



Start the new year
knowing that **you and**
your dependants are
covered by the **best**
option for your needs



With **GEMS**
AFFORDABLE means **RICH** in benefits.

Contact details



GEMS Contact Centre
0860 00 4367



Fax
0861 00 4367



Web
www.gems.gov.za



Email
enquiries@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



The digital membership card is available on the GEMS Member app and is convenient for members and their beneficiaries. 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.

Chronic Disease List (CDL) for all options

All options cover the following list of chronic condition which are PMB (subject to managed care protocols, processes and formularies)

Addison's Disease; Asthma; Bi-polar Mood Disorder; Bronchiectasis; Cardiac Failure; Cardiomyopathy Disease; Chronic Renal Disease; Coronary Artery Disease; Chronic Obstructive; Pulmonary Disorder; Crohn's Disease; Diabetes Insipidus; Diabetes Mellitus Type 1; Diabetes Mellitus Type 2; Dysrhythmias; Epilepsy; Glaucoma; Haemophilia; HIV/AIDS; Hyperlipidaemia; Hypertension; Hypothyroidism; Multiple Sclerosis; Parkinson's Disease; Schizophrenia; Ulcerative Colitis; Rheumatoid Arthritis; Systemic Lupus; and Erythematosis.

Additional Chronic Disease (CDL) List

Payable from the chronic medicine benefit (subject to managed care protocols, processes and formularies)

TANZANITE ONE		BERYL	
Anxiety; Attention Deficit and Hyperactivity Disorder; Depression			
RUBY			
Anxiety; Attention Deficit and Hyperactivity Disorder; Benign Prostatic Hyperplasia; Depresssion; Mennierre's Disease; Osteoarthritis; Psoriasis; and Thrombo-Embolic Disease*			
EVO	EMERALD		ONYX
Acne; Allergic Rhinitis; Alzheimer's Disease; Ankylosing Spondylitis; Anorexia Nervosa; Anxiety Attention Deficit and Hyperactivity Disorder; Barrett's Esophagus; Benign Prostatic yperplasia; Bulimia Nervosa; Delusional Disorder; Depression; Dermatitis; Eczema; Gastro Oesophageal Reflux Disease; Generalised Anxiety Disorder; Gout; Huntington's Disease; Hypoparathyroidism; Hypothyroidism; Interstitial Lung Disease; Mennierre's Disease; Menopause; Myasthenia Gravis; Narcolepsy; Neuropathies; Obsessive Compulsive Disorder; Osteoarthritis; Osteopenia; Osteoporosis; Paget's Disease; Post-Traumatic Stress Syndrome; Psoriasis; Stroke; Systemic Sclerosis; Thrombocytopenic Purpura; Thrombo-Embolic Disease; Tourette's Syndrome; Valvular Heart Disease; and Zollinger-Ellison Syndrome			

Easy steps to choosing your option for 2020

Start the new year knowing that you and your dependants are covered by the best option for your needs.

1

Understand your options and benefits

Go through the 2020 benefit schedule and contribution table to understand the benefits and costs of each option.

2

Consider your needs

Carefully consider your healthcare needs and budget for the year ahead.

3

Make your choice

Decide if you should remain on the same option or need to change to a different option for 2020.

Decided to change your option for 2020?

Let GEMS know between **07 November and 07 December 2019** via any of these channels:



OPTION SELECTION FORM

Complete the "Make your choice for 2020" form and ensure that all your details are correct. Send the completed form to any of the following:

Email: enquiries@gems.gov.za

Fax: 0861 00 4367

Post: GEMS, Private Bag X782, Cape Town 8000

Or, hand it in at your nearest GEMS walk-in centre or to your Client Liaison Officer (CLO).



24-HOUR AUTOMATED SELF-SERVICE FACILITY

- Call our 24-hour automated self-service facility on 0860 00 4367 and select option two (2).
- Select the language in which you want to be assisted.
- Press one (1) and then press zero (0) to change your option.

As the main member, you will need to enter your membership number, ID number and cell phone number.



ONLINE

- Visit www.gems.gov.za and sign into Member Online (click on 'Sign In' on the top right-hand corner of your screen).
- Click the Option Selection icon under Navigate on the Menu to make your option change.



CELL PHONE

- Dial *134*20018#
- Enter your member number
- Enter your ID number
- Select your option
- Confirm your selection.



GEMS MEMBER APP

GEMS is continually making access easier.









Download the GEMS Member App from your app store, register and make your choice for 2020!

Your 2020 monthly contributions

GEMS is pleased to announce an **average contribution increase of 7.69%** across all benefit options for 2020.

The tables below show the full contributions for the year and do not include any subsidies, which you may qualify for. If you qualify for a subsidy**, your employer will pay part of the contribution and you will be required to pay the balance.

TANZANITE ONE			
			
R0 - R9 728.00	1 116	882	480
R9 728.01 - R13 651.00	1 169	936	517
R13 651.01 - R23 386.00	1 243	984	549
R23 386.01 +	1 455	1 231	696
BERYL			
			
R0 - R9 728.00	1 235	1 231	692
R9 728.01 - R13 651.00	1 339	1 329	764
R13 651.01 - R23 386.00	1 462	1 462	821
R23 386.01 +	1 755	1 755	996
RUBY			
			
R0 - R14 650.00	2 550	1 915	990
R14 650.01 - R25 301.00	2 840	2 135	1 105
R25 301.01 +	3 150	2 370	1 220
Please note: 20% of contributions on the Ruby Option will go towards the Personal Medical Savings Account.			

EMERALD VALUE			
			
R0 - R14 650.00	2 434	1 859	905
R14 650.01 - R25 301.00	2 694	2 087	1 015
R25 301.01 +	3 018	2 320	1 130
EMERALD			
			
R0 - R14 650.00	2 852	2 172	1 059
R14 650.01 - R25 301.00	3 157	2 440	1 187
R25 301.01 +	3 539	2 713	1 323
ONYX			
			
R0 - R14 650.00	4 875	3 733	1 466
R14 650.01 - R31 216.00	5 074	3 863	1 592
R31 216.01 +	5 478	4 211	1 776

*Annual contribution increase will vary depending on number of dependants, salary level and option selected.

**Subsidy subject to the Minister for Public Service and Administration's approval on the Determination on Medical Assistance for the 2020 year.

 MEMBER	 ADULT	 CHILD
Refers to a 'Member' (i.e. a principal member)	Refers to any 'Adult Dependant'	Refers to any 'Child Dependant'

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OUT-OF-HOSPITAL BENEFITS	TANZANITE ONE (NETWORK OPTION) This is an entry-level benefit option, tailored for Level 1 - 5 employees, who may receive up to 100% subsidy from their employer. It offers members comprehensive In-Hospital benefits for healthcare services rendered in and by public hospitals and private hospitals on the GEMS Network, as well as comprehensive Out-of-Hospital benefits for healthcare services, which are typically rendered by healthcare providers on the GEMS Network, subject to Network Family Practitioner Nomination and Specialist Referral Rules.		IN-HOSPITAL BENEFITS
Personal Medical Savings Account (PMSA)	✗	✓	Prescribed minimum benefits (PMBs)
Audiology, occupational therapy and speech therapy	✓	✓	Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)
Block benefit (day-to-day benefit)	✗	✓	Alcohol and drug dependencies
Chronic Back and Neck Rehabilitation Programme	✓	✓	Allied health services
Circumcision	✓	✓	Alternatives to hospitalisation (sub-acute hospitals and private nursing)
Dental services (conservative, dentistry including acute medicine)	✓	✓	Blood transfusion
Emergency assistance (road and air)	✓	✓	Dental services (conservative, restorative and specialised)
General Practitioner (GP) and Specialist services	✓	✓	Emergency services (casualty department)
GP network extender benefit	✗	✓	General Practitioner (GP) and Specialist services
HIV infection, AIDS and related illness	✓	✓	Oncology (chemo and radiotherapy)
Infertility	✓	✓	Organ and tissue transplants
Maternity (ante- and post-natal care)	✓	✓	Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)
Medical and surgical appliances and prostheses	✓	✓	Pathology and Medical Technology
Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist, Psychologist)	✓	✓	Physiotherapy
Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	✓	✓	Medical and surgical appliances and prostheses
Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)	✓	✓	Mental health
Pathology and Medical Technologists	✓	✓	Radiology (advanced)
Physiotherapy	✓	✓	Radiology (basic)
Prescribed medicine and injection material	✓	✓	Renal dialysis
Preventative care services	✓	✓	Surgical procedures (including maxillofacial surgery)
Primary care extender	✗	✓	
Screening services	✓	✓	
Radiology (advanced)	✓	✓	
Radiology (basic)	✓	✓	
Renal dialysis	✓	✓	

✓ Available | ✗ Not-Available

The above benefits are subject to: The applicable scheme rates, Managed Care rules and processes, Prescribed Minimum Benefits (PMBs) and Applicable benefit limits as indicated in Annexure C of the GEMS rules.

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OUT-OF-HOSPITAL BENEFITS	BERYL		IN-HOSPITAL BENEFITS
	This is an entry-level benefit option, tailored for members with limited healthcare needs.		
	It offers members comprehensive In-Hospital benefits for healthcare services rendered in and by public and private hospitals, as well as comprehensive Out-of-Hospital benefits for healthcare services, which are typically rendered by healthcare providers on the GEMS Network, subject to Specialist Referral Rules.		
Personal Medical Savings Account (PMSA)	✗	✓	Prescribed minimum benefits (PMBs)
Audiology, occupational therapy and speech therapy	✓	✓	Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)
Block benefit (day-to-day benefit)	✗		Alcohol and drug dependencies
Chronic Back and Neck Rehabilitation Programme	✓	✓	Allied health services
Circumcision	✓	✓	Alternatives to hospitalisation (sub-acute hospitals and private nursing)
Dental services (conservative, dentistry including acute medicine)	✓	✓	
Emergency assistance (road and air)	✓	✓	Blood transfusion
General Practitioner (GP) and Specialist services	✓	✓	Dental services (conservative, restorative and specialised)
GP network extender benefit	✗	✓	Emergency services (casualty department)
HIV infection, AIDS and related illness	✓	✓	General Practitioner (GP) and Specialist services
Infertility	✓	✓	
Maternity (ante- and post-natal care)	✓	✓	Oncology (chemo and radiotherapy)
Medical and surgical appliances and prostheses	✓	✓	Organ and tissue transplants
Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist, Psychologist)	✓	✓	Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)
Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	✓	✓	
Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)	✓	✓	Pathology and Medical Technology
Pathology and Medical Technologists	✓	✓	Physiotherapy
Physiotherapy	✓	✓	Medical and surgical appliances and prostheses
Prescribed medicine and injection material	✓	✓	Mental health
Preventative care services	✓	✓	Radiology (advanced)
Primary care extender	✗	✓	
Screening services	✓	✓	Radiology (basic)
Radiology (advanced)	✓	✓	Renal dialysis
Radiology (basic)	✓		
Renal dialysis	✓	✓	Surgical procedures (including maxillofacial surgery)

✓ Available | ✗ Not-Available

The above benefits are subject to: The applicable scheme rates, Managed Care rules and processes, Prescribed Minimum Benefits (PMBs) and Applicable benefit limits as indicated in Annexure C of the GEMS rules.

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OUT-OF-HOSPITAL BENEFITS	RUBY This is a mid-level benefit option, tailored for members with limited to average healthcare needs. It offers members comprehensive In-Hospital benefits for healthcare services rendered in and by public and private hospitals, as well as comprehensive Out-of-Hospital benefits for healthcare services, which are typically rendered by healthcare providers that are not on the GEMS Network, subject to Specialist Referral Rules. This benefit option also offers members a Personal Medical Savings Account (PMSA) and Block Benefit from which some In- and Out-of-Hospital healthcare services are funded.		IN-HOSPITAL BENEFITS
Personal Medical Savings Account (PMSA)	✓	✓	Prescribed minimum benefits (PMBs)
Audiology, occupational therapy and speech therapy	✓	✓	Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)
Block benefit (day-to-day benefit)	✓	✓	Alcohol and drug dependencies
Chronic Back and Neck Rehabilitation Programme	✓	✓	Allied health services
Circumcision	✓	✓	Alternatives to hospitalisation (sub-acute hospitals and private nursing)
Dental services (conservative, dentistry including acute medicine)	✓	✓	Blood transfusion
Emergency assistance (road and air)	✓	✓	Dental services (conservative, restorative and specialised)
General Practitioner (GP) and Specialist services	✓	✓	Emergency services (casualty department)
GP network extender benefit	✓	✓	General Practitioner (GP) and Specialist services
HIV infection, AIDS and related illness	✓	✓	Oncology (chemo and radiotherapy)
Infertility	✓	✓	Organ and tissue transplants
Maternity (ante- and post-natal care)	✓	✓	Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)
Medical and surgical appliances and prostheses	✓	✓	Pathology and Medical Technology
Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist, Psychologist)	✓	✓	Physiotherapy
Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	✓	✓	Medical and surgical appliances and prostheses
Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)	✓	✓	Mental health
Pathology and Medical Technologists	✓	✓	Radiology (advanced)
Physiotherapy	✓	✓	Radiology (basic)
Prescribed medicine and injection material	✓	✓	Renal dialysis
Preventative care services	✓	✓	Surgical procedures (including maxillofacial surgery)
Primary care extender	✗	✓	
Screening services	✓	✓	
Radiology (advanced)	✓	✓	
Radiology (basic)	✓	✓	
Renal dialysis	✓	✓	

✓ Available | ✗ Not-Available

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OUT-OF-HOSPITAL BENEFITS	EMERALD VALUE OPTION (NETWORK OPTION)		IN-HOSPITAL BENEFITS	
	This is a high-level benefit option, tailored for members with average to above-average healthcare needs.			
	It offers members comprehensive In-Hospital benefits for healthcare services rendered in and by public hospitals and private hospitals on the GEMS Network, as well as comprehensive Out-of-Hospital benefits for healthcare services, which are typically rendered by healthcare providers on the GEMS Network, subject to Network Family Practitioner Nomination and Specialist Referral Rules.			
Personal Medical Savings Account (PMSA)	✗	✓	Prescribed minimum benefits (PMBs)	
Audiology, occupational therapy and speech therapy	✓	✓	Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	
Block benefit (day-to-day benefit)	✓		Alcohol and drug dependencies	
Chronic Back and Neck Rehabilitation Programme	✓		Allied health services	
Circumcision	✓	✓	Alternatives to hospitalisation (sub-acute hospitals and private nursing)	
Dental services (conservative, dentistry including acute medicine)	✓	✓		Blood transfusion
Emergency assistance (road and air)	✓			Dental services (conservative, restorative and specialised)
General Practitioner (GP) and Specialist services	✓		Emergency services (casualty department)	
GP network extender benefit	✓	✓	General Practitioner (GP) and Specialist services	
HIV infection, AIDS and related illness	✓	✓	Oncology (chemo and radiotherapy)	
Infertility	✓	✓	Organ and tissue transplants	
Maternity (ante- and post-natal care)	✓	✓	Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)	
Medical and surgical appliances and prostheses	✓	✓		Pathology and Medical Technology
Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist, Psychologist)	✓	✓		Physiotherapy
Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	✓	✓	Medical and surgical appliances and prostheses	
Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)	✓	✓		Mental health
Pathology and Medical Technologists	✓	✓		Radiology (advanced)
Physiotherapy	✓	✓	Radiology (basic)	
Prescribed medicine and injection material	✓	✓		Renal dialysis
Preventative care services	✓	✓		Surgical procedures (including maxillofacial surgery)
Primary care extender	✓	✓		
Screening services	✓	✓		
Radiology (advanced)	✓	✓		
Radiology (basic)	✓	✓		
Renal dialysis	✓	✓		

✓ Available | ✗ Not-Available

The above benefits are subject to: The applicable scheme rates, Managed Care rules and processes, Prescribed Minimum Benefits (PMBs) and Applicable benefit limits as indicated in Annexure C of the GEMS rules.

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OUT-OF-HOSPITAL BENEFITS	EMERALD		IN-HOSPITAL BENEFITS
	This is a high-level benefit option, tailored for members with average to above-average healthcare needs.		
	It offers members comprehensive In-Hospital benefits for healthcare services rendered in and by public and private hospitals, as well as comprehensive Out-of-Hospital benefits for healthcare services, which are typically rendered by healthcare providers that are not on the GEMS Network.		
Personal Medical Savings Account (PMSA)	✗	✓	Prescribed minimum benefits (PMBs)
Audiology, occupational therapy and speech therapy	✓	✓	Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)
Block benefit (day-to-day benefit)	✓		Alcohol and drug dependencies
Chronic Back and Neck Rehabilitation Programme	✓		Allied health services
Circumcision	✓	✓	Alternatives to hospitalisation (sub-acute hospitals and private nursing)
Dental services (conservative, dentistry including acute medicine)	✓	✓	Blood transfusion
Emergency assistance (road and air)	✓	✓	Dental services (conservative, restorative and specialised)
General Practitioner (GP) and Specialist services	✓	✓	Emergency services (casualty department)
GP network extender benefit	✓	✓	General Practitioner (GP) and Specialist services
HIV infection, AIDS and related illness	✓	✓	Oncology (chemo and radiotherapy)
Infertility	✓	✓	Organ and tissue transplants
Maternity (ante- and post-natal care)	✓	✓	Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)
Medical and surgical appliances and prostheses	✓	✓	Pathology and Medical Technology
Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist, Psychologist)	✓	✓	Physiotherapy
Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	✓	✓	Medical and surgical appliances and prostheses
Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)	✓	✓	Mental health
Pathology and Medical Technologists	✓	✓	Radiology (advanced)
Physiotherapy	✓	✓	Radiology (basic)
Prescribed medicine and injection material	✓	✓	Renal dialysis
Preventative care services	✓	✓	Surgical procedures (including maxillofacial surgery)
Primary care extender	✓	✓	
Screening services	✓	✓	
Radiology (advanced)	✓	✓	
Radiology (basic)	✓	✓	
Renal dialysis	✓	✓	

✓ Available | ✗ Not-Available

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OUT-OF-HOSPITAL BENEFITS	ONYX		IN-HOSPITAL BENEFITS
	This is a high-level benefit option, tailored for members with above-average to extensive healthcare needs.		
	It offers members comprehensive In-Hospital benefits for healthcare services rendered in and by public and private hospitals, as well as comprehensive Out-of-Hospital benefits for healthcare services, which are typically rendered by healthcare providers that are not on the GEMS Network.		
Personal Medical Savings Account (PMSA)	✗	✓	Prescribed minimum benefits (PMBs)
Audiology, occupational therapy and speech therapy	✓	✓	Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)
Block benefit (day-to-day benefit)	✓		Alcohol and drug dependencies
Chronic Back and Neck Rehabilitation Programme	✓	✓	Allied health services
Circumcision	✓	✓	Alternatives to hospitalisation (sub-acute hospitals and private nursing)
Dental services (conservative, dentistry including acute medicine)	✓	✓	Blood transfusion
Emergency assistance (road and air)	✓	✓	Dental services (conservative, restorative and specialised)
General Practitioner (GP) and Specialist services	✓		Emergency services (casualty department)
GP network extender benefit	✓	✓	General Practitioner (GP) and Specialist services
HIV infection, AIDS and related illness	✓	✓	Oncology (chemo and radiotherapy)
Infertility	✓	✓	Organ and tissue transplants
Maternity (ante- and post-natal care)	✓		Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)
Medical and surgical appliances and prostheses	✓	✓	Pathology and Medical Technology
Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist, Psychologist)	✓	✓	Physiotherapy
Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	✓	✓	Medical and surgical appliances and prostheses
Other Professional Health Services (Dieticians, Podiatrists, Social Workers, Registered Counsellors and Orthoptists)	✓	✓	Mental health
Pathology and Medical Technologists	✓	✓	Radiology (advanced)
Physiotherapy	✓	✓	Radiology (basic)
Prescribed medicine and injection material	✓	✓	Renal dialysis
Preventative care services	✓		Surgical procedures (including maxillofacial surgery)
Primary care extender	✗	✓	
Screening services	✓	✓	
Radiology (advanced)	✓	✓	
Radiology (basic)	✓		
Renal dialysis	✓	✓	

✓ Available | ✗ Not-Available

The above benefits are subject to: The applicable scheme rates, Managed Care rules and processes, Prescribed Minimum Benefits (PMBs) and Applicable benefit limits as indicated in Annexure C of the GEMS rules.