

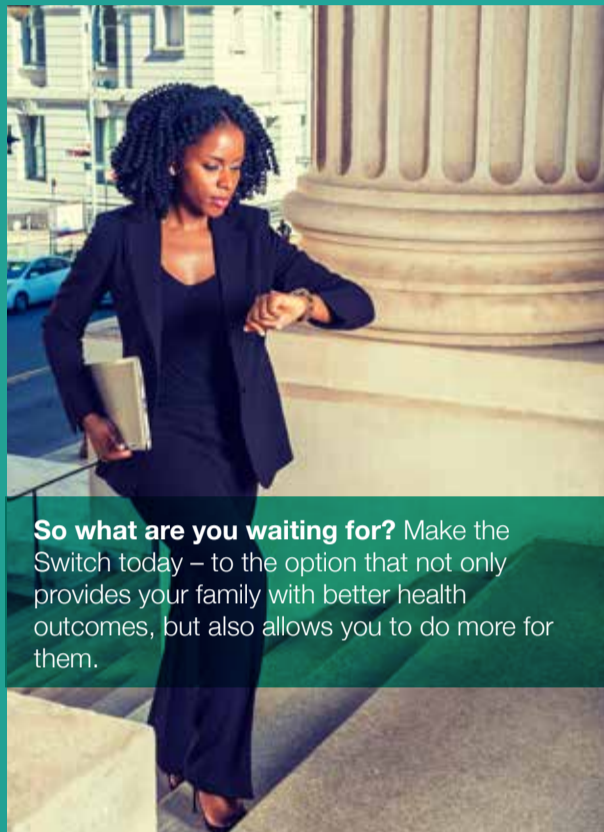
GEMS is proud to announce a competitive **6% contribution increase** for 2021!

With the EVO being the best performing option on the Scheme at only 4.25% increase from last year.

SWITCH TO EVO TODAY AND SAVE!!

Members on Emerald who switch to EVO will experience a **R750 saving** on their monthly contribution – that's a **R9 000 saving per year!**

All this 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 not only provides your family with better health outcomes, but also allows you to do more for them.

Emerald Value Option - healthier outcomes for you and your family

As an **EVO member you automatically save 31.5% 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). 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.

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're pregnant and need to see an Obstetrician and Gynaecologist;
- If you already have a referral to see a specialist for an existing chronic condition.



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



GEMS is proud to announce a competitive **6% contribution increase** for 2021!



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.



EVO and Emerald continue to give you more in 2021!

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!