

## GEMS monthly contributions in 2006

These are the total monthly contributions and do not take the employer subsidy into account.

**For example, a single member earning under R2 500 and selecting Sapphire pays R327, BUT the employer pays R218 (two-thirds) so all the member pays is R109!**

	RISK			SAVINGS			TOTAL		
<b>Sapphire</b>									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R2 500	R327	R240	R138	None	None	None	<b>R327</b>	<b>R240</b>	<b>R138</b>
R2 501 - R4 000	R351	R258	R147	None	None	None	<b>R351</b>	<b>R258</b>	<b>R147</b>
R4 001 - R6 000	R369	R270	R153	None	None	None	<b>R369</b>	<b>R270</b>	<b>R153</b>
R6 001 +	R444	R324	R186	None	None	None	<b>R444</b>	<b>R324</b>	<b>R186</b>
<b>Beryl</b>									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R2 500	R372	R372	R210	None	None	None	<b>R372</b>	<b>R372</b>	<b>R210</b>
R2 501 - R4 000	R399	R399	R228	None	None	None	<b>R399</b>	<b>R399</b>	<b>R228</b>
R4 001 - R6 000	R438	R438	R249	None	None	None	<b>R438</b>	<b>R438</b>	<b>R249</b>
R6 001 +	R525	R525	R300	None	None	None	<b>R525</b>	<b>R525</b>	<b>R300</b>
<b>Ruby</b>									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R4 000	R525	R366	R198	R174	R123	R66	<b>R699</b>	<b>R489</b>	<b>R264</b>
R4 001 - R6 000	R564	R393	R213	R189	R132	R72	<b>R753</b>	<b>R525</b>	<b>R285</b>
R6 001 - R8 000	R621	R435	R234	R207	R144	R78	<b>R828</b>	<b>R579</b>	<b>R312</b>
R8 001 +	R684	R477	R258	R228	R159	R87	<b>R912</b>	<b>R636</b>	<b>R345</b>
<b>Emerald</b>									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R6 000	R738	R528	R285	None	None	None	<b>R738</b>	<b>R528</b>	<b>R285</b>
R6 001 - R8 000	R816	R585	R315	None	None	None	<b>R816</b>	<b>R585</b>	<b>R315</b>
R8 001 +	R897	R642	R348	None	None	None	<b>R897</b>	<b>R642</b>	<b>R348</b>
<b>Onyx</b>									
Salary Band	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
R0 - R6 000	R1 023	R735	R348	None	None	None	<b>R1 023</b>	<b>R735</b>	<b>R348</b>
R6 001 - R10 000	R1 101	R789	R375	None	None	None	<b>R1 101</b>	<b>R789</b>	<b>R375</b>
R10 001 +	R1 185	R849	R405	None	None	None	<b>R1 185</b>	<b>R849</b>	<b>R405</b>

**Note: The maximum amount that the employer will pay toward your medical scheme contribution is R1 014 per month.**

**Please note:**

A '**Member**' is: The Public Service Employee who joins GEMS.

An '**Adult**' is: A child over the age of 21 years who is not a full-time student, a spouse, a partner, or any immediate family for whom the principal member is liable for family care and support.

A '**Child**' is: A principal member's natural child, or stepchild or legally adopted child or any child placed in the custody of the member or his/her spouse or partner, who is under the age of 21 years, or a mentally or physically handicapped child of any age, or is between the ages of 21 years and 27 years who is a registered full-time student (proof of registration to be provided on application).