



# 2025 Contribution tables

Full contributions with effect from 1 January 2025

**TABLE 1: ACTIVE EMPLOYEES ON A TGP STRUCTURE**

TFG Health monthly income	Monthly contribution		
	Principal member	Adult dependant	Child dependant*
<b>R0 – R6,870</b>	R1,634	R1,634	R588
<b>R6,871 – R11,190</b>	R1,836	R1,836	R606
<b>R11,191 – R21,520</b>	R1,962	R1,962	R658
<b>R21,521 – R36,870</b>	R2,132	R2,132	R724
<b>R36,871 – R54,920</b>	R2,482	R2,482	R832
<b>R54,921 +</b>	R2,696	R2,696	R890

  

TFG Health Plus monthly income	Monthly contribution		
	Principal member	Adult dependant	Child dependant*
<b>R0 – R6,870</b>	R4,772	R3,054	R1,288
<b>R6,871 +</b>	R5,436	R3,968	R1,494

\* Child dependant contributions are applicable if:

- A dependant is under the age of 21;
- A dependant is over the age of 21, but not over the age of 25 and is a registered student at a university or recognised college for higher education and is not self-supporting.

These contributions (shown in Table 1) are the total amounts due to the Scheme. For active employees, the members' portion of the contributions is dependent on whether the member is on a Total Guaranteed Package (TGP) or Salary Plus structure, as indicated in the tables to the right.

Income verification may be conducted to determine whether you are registered in the correct income band. Income is considered as:

- Pensionable Pay in the case of an employee.
- In the case of an employee who registers a spouse, it is the higher of the member's Pensionable Pay or spouse's salary or earnings.
- For all other members, it is and may include:
  - the higher of the main member or registered spouse or partner's earnings, commission and rewards from employment, interest from investments, income from leasing of assets or property, distributions received from a trust, pension and/or provident fund, and receipt of any financial assistance received from any statutory social assistance programme.

## SUBSIDISED CONTRIBUTIONS WITH EFFECT FROM 1 JANUARY 2025

These contributions (shown in Table 2) are the members' own contributions after the TFG 50% subsidy is taken into account and applies to active employees on a Salary Plus structure. If you are not entitled to a subsidy, you will need to pay the full contribution as shown in Table 1.

**TABLE 2: ACTIVE EMPLOYEES ON A SALARY PLUS STRUCTURE**

TFG Health monthly income	Monthly contribution		
	Principal member	Adult dependant*	Child dependant**
R0 – R6,870	R817	R817	R294
R6,871 – R11,190	R918	R918	R303
R11,191 – R21,520	R981	R981	R329
R21,521 – R36,870	R1,066	R1,066	R362
R36,871 – R54,920	R1,241	R1,241	R416
R54,921 +	R1,348	R1,348	R445

  

TFG Health Plus monthly income	Monthly contribution		
	Principal member	Adult dependant*	Child dependant**
R0 – R6,870	R2,386	R1,527	R644
R6,871 +	R2,718	R1,984	R747

\* Adult dependants are only subsidised if they are the main member's spouse or if their adult child is a person with a disability.

\*\* Child dependant contributions are applicable if:

- A dependant is under the age of 21;
- A dependant is over the age of 21, but not over the age of 25 and is a registered student at a university or recognised college for higher education and is not self-supporting.

