

The Building & Construction Industry Medical Aid Fund

Reference no. 1590. Registered in terms of the Medical Schemes Act no. 131 of 1998



2026 NEW CONTRIBUTION RATE INCREASES AND BENEFITS FOR BCIMA MEMBERS

Dear Employer

Annually, the Principal Officer and the Board of Trustees, with the guidance of a healthcare actuary, consider the contribution increases and benefit limits for the next year. It is important that the Fund must remain financially strong to provide members with benefits for years to come, yet the financial position of members needs to be considered

Scheme finances

We are pleased to report that despite the ongoing increase in healthcare claims, BCIMA remains financially robust and secure. Our substantial scheme reserves of 61% – well above the legal requirement of 25% – ensure ongoing financial stability while guaranteeing that members can rely on the dependable, quality care they have come to expect from BCIMA.

To preserve our financial strength and safeguard the scheme's future sustainability, **we will implement a 11.9% increase in contributions, effective 1 January 2026**. This necessary adjustment will allow us to continue delivering the exceptional care and support our members deserve.

Benefits and limits

Please refer to the Contributions, Benefits and Limits in the enclosed member brochure for further information.

Important administrative pointers for 2026

Accurately calculating each member's contribution rates will significantly affect the Fund's financial outcomes in 2026. We will send you the most recent schedule of members associated with your company. This schedule must be updated with the 2026 hourly rate of pay, basic monthly salary, Tax Reference Number and Email address for your employees.

Please ensure this updated schedule is returned to us by **12 December 2025**.

It is crucial that the correct salary information is reported for January 2026 and that we receive timely updates on any changes in employees' hourly pay rates throughout the year.

Underreporting member salaries can lead to a shortfall in contribution income for the Fund, which may necessitate recouping these funds later. This could result in higher contribution increases in future years.

Kindly ensure that a contact name and number is provided on the schedule should we have any queries. On receipt of the completed updated income schedules your 2026 contribution invoice will be forwarded to you.

Important housekeeping issues

According to the Medical Schemes Act No. 131 of 1998, Chapter 4, 26(7): "All subscriptions or contributions shall be paid directly to a medical scheme not later than three days after payment thereof becoming due." BCIMA Rule 13.1 reads: "Contributions shall be due weekly in arrears and be payable by not later than the 2nd (second) working day of the following week in respect of all members who are not Continuation members."

"Grace Period"

When requesting a grace period, the employer commits to ensuring payment of contributions in cases where a member absconds, resigns, is retrenched, or if the Fund is not promptly informed of such changes. Please note that the grace period granted only covers confirmation of benefits for services and not payment of accounts. Payment of accounts remains the member's responsibility until the medical scheme has paid the claim. Only once BCIMA has received the contributions will payment be made to healthcare service providers and members.

Kindly note that contributions up to the week ending 28 November 2025 (week 48) must reach us by 5 December 2025 to ensure your employees continue to qualify for their benefits during the December holiday period. We must receive the detailed payment schedule or reconciliation once the payment has been authorized.

Should you have any queries in this regard, kindly contact:

Yolandé Disney on **011 208 1369 / 011 591 8205**

Email: **bcimafund@universal.co.za**

Amanda Durand on **011 208 1370 / 011 591 8205**

Email: **bcimafund@universal.co.za**

We enclose the hourly and monthly wage schedule to be updated and the 2026 Member Brochure for your ease of reference.

BCIMA remains committed to maintain a good service relationship with the Employer Groups, as well as offering the best and affordable healthcare to your employees.

We thank you for your support and wish you and your family a blessed festive season and a healthy and successful 2026.

Warm Regards,

BCIMA Fund