

Remote Benefits: South Africa

Remote builds belonging for your global team with comprehensive local plans at competitive rates.

At Remote, we offer country-specific benefits for everyone on your team. Your employees will enjoy comprehensive coverage from top providers while you access competitive rates meant for larger groups — even if you’re still growing!

Remote Benefits Plans

Customers hiring in South Africa may elect to offer their employees one of the medical aids plans available (details below).

Other local insurances such as life insurance, income continuation, serious illness coverage, and family funeral coverage are core benefits, which are part of Remote's basic compensation package for all employees in South Africa. All customers must offer core benefits to their employees.

The rates listed here are for the current plan year. Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

Please email support@remote.com with any questions!

BENEFIT	COST	DESCRIPTION
Medical Aid plans (Optional)	~\$228 - \$458 USD	Remote offers three distinct plans in partnership with Discovery. All plans offer a Medical Savings Account (MSA) which can be used for most outpatient treatments. The key difference is what happens once this account is used up. Find details about the different plan options by following this link .
Provident Fund (Pension)	5% of salary	The Provident Fund consists of a mandatory 5% employee contribution with 5% employer match.
Other Insurance	Variable	<ul style="list-style-type: none">- Life Insurance: 1.02% of pensionable salary (100% employer paid)- Income Continuation: 0.55% of pensionable salary (100% employer paid)- Serious Illness Coverage: 0.41% of pensionable salary (100% employer paid)- Family Funeral Coverage: R32,10 per employee (100% employer paid)

Remote Mental Health Program

The rates listed here are for **July 1, 2024, to April 30, 2025** policy year.

Remote has partnered with **Oliva**, the UK & Europe's #1 rated employee mental wellbeing platform. Oliva is available on desktop and as a mobile app and it includes:

- **1-to-1 therapy with a curated pool of top-quality therapists (35+ languages available)**
- **Advanced matching service** to find each employee the right therapist for them within 48 hours (98% success rate)
- **Personal wellbeing profile** with tailored recommendations and info to track progress
- **Curated self-guided content library** with audio mindfulness & meditation sessions, guided yoga videos, Oliva Talks, podcasts on workplace wellbeing, and micro-learning content series for managers
- **24/7 mental health helplines** for when an employee is struggling and needs to talk to someone immediately
- and more

Customers may elect to offer the mental health program benefits to their teams and can choose among 5 different plans.

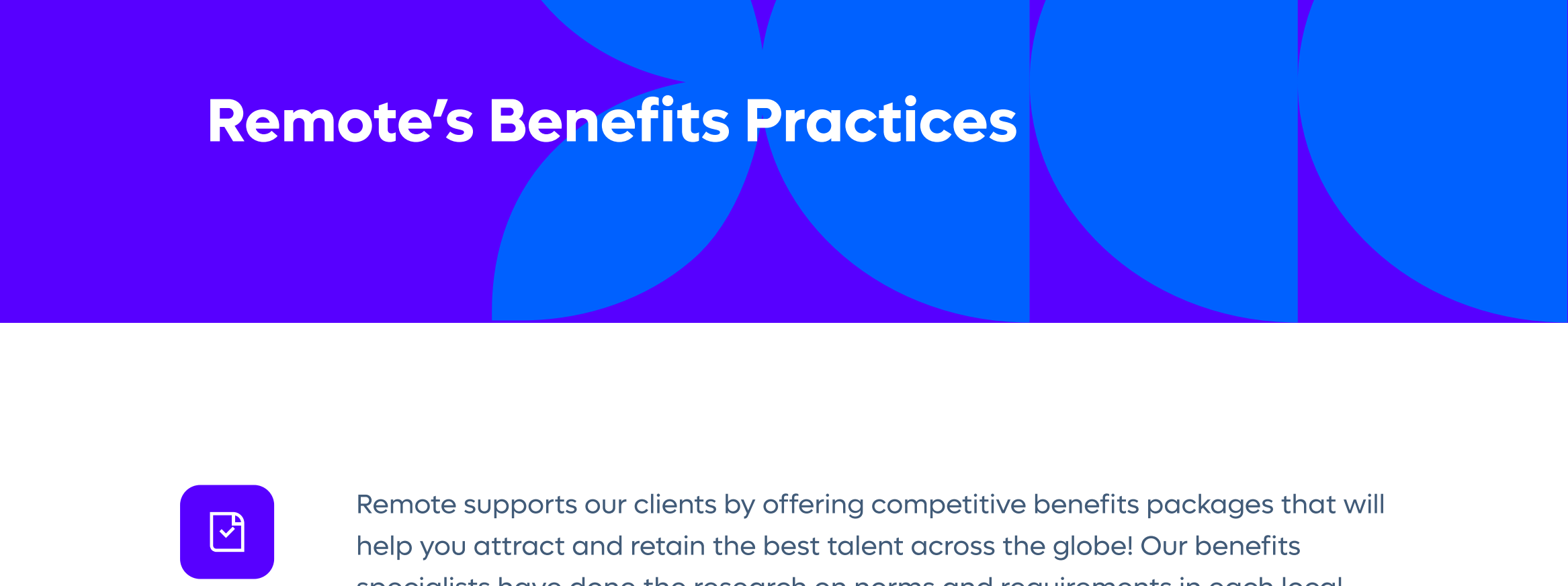
It is essential to be aware that in certain countries, Mental Health benefits may be categorized as 'Benefits in Kind' (BIK). This categorization means that the monthly premiums, which the company pays for the benefit, might be counted as part of the employee's taxable income according to the local tax laws.

Pricing and benefits are subject to change in response to business and market changes and we will update you when those changes take place.

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Currency: Prices listed in USD, local currency equivalent will be determined based on the exchange rate at the time of invoicing.

BASIC MENTAL HEALTH PROGRAM \$3.00/MO.	STANDARD MENTAL HEALTH PROGRAM \$8.47/MO.	PLUS MENTAL HEALTH PROGRAM \$15.70/MO.	PREMIUM MENTAL HEALTH PROGRAM \$22.70/MO.	PLATINUM MENTAL HEALTH PROGRAM \$35.83/MO.
<p>Platform Access Only</p> <p>This plan does not include pre-paid Therapy / Coaching sessions.</p> <ul style="list-style-type: none">- Personalized therapist matching service (35+ languages)- Wellbeing profile- Access to world-class self-guided content (yoga, meditations, Oliva Talks, podcasts, micro-learning series for managers)- 24/7 mental health helplines	<p>Includes:</p> <ul style="list-style-type: none">- Everything in the 'Basic Mental Health Program' tier- This plan includes one pre-paid Therapy / Coaching session that your team member can use during the policy year.	<p>Includes:</p> <ul style="list-style-type: none">- Everything in the 'Basic Mental Health Program' tier- This plan includes three pre-paid Therapy / Coaching sessions that your team member can use during the policy year.	<p>Includes:</p> <ul style="list-style-type: none">- Everything in the 'Basic Mental Health Program' tier- This plan includes six pre-paid Therapy / Coaching sessions that your team member can use during the policy year.	<p>Includes:</p> <ul style="list-style-type: none">- Everything in the 'Basic Mental Health Program' tier- This plan includes twelve pre-paid Therapy / Coaching sessions that your team member can use during the policy year.
Team members can pay for extra therapy sessions themselves in the Oliva platform (\$91/session)				



Remote’s Benefits Practices



Remote supports our clients by offering competitive benefits packages that will help you attract and retain the best talent across the globe! Our benefits specialists have done the research on norms and requirements in each local market and have crafted packages that will allow your employees to thrive, no matter what country they live in.

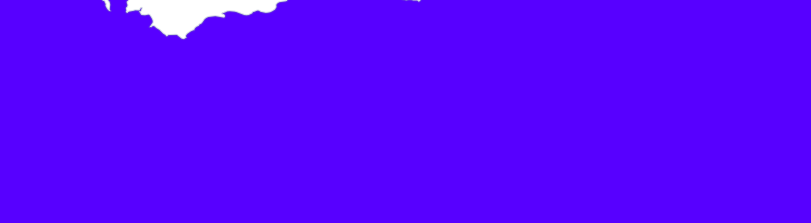


Because Remote is the [employer of record](#), it's important for us to offer the same core benefits to all employees in a country to ensure fair equity and non-discriminatory hiring practices, which protects your business and ours. We do not add a markup on any benefits premiums or administration costs.

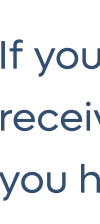


If you would like more insight into fair equity and benefits best practices, you can [download our Global Benefits Guide here!](#)

Understanding Hiring in South Africa



- **Healthcare in South Africa:** The South African healthcare system consists of subsidized public sector care and a smaller private sector (serving about 20% of the population). The best specialists can usually be found in the private sector and it is typical for professionals to obtain private health insurance.
- You will see benefits options for South Africa when onboarding your employee. From there, the employee will be enrolled and contacted with more information about their plan. Remote takes care of all the administration work so you can focus on scaling your global team!



TCE in South Africa

If you’re ready to hire a new employee in South Africa, you may have generated or received a Total Cost of Employment quote to get an estimate of what it might cost. If you haven't, you can do so with our handy [Cost Calculator](#) tool now!

Employers hiring in South Africa must pay for social contributions mandated by the government. These costs are automatically applied during payroll:

1. Skills Development Levy
2. Unemployment Insurance Fund

The exact cost of the contributions listed above can be found by using the Cost Calculator.

For more information about hiring employees in South Africa, see our country hiring guide at <https://remote.com/country-explorer/south-africa>.