

**EXECUTIVE ADJUDICATION**

**GROUP SUPPLY CHAIN**

**MEDICAL INSURANCE FOR EMPLOYEES**

**12 NOVEMBER 2025**

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**History:**

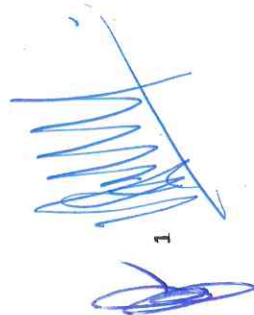
Annexure A: Period up to 28 February 2025.

Annexure B: Period 1 March to 30 June 2025.

Annexure C: Period 1 July 2025 to date.

Annexure D: Cost comparison of all 3 Mines if they had participated in Mutuelle de Sante and RAMA Cover for all Employees (in compliance with the RSSB Instruction 1 March, and as implemented by Nyakabingo).

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## 1. Background

The Rwanda Social Security Board (RSSB) has traditionally provided medical cover for voluntary participation by employees to be treated in Government Hospitals (Mutuelle de Sante Medical Scheme), with contributions paid by Employee).

In addition and based on a voluntary participation, the Employee has the choice to be treated by Private physicians and Institutions and in the case of Emergencies, Government Hospitals (RAMA "Rwandaise d'Assurance Maladie") with contributions paid 50/50 by Employee and Employer).

From 1 March 2025, RSSB required that all Employees be offered and participate in a Unified Medical Insurance Scheme.

### Trinity participation:

- Annexure A: Period up to 28 February 2025. Musha did not make available the Medical cover of choice.
- Annexure B: Period 1 March to 30 June 2025. Musha and Rutongo did not make available the Medical Cover of choice to be treated by Private physicians and Institutions nor increase Mutuelle de Sante cover to all Employees. Nyakabingo made Medical Insurance Cover available to all Employees including the choice to be treated by Private Physicians and Institutions.
- Annexure C: Period 1 July 2025 to date. Nyakabingo updated all Employee number participation.
- Annexure D: Cost comparison of all 3 Mines if they had participated in Mutuelle de Sante and RAMA Cover for Employees (in compliance with the RSSB instruction 1 March, and as implemented by Nyakabingo).



**2. Formal Enquiry**

As a result of the RSSB 1 March 2025 requirement that all Employees are provided Medical Insurance, an official Trinity Procurement Enquiry was issued to include Musha and Rutongo and understand the offerings from private Medical Insurers.

- 2.1 The Procurement Enquiry was sent out to the four strong insurance companies in Rwanda OLD MUTUAL, BRITAM INSURANCE, PRIME INSURANCE and SANLAM/ALLIANZ.
- 2.2 Procurement organised a Prebid meeting on 30<sup>th</sup> May 2025 with the four Insurance Companies to align on what is expected of them and submission procedure.
- 2.3 Three companies responded while one (SANLAM/ALLIANZ) did not submit their proposal.
- 2.4 Bidders were requested to submit proposals with two options. (Option 1: Public and Private Hospitals and all Pharmacies and Option 2: Public Hospitals and all Pharmacies).
- 2.5 Bidders were requested to submit revised proposal for (Option 1: Public and Private Hospitals and all Pharmacies of C+ Level and Option 2: Public and Private Hospitals and all Pharmacies for all Staff). Only OLD MUTUAL and BRITAM INSURANCE responded with bids.
- 2.6 On 30<sup>th</sup> Sept 2025, a meeting was held with OLD MUTUAL and BRITAM INSURANCE for Presentation of their proposals and negotiations of insurance cover benefits and they were requested to provide revised proposal with 2 options: Proposal based on Staff & Dependents Premium, and Proposal based on Staff Flat Rate Premium.

2.7 During the Major Contracts Committee, Human Resources Manager raised concerns of taking medical insurance cover based on Staff and Dependent number premium instead preferred use of flat rate premium per Staff with rationale that the tussle and increments in deduction in case of the changes of staff household. This may be to marriage, newborn baby or dependent going beyond 18- or 25-years requirement.

Old Mutual	Flat Rate	Variable Rate Based on Current Employees & Dependents: Option 2	Variance	%Variance	Britam Insurance	Flat Rate	Variable Rate Based on Current Employees & Dependents: Option 3	Variance	%Variance
Per Annum	RWF	RWF	RWF	%	Per Annum	RWF	RWF	RWF	%
	514,167,982	455,704,874	58,463,108	12.83		579,396,864	511,687,431	67,709,433	13.23

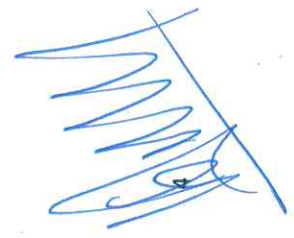
2.8 The tender adjudication was prepared on the basis that contributions will 50% Employee contribution and 50% Employer contribution for Private Insurance and 100% Employer contribution for Mutuelle De Sante/RSSB.

2.9 **Important Note:** Nyakabingo remuneration does not include a **Basic Salary** and therefore to undertake a comparison as to what the Rama medical contributions will be, a **theoretical** calculation has been undertaken for Nyakabingo using the Rutongo actual average basic salary.

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**3. Adjudication Options:**

OPTION 1 TRINITY ANNUAL RAMA MEDICAL INSURANCE TO ALL STAFF (RSSB Requires that entities that choose RAMA Scheme declare all their staff on the Payroll)			
RSSB, RAMA			
Types of Medical Insurance Cover	RSSB Scheme (Both Private & Govt Hospitals); RAMA		
Costs contribution	Cost of RAMA is based 15% deduction which is shared equally at 7.5% each for Employee & Company.		
Limits of the cover	Medical treatment for both private and public hospitals of your choice and complexity of the illness or treatment priority.		
New Change	Finance Controller provided revised calculation for basis of calculating the basic salary for RAMA, with visible change of Trinity Nyakabingo Mine RAMA figures		
	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)
Rutongo Mines Ltd	Annual Amount Paid	RWF 293,912,318	RWF 587,824,637
	Beneficiaries/Members per year	2,303 workers	
	Contribution per family per month	RWF 127,622	RWF 255,243
Trinity Nyakabingo Mine Ltd	Annual Amount Paid	RWF 10,635	RWF 21,270
	Beneficiaries/Members per year	RWF 225,732,832	RWF 451,465,664
	Contribution per family per month	1,768 workers	
Trinity Musha Mines Ltd	Annual Amount Paid	RWF 127,677	RWF 255,354
	Beneficiaries/Members per year	RWF 10,640	RWF 21,279
	Contribution per family per month	RWF 230,329,202	RWF 450,658,404
		1,804 workers	
	RWF 127,677	RWF 127,677	RWF 255,354
	RWF 10,640	RWF 10,640	RWF 21,279
	RWF 230,329,202	RWF 230,329,202	RWF 450,658,404
	RWF 127,677	RWF 127,677	RWF 255,354
	RWF 10,640	RWF 10,640	RWF 21,279
	RWF 749,974,352	RWF 749,974,352	RWF 1,499,948,704
	RWF 62,497,863	RWF 62,497,863	RWF 124,995,725
<b>Total</b>			
<b>Total</b>			









OPTION 2: TRINITY PRIVATE MEDICAL INSURANCE FOR JOB GRADES: C, D, E AND MUTUELLE DE SANTE FOR JOB GRADES: A & B						
Types of Medical Insurance Cover	RSSB		OLD MUTUAL			
	RSSB Scheme (Gov't Hospitals Only); Mutuelle de Sante/ Community Based Health Insurance.	Wide access to both Private & Gov't Hospitals and all Pharmacies				
Costs contribution	Cost of Mutuelle Scheme: payment is based on the social classification at 3,000Rwf each person. Same cost amount of 3,000Rwf is charged for each dependants.	There is a co-pay of 10% for outpatient and 100% for inpatient (Paid by Employee at hospital visit)				
Limits of the cover	1. Medical treatment starting with the local government health post level. And slowly access specialist treatment through referral. 2. Medication from private pharmacies is paid out of pocket	Medical treatment for both private and public hospitals of your choice and complexity in case of illness or treatment priority				
New Change						
Miner Name	Employee Contribution (Rwf)	Company Contribution (Rwf)	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	Grand Total
Rutongo Mines Ltd	Employees are not required to contribute to Mutuelle payment. JOB GRADES: A&B - 6,930 People (1,745 Workers and 5,245 dependents)	RWF 20,268,000	RWF 94,035,084	RWF 94,035,084	RWF 168,070,167	RWF 208,339,167
	Annual Premium Paid	RWF 20,268,000	RWF 94,035,084	RWF 94,035,084	RWF 168,070,167	RWF 208,339,167
	Beneficiaries/Members Annual Premium (per family)	RWF 11,615	RWF 618,652	RWF 618,652	RWF 1,237,304	RWF 1,246,919
	Monthly premium deduction per family	RWF 968	RWF 51,554	RWF 51,554	RWF 103,109	RWF 104,077
Trinity Nyakabingo Mine Ltd	Employees are not required to contribute to Mutuelle payment. JOB GRADES: A&B - 6,197 People (1,436 Workers and 4,761 dependents)	RWF 18,591,000	RWF 54,018,223	RWF 54,018,223	RWF 108,036,446	RWF 126,627,446
	Annual Premium Paid	RWF 18,591,000	RWF 54,018,223	RWF 54,018,223	RWF 108,036,446	RWF 126,627,446
	Beneficiaries/Members Annual Premium (per family)	RWF 12,946	RWF 628,119	RWF 628,119	RWF 1,256,238	RWF 1,269,184
	Monthly premium deduction per family	RWF 1,079	RWF 52,343	RWF 52,343	RWF 104,686	RWF 105,765
Trinity Ntisha Mines Ltd	Employees are not required to contribute to Mutuelle payment. JOB GRADES: A&B - 4,516 People (1,662 Workers and 2,854 dependents)	RWF 11,597,000	RWF 54,570,631	RWF 54,570,631	RWF 109,141,261	RWF 120,738,261
	Annual Premium Paid	RWF 11,597,000	RWF 54,570,631	RWF 54,570,631	RWF 109,141,261	RWF 120,738,261
	Beneficiaries/Members Annual Premium (per family)	RWF 6,978	RWF 627,249	RWF 627,249	RWF 1,254,497	RWF 1,261,475
	Monthly premium deduction per family	RWF 581	RWF 52,271	RWF 52,271	RWF 104,542	RWF 105,123
	Total Annual Amount Paid	RWF 50,457,000	RWF 202,623,937	RWF 202,623,937	RWF 405,247,874	RWF 455,704,874
	Total Monthly Amount Paid	RWF 4,204,750	RWF 16,885,328	RWF 16,885,328	RWF 33,770,656	RWF 37,975,408

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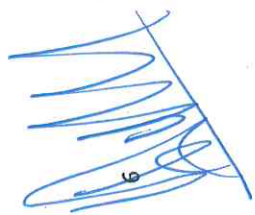
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OPTION 3: TRINITY PRIVATE MEDICAL INSURANCE FOR JOB GRADES: C, D, E AND MUTUELLE DE SANTE FOR JOB GRADES: A & B									
Types of Medical Insurance Cover		RSSB			BRITAM INSURANCE				
		RSSB Scheme (Gov't Hospitals Only); Mutuelle de Sante/Community Based Health Insurance.			Wide access to both Private & Govt Hospitals and all Pharmacies				
Costs contribution		Cost of Mutuelle Scheme: payment is based on the social classification at 3,000Rwf each person. Same cost amount of 3,000Rwf is charged for each dependents.			There is a co-pay of 50% for outpatient and 100% for inpatient (Paid by Employee at hospital visit)				
Limits of the cover		1. Medical treatment starting with the local government health post level. And stony access specialist treatment through referral. 2. Medication from private pharmacies is paid out of pocket			Medical treatment for both private and public hospital of your choice and compliancy of the illness or treatment priority.				
New Change		New revised proposal with detailed consideration of staff and dependents numbers.							
Miner Name	Miner Description	Employees Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	Grand Total	
Rutonggo Mines Ltd	Annual Premium Paid	RWF 20,265,000	RWF 20,265,000	RWF 40,530,000	RWF 108,454,621	RWF 108,454,621	RWF 216,909,241	RWF 237,178,241	
	Beneficiaries/Members	Employees are not required to contribute to Mutuelle payment	JOB GRADES: A&B - 6,990 People (1,745 Workers and 5,245 dependents)		JOB GRADES: C,D,E: 152 workers & 346 dependents				
	Annual premium per family		RWF 11,615	RWF 11,615	RWF 713,517	RWF 713,517	RWF 1,427,034	RWF 1,438,650	
	Monthly premium deduction per family		RWF 962	RWF 962	RWF 59,460	RWF 59,460	RWF 118,920	RWF 118,920	
Trinity Nyakabingo Mine Ltd	Annual Premium Paid	RWF 18,591,000	RWF 18,591,000	RWF 37,182,000	RWF 50,692,497	RWF 50,692,497	RWF 101,384,994	RWF 139,975,994	
	Beneficiaries/Members	Employees are not required to contribute to Mutuelle payment	JOB GRADES: A&B - 6,197 People (1,406 Workers and 4,791 dependents)		JOB GRADES: C,D,E: 88 workers & 269 dependents				
	Annual premium per family		RWF 3,000	RWF 3,000	RWF 705,727	RWF 705,727	RWF 1,411,453	RWF 1,414,453	
	Monthly premium deduction per family		RWF 250	RWF 250	RWF 58,811	RWF 58,811	RWF 117,622	RWF 117,622	
Trinity Mushi Mines Ltd	Annual Premium Paid	RWF 11,597,000	RWF 11,597,000	RWF 23,194,000	RWF 61,468,096	RWF 61,468,096	RWF 122,936,196	RWF 134,533,196	
	Beneficiaries/Members	Employees are not required to contribute to Mutuelle payment	JOB GRADES: A&B - 4,516 People (1,662 Workers and 2,854 dependents)		JOB GRADES: C,D,E: 87 workers & 292 dependents				
	Annual premium per family		RWF 2,568	RWF 2,568	RWF 705,530	RWF 705,530	RWF 1,411,060	RWF 1,415,628	
	Monthly premium deduction per family		RWF 214	RWF 214	RWF 58,877	RWF 58,877	RWF 117,755	RWF 117,968	
Total	Annual Amount Paid	RWF 50,457,000	RWF 50,457,000	RWF 100,914,000	RWF 230,615,216	RWF 230,615,216	RWF 461,230,432	RWF 511,687,432	
	Monthly Amount Paid	RWF 4,204,750	RWF 4,204,750	RWF 8,409,500	RWF 19,217,938	RWF 19,217,938	RWF 38,435,876	RWF 42,640,618	

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**4.0 Adjudication Options Summarised:**

OPTION 1: TRINITY ANNUAL RAMA MEDICAL INSURANCE TO ALL STAFF (RSSB Requires that entities that choose RAMA Scheme declare all their staff on the Payroll)										
Types of Medical Insurance Cover	RSSB Scheme (Both Private & Gov't Hospitals): RAMA									
Costs contribution	Cost of RAMA is based 15% deduction which is shared equally at 7.5% each for Employee & Company.									
Limits of the cover	Medical treatment for both private and public hospitals of your choice and complexity of the illness or treatment priority.									
	<table border="1"> <thead> <tr> <th>Employee Contribution (Rwf)</th> <th>Company Contribution (Rwf)</th> <th>Total Amount (Rwf)</th> </tr> </thead> <tbody> <tr> <td>RWF 749,974,352</td> <td>RWF 749,974,352</td> <td>RWF 1,499,948,704</td> </tr> <tr> <td>RWF 62,497,863</td> <td>RWF 62,497,863</td> <td>RWF 124,995,726</td> </tr> </tbody> </table>	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	RWF 749,974,352	RWF 749,974,352	RWF 1,499,948,704	RWF 62,497,863	RWF 62,497,863	RWF 124,995,726
Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)								
RWF 749,974,352	RWF 749,974,352	RWF 1,499,948,704								
RWF 62,497,863	RWF 62,497,863	RWF 124,995,726								
Total Annual Amount Paid	RWF 1,499,948,704									
Total Monthly Amount Paid	RWF 124,995,726									
OPTION 2: TRINITY PRIVATE MEDICAL INSURANCE FOR JOB GRADES: C, D, E AND MUTUELLE DE SANTE FOR JOB GRADES: A & B										
Types of Medical Insurance Cover	RSSB									
Types of Medical Insurance Cover	RSSB Scheme (Gov't Hospitals Only): Mutuelle de Sante/ Community Based Health Insurance.									
Costs contribution	Cost of Mutuelle Scheme: payment is based on the social classification at 3,000Rwf each person. Same cost amount of 3,000Rwf is charged for each dependents.									
Limits of the cover	1. Medical treatment starting with the local government health post level. And slowly access specialist treatment through referral. 2. Medication from private pharmacies is paid out of pocket									
OPTION 2: TRINITY PRIVATE MEDICAL INSURANCE FOR JOB GRADES: C, D, E AND MUTUELLE DE SANTE FOR JOB GRADES: A & B										
Item Description	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	Grand Total			
Annual Amount Paid	0	RWF 50,457,000	RWF 50,457,000	RWF 202,623,937	RWF 202,623,937	RWF 405,247,874	RWF 455,704,874			
Monthly Amount Paid	0	RWF 4,204,750	RWF 4,204,750	RWF 16,885,328	RWF 16,885,328	RWF 33,770,656	RWF 37,975,466			
OPTION 3: TRINITY PRIVATE MEDICAL INSURANCE FOR JOB GRADES: C, D, E AND MUTUELLE DE SANTE FOR JOB GRADES: A & B										
	RSSB									
Annual Amount Paid	0	RWF 50,457,000	RWF 50,457,000	RWF 230,615,216	RWF 230,615,216	RWF 461,230,431	RWF 511,687,431			
Monthly Amount Paid	0	RWF 4,204,750	RWF 4,204,750	RWF 19,217,935	RWF 19,217,935	RWF 38,435,870	RWF 42,640,620			
	BRITAM									



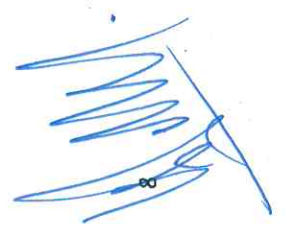





**5 Services Offering:**

	Old Mutual	Britam
5.1 No. of years in Rwanda	12	12
5.2 No of Rwanda members	30,571	8,350
5.3 No. of Trinity members	1	0
5.4 Holding Company	OLD MUTUAL Holdings Limited	Britam Holdings Ltd
5.5 East African Countries	6	7
5.5 No. of Hospitals	62	88
5.6 No. of Clinics	166	133
5.7 No. of Doctors	*	*
5.8 No. of Specialists	*	*
5.9 No. of Pharmacies	197	184

**\* Note:** In Rwanda, Insurance companies are assigned to Hospitals and Clinics and the number of Doctors and number of Specialists is assigned to hospitals or clinics instead of Insurance companies.




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**6 Recommendation:**

Procurement recommends Option 2: Mutuelle and Old Mutual as the most competitive option for award of medical insurance coverage.

OPTION 2: TRINITY PRIVATE MEDICAL INSURANCE FOR JOB GRADES: C, D, E AND MUTUELLE DE SANTE FOR JOB GRADES: A & B		RSSB		OLD MUTUAL		
Types of Medical Insurance Cover	RSSB Scheme (Gov't Hospitals Only): Mutuelle de Sante/Community Based Health Insurance.	Wide access to both Private & Gov't Hospitals and all Pharmacies	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	
Costs contribution	Cost of Mutuelle Scheme: payment is based on the social classification at 3,000Rwf each person. Same cost amount of 3,000Rwf is charged for each dependents.	There is a co-pay of 10% for outpatient and 100% for inpatient (Paid by Employee at hospital visit)	RWF 202,623,937	RWF 202,623,937	RWF 405,247,874	
Limits of the cover	1. Medical treatment starting with the local government health post level. And slowly access specialist treatment through referral. 2. Medication from private pharmacies is paid out of pocket	Medical treatment for both private and public hospitals of your choice and complexity of the illness or treatment priority.	RWF 16,885,328	RWF 16,885,328	RWF 33,770,656	
<b>OPTION 2: TRINITY PRIVATE MEDICAL INSURANCE FOR JOB GRADES: C, D, E AND MUTUELLE DE SANTE FOR JOB GRADES: A &amp; B ON STAFF AND DETAILED DEPENDENTS</b>						
Item Description	Employee Contribution (Rwf)	Company Contribution (Rwf)	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	Grand Total
Annual Amount Paid	0	RWF 50,457,000	RWF 202,623,937	RWF 202,623,937	RWF 405,247,874	RWF 455,704,874
Monthly Amount Paid	0	RWF 4,204,750	RWF 16,885,328	RWF 16,885,328	RWF 33,770,656	RWF 37,975,406

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7 Authorisation:

SN	NAME	POSITION	SIGNATURE	DATE
1	Joseph Muhire	Group Procurement Superintendent		
2	Jeorine Sande	Group Supply Chain Manager		
3	Mary Ashimwe	Group HR Manager		
4	Tristan Minyati	Group Legal Counsel and Compliance Officer		17/11/2025
5	Justin Uwiringiyimana	GM Trinity Nyakabingo Mine Ltd		17/11/2025
6	Calvin Whitford	Acting GM Rutongo Mines Ltd		17/11/2025
7	Missionnaire Mbanza	GM Trinity Musha Mines Ltd		17/11/2025
8	Shane Ryan	Chief Operating Officer		17/11/25
9	David da Lange	Chief Finance Officer		18/11/25
10	Peter Geleta	Chief Executive Officer		18/11/2025


**PETER GELETA**  
 CEO of Trinity Metals Group  
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 info.rw@trinity-metals.com  
 Enabling a better future

**History:**

**Annexure A: Period up to 28 February 2025 Musha did not make available the Medical cover of choice.**

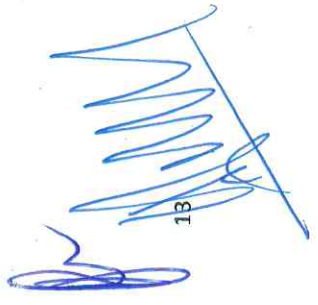
Types of Medical Insurance Cover		RSSB Scheme (Gov't Hospitals Only); Mutuelle de Santes/Community Based Health Insurance.		RSSB Scheme (Both Private & Gov't Hospitals); RAMA	
Costs contribution	Cost of Mutuelle Scheme; payment is based on the social classification at 3,000Rwf each person. Same cost amount of 3,000Rwf is charged for each dependents.	Cost of RAMA is based 15% deduction which is shared equally at 7.5% each for Employee & Company.	Medical treatment for both private and public hospitals of your choice and complexity of the illness or treatment priority.		
Limits of the cover	1. Medical treatment starting with the local government health post level. And slowly access specialist treatment through referral. 2. Medication from private pharmacies is paid out of pocket.				
Mine Name	Item Description	Employee Contribution (Rwf)	Company Contribution (Rwf)	Total Amount (Rwf)	Grand Total
<b>Period up to 28 February 2025</b>					
Rutongo Mines Ltd	Annual Amount Paid	RWF 6 105 000	RWF 6 105 000	RWF 12 210 000	RWF 94 635 376
	Monthly Amount Paid	RWF 508 750	RWF 508 750	RWF 1 017 500	RWF 7 877 948
	Beneficiaries/Members Cost per member including family	2,608 People (760 Workers and 1,848 dependents)	RWF 8 033	RWF 5 033	RWF 13 066
Trinity Nyakabingo Mine Ltd	Annual Amount Paid	RWF 18 813 000	RWF 18 813 000	RWF 37 626 000	RWF 378 813 000
	Monthly Amount Paid	RWF 1 567 750	RWF 1 567 750	RWF 3 135 500	RWF 31 567 750
	Beneficiaries/Members Cost per member including family	6,271 People (1,448 Workers and 4,823 dependents)	RWF 12 992	RWF 12 992	RWF 25 984
Trinity Musha Mines Ltd	Annual Amount Paid	RWF 2 842 800	RWF 2 842 800	RWF 5 685 600	RWF 2 842 800
	Monthly Amount Paid	RWF 236 900	RWF 236 900	RWF 473 800	RWF 236 900
	Beneficiaries/Members Cost per member including family	985 People (297 Workers and 688 dependents)	RWF 9 572	RWF 9 572	RWF 19 144
Total	Annual Amount Paid	RWF 27 760 800	RWF 27 760 800	RWF 55 521 600	RWF 476 191 176
Total	Monthly Amount Paid	RWF 2 313 400	RWF 2 313 400	RWF 4 626 800	RWF 39 682 598

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**Annexure C: Period 1 July 2025 to date. Nyakabingo updated all Employee number participation.**

Types of Medical Insurance Cover	RSSB Scheme (Govt Hospitals Only); Mutuelle de Sante/Community Based Health Insurance.		RSSB Scheme (Both Private & Govt Hospitals); RAMA	
	Costs contribution	Cost of Mutuelle Scheme: payment is based on the social classification at 3,000Rwf each person. Same cost amount of 3,000Rwf is charged for each dependents.	Cost of RAMA is based 15% deduction which is shared equally at 7.5% each for Employee & Company.	Medical treatment for both private and public hospitals of your choice and complexity of the illness or treatment priority.
Limits of the cover	1. Medical treatment standing with the local government health post level. And slowly access specialist treatment through referral. 2. Medication from private pharmacies is paid out of pocket	1. Medical treatment standing with the local government health post level. And slowly access specialist treatment through referral. 2. Medication from private pharmacies is paid out of pocket		
Yearly Amount	Employee Contribution (Rwf)	Company Contribution (Rwf)	Employee Contribution (Rwf)	Company Contribution (Rwf)
Total	Total Amount (Rwf)		Total Amount (Rwf)	
Period from 11 July to date				
Rutongo Mines Ltd	Annual Amount Paid	RWF 20 269 000	RWF 20 269 000	RWF 20 269 000
	Monthly Amount Paid	RWF 1 689 083	RWF 1 689 083	RWF 1 689 083
	Beneficiaries/Members	Employees are not required to contribute to Mutuelle payment	Employees are not required to contribute to Mutuelle payment	Rutongo Management decision not to contribute to RAMA due to financial constraint
	Cost per member including family	6,990 People (1,745 Workers and 5,245 dependents)	6,990 People (1,745 Workers and 5,245 dependents)	
Trinity Nyakabingo Mine Ltd	Annual Amount Paid	RWF 11 615	RWF 11 615	RWF 49 591 000
	Monthly Amount Paid	RWF 966 417	RWF 966 417	RWF 21 174 333
	Beneficiaries/Members	Employees are not required to contribute to Mutuelle payment	Employees are not required to contribute to Mutuelle payment	293 workers. RAMA is valid up to 15 August 2025
	Cost per member including family	6,197 People (1,436 Workers and 4,761 dependents)	6,197 People (1,436 Workers and 4,761 dependents)	
Trinity Musha Mines Ltd	Annual Amount Paid	RWF 12 946	RWF 12 946	RWF 105 802
	Monthly Amount Paid	RWF 1 078 837	RWF 1 078 837	RWF 8 816 850
	Beneficiaries/Members	Employees are not required to contribute to Mutuelle payment	Employees are not required to contribute to Mutuelle payment	Musha Management decision not to contribute RAMA
	Cost per member including family	4,516 People (1,662 Workers and 2,854 dependents)	4,516 People (1,662 Workers and 2,854 dependents)	
Total	Annual Amount Paid	RWF 50 457 000	RWF 50 457 000	RWF 31 000 000
Total	Monthly Amount Paid	RWF 4 204 750	RWF 4 204 750	RWF 2 583 333



Annexure D: Cost comparison of all 3 Mines if they had participated in Mutuelle de Sante and RAMA Cover for all Employees (in compliance with the RSSB Instruction 1 March, and as implemented by Nyakabingo).

Types of Medical Insurance Cover		RSSB, RAMA		
Costs contribution		RSSB Scheme (Both Private & Govt Hospitals): RAMA		
Limits of the cover		Cost of RAMA is based 15% deduction which is shared equally at 7.5% each for Employee & Company.		
New Change		Medical treatment for both private and public hospitals of your choice and complexity of the illness or treatment priority.		
		Finance Controller provided revised calculation for basis of calculating the basic salary for RAMA, with visible change of Trinity Nyakabingo Mine RAMA figures		
		Employee Contribution (RWF)	Company Contribution (RWF)	Total Amount (RWF)
Rutongo Mines Ltd	Annual Amount Paid Beneficiaries/Members per year	RWF 293,912,318	RWF 293,912,318	RWF 587,824,637
	Contribution per family per month	RWF 127,622	2,303 workers	RWF 255,243
	Annual Amount Paid Beneficiaries/Members per year	RWF 10,635	RWF 10,635	RWF 21,270
Trinity Nyakabingo Mine Ltd	Contribution per family per month	RWF 225,732,832	RWF 225,732,832	RWF 451,465,664
	Annual Amount Paid Beneficiaries/Members per year	RWF 127,677	1,768 workers	RWF 255,354
	Contribution per family per month	RWF 10,640	RWF 10,640	RWF 21,279
Trinity Musha Mines Ltd	Annual Amount Paid Beneficiaries/Members per year	RWF 230,329,202	RWF 230,329,202	RWF 460,658,404
	Contribution per family per month	RWF 127,677	1,804 workers	RWF 255,354
	Annual Amount Paid Beneficiaries/Members per year	RWF 10,640	RWF 10,640	RWF 21,279
Total	Annual Amount Paid	RWF 749,974,352	RWF 749,974,352	RWF 1,499,948,704
Total	Monthly Amount Paid	RWF 62,497,863	RWF 62,497,863	RWF 124,995,723

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