



**The 2023 Option Selection Period** has been re-opened and will close on 28 February 2023!

GEMS is proud to announce a pocket-friendly **5% contribution increase** for 2023!

DISCOVER THE  
**BRILLIANCE**  
OF **GEMS**

## Principal Officer's Note

The Government Employees Medical Scheme (GEMS) would like to thank all Members for their support throughout 2022. Going into 2023, we continue to prioritise providing our members with equitable access to affordable and comprehensive quality healthcare.

In accordance with the Scheme Rules, each year GEMS members are encouraged to review their healthcare needs and exercise their right to either remain on their current benefit option or select to move to a different benefit option.

Importantly, GEMS has re-opened the 2023 Option Selection Period to 28 February 2023 across all benefit options to afford members who wish to move to a different option the opportunity to still do so in the new year.

This re-opening was carefully considered to ensure that members make an informed decision when selecting the appropriate option, particularly following some changes to the GEMS Hospital Network for the Tanzanite One and Emerald Value (EVO) options.

**As of 01 January 2023**, the following hospital groups will participate in the GEMS Hospital Network:

- All Mediclinic, Life Healthcare, Clinix, Lenmed and Joint Medical Holdings (JMH) Hospitals.
- Where there are geographic gaps in the network, a select number of Netcare and independent hospitals have been included for network participation.

**Click here** for a complete list of participating hospitals in your area or province.

To change your option, you can download the Option Selection form from our website and send it back to the Scheme via email, fax, post, or hand delivered at the nearest GEMS walk-in centre or Client Liaison Office (CLO). You can also call our call center or make use of our USSD or our Member App and Portal.

We are always looking for ways to improve how we deliver healthcare services, as such, we encourage our members to share their experiences with us on **compliments@gems.gov.za** as their feedback is always welcome and appreciated.

Finally, we remain committed to providing quality and professional service while meeting our members' healthcare needs in 2023 and beyond.

Yours in Health,  
**Dr Stan Moloabi**  
**GEMS Principal Officer**



Dr Stan Moloabi | **Principal Officer**

## More cover in 2023!

The Government Employees Medical Scheme (GEMS) **continues to bring rich benefits in 2023!**

- An overall increase of **6%** for all in- and out-of-hospital benefit limits across all GEMS benefit options.
- The **Out-of-Hospital Primary Care Extender Benefit** provides an additional **R863** per beneficiary per year for the Emerald and Emerald Value options.

### **This benefit is available for:**

- Network general practitioner consultations;
- Acute prescribed medicine obtained at a network pharmacy; and
- Pathology tests performed at a preferred pathology laboratory.

This benefit will be automatically activated once the standard benefits for these services have run out.



## Additional benefits in 2023!

### **These benefits are applicable to all options:**

**Chronic medication benefit for depression:** The treatment and care for Depression will be funded in full, subject to the same conditions applicable to Prescribed Minimum Benefits (PMBs), as provided for in section A of Annexure C of the GEMS Rules.

**Post-cataract surgery benefit:** The limit on bifocal lenses and frames for post-cataract surgery will be increased from R1 276 to R1 585 in 2023 per beneficiary. This benefit is only utilised if the standard optometry benefit is exhausted.

**Maternity programme:** Currently, GEMS maternity programme beneficiaries are entitled to five consultations with general practitioners or midwives during the second trimester. Two of these consultations may be exchanged for gynecologist visits.

**HPV vaccination:** GEMS has expanded the eligibility of the HPV vaccination for females from ages 9-14 years to 9-45 years of age.

**Oncology rule removal:** GEMS has approved previously restricted oncology medication to be covered. These include antifungal medications, monoclonal antibodies and biological medications derived from human proteins that are designed to target immune system components that cause inflammation. This makes funding for these medications available in accordance with the funding protocols of the Scheme.

**Pap smear screening:** GEMS will extend its Pap Smear screening benefit to include HPV DNA testing, which is used to check for high-risk HPV infection in women, for women aged 12 years and older.

Dental sealants will be funded as preventative care from the Risk benefit for beneficiaries up to the age of 18, subject to the use of network providers. **This will preserve your dental limits**

## Reasons why **GEMS** is the **best choice for you and your family**

1. **Lower contributions** vs. open and closed schemes.
2. Contributions **based on income**
3. **Up to 100% subsidy for qualifying employees on salary levels 1 – 5** (terms and conditions may apply).
4. Broadest definition of beneficiaries – **up to 5 generations can be covered!**
5. **No late joiner penalties.**
6. **Primary Care Extender benefit** – provides an additional **R863** per year for the Emerald and Emerald Value options.
7. **Largest HIV Disease Management Programme (DMP).**
8. **Close collaboration with Trade Unions and government stakeholders.**
9. GEMS provides **greater access to quality healthcare** through a wide array of networks.

GEMS is a scheme that **understands the needs of the South African family** better than any other!



## GEMS is proud to announce a pocket-friendly **5% contribution increase** for 2023!

Emerald Value option is one of the best performing options on the Scheme, experiencing only 5% contribution increase in 2023.

### **SWITCH TO EVO TODAY AND SAVE!!**

Members on the Emerald option who switch to EVO will experience a **R658** saving on their monthly contribution – that's a saving of **R7 896** per year!

All while enjoying the exact same benefits as you would on Emerald.



### **So what are you waiting for?**

Make the Switch today - to the option that provides rich benefits and improved health outcomes for your family while also saving you money.

DISCOVER THE  
**BRILLIANCE**  
OF **GEMS**

## Emerald Value Option - healthier outcomes for you and your family

As an **EVO** member you automatically **save up to 19.5% in contributions** compared to members on the traditional **Emerald** option.

It is easy to make the most of your EVO membership!



1. First **nominate a GP** on the GEMS Network. Your dependants are also able to **nominate their own GP** – it's **flexible!**



2. **REMEMBER!** Don't visit a **non-nominated GP**, or you'll have to make a **30% out-of-pocket** payment.



3. **Specialist referral.** If you need to consult a specialist, your network GP **will refer you to one.** That's a key part of EVO's **coordinated care.** Your GP knows when you should see a specialist.



4. **Visiting the hospital.** From time to time, we all may have to go to the hospital. As EVO members, your family must use a hospital within the **GEMS network.** There are a number of network hospitals to choose from (you can find the **full list** on the GEMS website at [www.gems.gov.za](http://www.gems.gov.za)). If you don't have a GEMS Network hospital **within 50km of your place of residence**, don't stress. You can still use the **nearest** hospital.



Note: The GEMS Hospital Network for 2023 has changed, visit [www.gems.gov.za](http://www.gems.gov.za) to find your nearest network hospital and avoid penalties.

## How to nominate a GP

**Step 1** - Contact the GEMS call centre on 0860 00 4367

**Step 2** - Select membership

**Step 3** - Request to nominate your GP

**Step 4** - Provide your GP's practice number

### When can you see a specialist without a referral:

- If your children are under the age of two, and need to see a Paediatrician;
- If you need to see an Obstetrician or Gynaecologist
- If you are already under the care of a specialist for an existing medical condition.

### IMPORTANT NOTE:



### When can you use a non-network hospital or GP.

- When you're on a trip and there's no network hospital nearby;
- In case of a **medical emergency**; OR
- The specialised care you need isn't available at the nearest network hospital.

**Use of non-network hospitals may result in a co-payment of up to R12 000 per admission.**

DISCOVER THE  
**BRILLIANCE**  
OF **GEMS**

# Contact details

## Client Liaison Officers (CLO)

### Driving empowerment through education.

The CLO unit drives member education sessions and workshops to empower members and improve understanding of benefits, Scheme rules and processes.

CLO units are available in **all 9 provinces**.

Email: [clo@gems.gov.za](mailto:clo@gems.gov.za) to set up an appointment with one of our agents.



**GEMS Contact Centre**  
0860 00 4367



**Fax**  
0861 00 4367



**Web**  
[www.gems.gov.za](http://www.gems.gov.za)



**Email**  
[enquiries@gems.gov.za](mailto:enquiries@gems.gov.za)



**Provider Liaison Officers**  
[plo@gems.gov.za](mailto:plo@gems.gov.za)



**Postal Address**  
GEMS, Private Bag X782  
Cape Town, 8000



**GEMS Emergency Services**  
0800 444 367



**GEMS Fraud Hotline**  
0800 212 202  
[gems@thehotline.co.za](mailto:gems@thehotline.co.za)

### Our social media pages:



**Facebook**  
[@GEMS1GEMOFASHEME](https://www.facebook.com/GEMS1GEMOFASHEME)



**Instagram**  
[gems\\_sa\\_official](https://www.instagram.com/gems_sa_official)



**Twitter**  
[@GEMS\\_Number1](https://twitter.com/GEMS_Number1)



**LinkedIn**  
Government Employee Medical Scheme

### Council for Medical Schemes



**CMS Contact Centre**  
0861 123 267



**Email**  
[information@medicalschemes.co.za](mailto:information@medicalschemes.co.za)



**Web**  
[www.medicalschemes.co.za](http://www.medicalschemes.co.za)

Make use of the multi-function **GEMS Member App** to interact with the Scheme at home or on the go to make your life easier.



Use the QR Code to download the **GEMS Member App**



### Disclaimer

This brochure contains a summary of the medical benefits offered by GEMS for the year 2023 and the required monthly contributions/premiums associated therewith ("2023 GEMS Benefits and Contributions").

The final CMS approved 2023 GEMS Benefits and Contributions have been incorporated into the GEMS Rules and published on the GEMS website. In the event of a discrepancy between the wording of this brochure and that of the published GEMS Rules, the latter will take precedence. For the full version of the 2023 GEMS Benefits and Contributions, kindly refer to Annexures B, C, D, E, F and G of the GEMS Rules, which may be found on the GEMS website at [www.gems.gov.za](http://www.gems.gov.za). You may also contact us directly on 0860 00 4367 to request a copy.