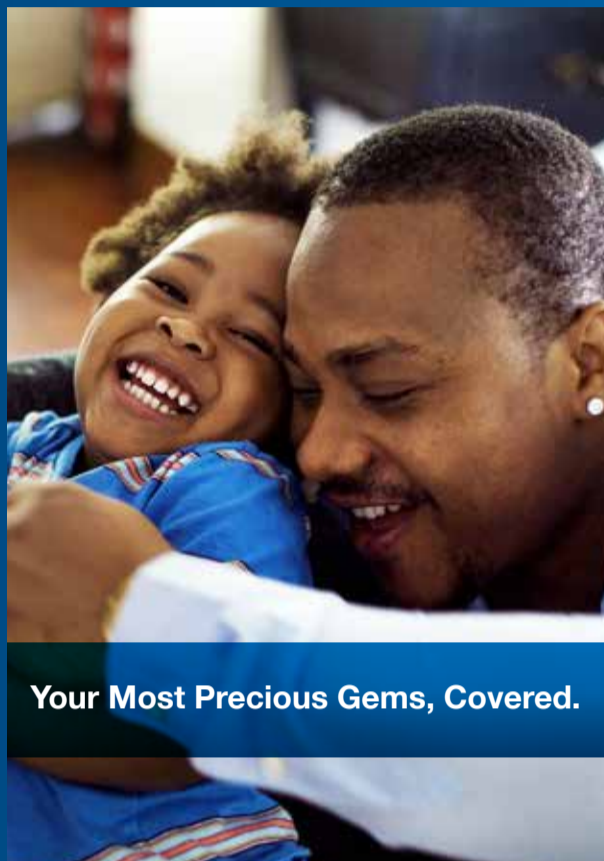


In 2021 Tanzanite One brings you:





- **Comprehensive cover** for both in-hospital and out-of-hospital benefits
- **Up to 100% employer subsidy for all qualifying level 1 – 5 employees.** This means you could be getting so much more without paying a single cent!
- **Coordinated care:** You have a dedicated GP who will manage all your healthcare needs and referrals to specialists
- **Access to a network of private hospitals** irrespective of the admission type



Your Most Precious Gems, Covered.

With **only 4.25% contribution increase for 2021**, it only makes sense to stay on **Tanzanite One!**

Members on Tanzanite One get:

 <p>Full access to a network of private hospitals</p>	 <p>Unlimited GP and specialist consultations - must adhere to care coordination rules</p>
 <p>Overall In-Hospital Benefit of R260 000 per family, subject to the use of a State or GEMS Network Facilities</p>	 <p>Access to Over-The-Counter (OTC) medicine - limited to R95 per beneficiary per event, and R263 per beneficiary per year</p>

From time to time, we all may have to go to the hospital. **Tanzanite One** members must use a hospital within the **GEMS** network. There are a number of network hospitals to choose from (you can find the full list within the **GEMS** website at www.gems.gov.za). If you don't have a **GEMS** network hospital within 50km of your place of residence in an **emergency**, don't stress. You can still use the nearest hospital.

Coordinated care - for improved healthcare outcomes!

Coordinated care means our GP manages our healthcare for improved health outcomes.

There are no out-of-pocket payments when you visit your nominated network GP.

- You are required to nominate a network GP who will coordinate all your healthcare needs! This means that you will experience far less out of pocket payments when visiting **YOUR GP**. You and each of your dependants will each nominate a GP.
- All members on TANZANITE ONE have access to a Network of Hospitals! GEMS has negotiated with a number of private hospitals that have agreed to charge at Scheme rates to offer ALL members on TANZANITE ONE quality healthcare. Using these hospitals means you will not experience out of pocket payments – allowing you to really do more for your family!

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 GP's practice number

IMPORTANT NOTE:

When can you use a non-network hospital?

- 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.

Client Liaison Office (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.

The CLO unit is operational in **all 9 provinces.**

Email clo@gems.gov.za to set up an appointment with one of our agents.



Contact details

-  **GEMS Contact Centre**
0860 00 4367
-  **Fax**
0861 00 4367
-  **Web**
www.gems.gov.za
-  **Email**
enquiries@gems.gov.za
-  **Client Liason Officers**
clo@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

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



Great news for ALL TANZANITE ONE MEMBERS!



DISCOVER the **BRILLIANCE** of GEMS

Principal Officer's Note



Dear Valued Member,

Most people around the world would love to see the end of the year 2020 - a very eventful year from which many lessons can be drawn about the needs of the people and also the resilience of the human spirit.

It was this year that we learned the value of a well-functioning health system and that families need tailor-made healthcare options to choose from. GEMS remained a medical scheme that was there every step of the way as our members navigated their way around the pandemic and what is now widely known as the "new normal."

As we move to 2021, there will be significant changes, all of which are well-thought of and tailored to improve our service offerings. This includes a 4.25% increase on Tanzanite One and EVO. This is to ensure that we are better prepared to service the needs of our members and their families in a sustainable manner.

In the upcoming year, 2021, we have various priorities for our members, the most key being:

- Providing access to quality healthcare to public service employees and giving assurance that our increases this year were made with the members in mind, to ensure that we continue to provide the best service at a reasonable cost.
- Continuing to be the only medical aid scheme that truly understands the needs of the South African family, by covering up to 5 generations, so that no family member is left uncared for.
- Remaining committed to delivering excellent health plans that will see our members and dependants through any challenges that they will face in the coming year.
- Strategically designing each plan to cater to the different needs of our members at an affordable rate.

- Providing our members more benefits at a lower cost than any other scheme.

Our flagship offerings, namely EVO and Tanzanite One, continue to perform exceptionally well, which serves to highlight the outstanding service that GEMS provides members. This is also evidence of the fact that we remain a highly intuitive scheme which is deeply connected to its members' needs.

Through the ups and downs that 2020 has taken the world through, GEMS remains committed to providing clinically appropriate care amid the COVID-19 pandemic and will continue to take care of our members and their families in 2021 and beyond.

We look forward to being of great service for all public service employees in the New Year.

Yours in Health,



Dr Stan Moloabi
Principal Officer

DISCOVER the BRILLIANCE of GEMS

Ensuring the best healthcare cover for your family at an affordable rate is easier than ever before.

With the brilliant value offered by the **Tanzanite One** and **Emerald Value** options, the precious things in life – your health and your family – are taken care of.

All our **GEMS** options are tailored to fully support and give you and your family the best value for your contribution.



Variety

An option for every lifestyle and pocket



Quality care

Protects your health and your family



Value for money

Lower contributions and richer benefits



Security

You and your family are taken care of

So, discover the brilliance of our GEMS offerings and **get the most from your benefits in 2021!**

More cover in 2021!

The Government Employees Medical Scheme (GEMS) **continues to bring rich benefits in 2021!**

- An overall increase of 4% 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 R780 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 increases in 2021!

- Advanced radiology sub-limit on Tanzanite One
- In-hospital prosthesis sub-limit across all options
- Introduction of an In-hospital Mental Health sub-limit for Educational and Industrial Psychologists across all options
- Enhanced Preventative Care services with the introduction of other clinically indicated vaccines
- Dental benefit enhancement on Tanzanite One and Beryl

- 264% Increase for the Prescribed Medication and Injection material for non-PMB chronic conditions listed in annexure D of the GEMS rules on the Tanzanite One and Beryl options



Top 10 reasons to join GEMS:

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. All options will include access to **SAHPRA approved COVID-19 vaccines** which will be administered in accordance with the national **COVID-19 vaccination implementation roll-out plan**, once available
5. Broadest definition of beneficiaries – **up to 5 generations can be covered!**
6. **No late joiner penalties**
7. **Primary Care Extender benefit** – provides an additional R780 per year for the Emerald and Emerald Value options.
8. **Largest HIV Disease Management Programme (DMP)**
9. **Close collaboration with Trade Unions and government stakeholders**
10. 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!