area: provided further that during such period of absence a member on long-term assignment outside the Rand monetary area may, in consultation with the employer, alternatively elect to remain a member for the benefit only of those of his dependants who remain within the Rand monetary area, and pay contributions via the employer only in respect of those remaining dependants during this time. The member shall be re-admitted as a member without the imposition of any new waiting periods or limitations, as from a current date, upon his or her return to South Africa. Proportionate adjustment of benefits shall be applied to the member as provided for in Annexure D to these Rules, in the event that his or her reinstatement occurs on a date other than 1 January of the applicable benefit year.

Freddy Benkes

ACTING PRINCIPAL OFFICER

Ronel Nienaber

TRUSTEE

Heinrich Ernst

CHAIRPERSON