

OPTION SELECTION

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

IN-HOSPITAL BENEFITS	TANZANITE ONE	BERYL	RUBY	EMERALD VALUE OPTION	EMERALD	ONYX
Prescribed minimum benefits (PMBs)	✓ % PMB U C	✓ % PMB U C	✓ % PMB U C	✓ % PMB U C	✓ % PMB U C	✓ % PMB U C
Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	✓ Limited to R260 000 for non-PMB/family per year % PMB MC P H C	✓ Limited to R1 200 671 for non-PMB/family per year % PMB MC P H C	✓ % PMB MC P H C	✓ % PMB MC P C U	✓ % PMB MC P C U	✓ % PMB MC P C
Alcohol and drug dependencies	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P
Allied health services	✓ Limited to R1 664/family and R1 040/beneficiary per year % PMB MC P H	✓ Limited to R3 498/family and R2 326/beneficiary/year (shared) % PMB MC P H	✓ Limited to PMSA and block benefit % PMB MC P	✓ Shared limit with in-hospital benefit of R1 749/family/year % PMB MC P	✓ Shared limit with in-hospital benefit of R1 749/family/year % PMB MC P	✓ Subject to day-to-day block benefit % PMB MC P
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P U	✓ % PMB MC P U	✓ % PMB MC P U
Blood transfusion	✓ % PMB A P C	✓ Sub-limit of R24 012/family/year % PMB A P C	✓ % PMB A P C	✓ % PMB A P C U	✓ % PMB A P C U	✓ % PMB A P C U
Dental services (conservative, restorative and specialised)	✓ Limited to one (1) root canal treatment per Beneficiary per annum, which includes one (1) emergency Out-of-Network visit per Beneficiary per annum, subject to PMBs Plus periodontal programme paid from risk, subject to periodontal treatment benefits % PMB A P H	✓ Limited to one (1) root canal treatment per Beneficiary per annum, which includes one (1) emergency Out-of-Network visit per Beneficiary per annum, subject to PMBs Plus periodontal programme paid from risk, subject to periodontal treatment benefits % PMB A P H	✓ Shared limit with out-of-hospital benefit of R3 690/beneficiary/year Plus periodontal programme paid from risk, subject to periodontal treatment benefits % PMB A P H	✓ Shared limit with out-of-hospital benefit of R5 672/beneficiary/year Plus periodontal programme paid from risk, subject to periodontal treatment benefits % PMB A P	✓ Shared limit with out-of-hospital benefit of R5 672/beneficiary/year Plus periodontal programme paid from risk, subject to periodontal treatment benefits % PMB A P	✓ Shared limit with out-of-hospital benefit of R10 119/beneficiary/year Plus periodontal programme paid from risk, subject to periodontal treatment benefits % PMB A P
Emergency services (casualty department)	✓ % PMB A P C	✓ % PMB A P C	✓ Paid from out-of-hospital GP services for non-PMB and unauthorised events % PMB A P C	✓ Paid from out-of-hospital GP services for non-PMB and unauthorised events % PMB A P C	✓ Paid from out-of-hospital GP services for non-PMB and unauthorised events % PMB A P C	✓ Paid from out-of-hospital GP services for non-PMB and unauthorised events % PMB A P C
GP and Specialist services	✓ % PMB MC P H	✓ % PMB MC P H	✓ % PMB MC P	✓ % PMB MC P U	✓ % PMB MC P U	✓ % PMB MC P
Mental health	✓ R10 400/beneficiary/year Further shared sublimit with out-of-hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC P C	✓ Sub-limit of R19 336/beneficiary/year less the beneficiary's usage of the sub-limit of R10 909/family/year out of hospital Further shared sublimit with out-of-hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC P C	✓ R20 341/family/year Further shared sublimit with out-of-hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC P C	✓ R20 341/family/year (share) Further shared sublimit with out-of-hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC P C	✓ R20 341/family/year Further shared sublimit with out-of-hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC P C	✓ R42 715/family/year Further shared sublimit with out-of-hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC P C
Oncology (chemo and radiotherapy)	✓ % PMB A P C H	✓ Sub-limit of R240 130/family/year % PMB A P C H	✓ Sub-limit of R366 154/family/year % PMB A P C	✓ Sub-limit of R406 836/family/year % PMB A P C	✓ Sub-limit of R406 836/family/year % PMB A P C	✓ Sub-limit of R533 976/family/year % PMB A P C
Organ and tissue transplants	✓ R23 017/beneficiary for corneal grafts % PMB MC P	✓ R678 054/beneficiary/year, R23 017/beneficiary/year for corneal grafts % PMB MC P	✓ R678 054/beneficiary/year, R23 017/beneficiary/year for corneal grafts % PMB MC P	✓ R678 054/beneficiary/year, R23 017/beneficiary/year for corneal grafts % PMB MC P	✓ R678 054/beneficiary/year, R23 017/beneficiary/year for corneal grafts % PMB MC P	✓ R678 054/beneficiary/year, R23 017/beneficiary/year for corneal grafts % PMB MC P
Pathology and Medical Technology	✓ % PMB MC A P H	✓ % PMB MC A P H	✓ % PMB MC A P	✓ % PMB MC A P U	✓ % PMB MC A P U	✓ % PMB MC A P U
Physiotherapy	✓ R2 600/beneficiary/year % PMB P C	✓ R5 215/beneficiary/year % PMB P C	✓ R5 486/beneficiary/year % PMB P C	✓ R5 486/beneficiary/year % PMB P C	✓ R5 486/beneficiary/year % PMB P C	✓ R5 486/beneficiary/year % PMB P C
Medical and surgical appliances and prostheses	✓ Limited to R27 434/family/year for prostheses generally and R27 434/family/year for joint revisions only % PMB MC P H	✓ Limited to R36 022/family/year for prostheses generally and R36 022/family/year for joint revisions only % PMB MC P H	✓ Limited to R46 139/family/year (shared) generally, plus R46 139/family/year for joint revisions only % PMB MC P	✓ Limited to R46 139/family/year (shared) generally, plus R46 139/family/year for joint revisions only % PMB MC P	✓ Limited to R46 139/family/year (shared) generally, plus R46 139/family/year for joint revisions only % PMB MC P	✓ Limited to R62 326/family/year (shared) generally, plus R62 326/family/year for joint revisions only % PMB MC P
Radiology (advanced)	✓ Sub-limit of R8 320, or R12 480 if R8 320 sub-limit is exceeded with first CT/MRI scan, per Beneficiary per annum (shared) % PMB A P C H	✓ Sub-limit of R23 201 (shared) % PMB A P C H	✓ Sub-limit of R24 408 (shared) % PMB A P C	✓ Sub-limit of R24 408 (shared) % PMB A P C	✓ Sub-limit of R24 408 (shared) % PMB A P C	✓ Sub-limit of R30 514 (shared) % PMB A P C
Radiology (basic)	✓ % PMB A H	✓ % PMB A H	✓ % PMB A	✓ % PMB A U	✓ % PMB A U	✓ % PMB A U
Renal dialysis	✓ % PMB MC A P C H	✓ Sub-limit of R240 130/beneficiary/year for chronic renal dialysis % PMB MC A P C H	✓ Sub-limit of R290 588/beneficiary/year for chronic dialysis % PMB MC A P C	✓ Sub-limit of R290 588/beneficiary/year for chronic dialysis % PMB MC A P C	✓ Sub-limit of R290 588/beneficiary/year for chronic dialysis % PMB MC A P C	✓ Sub-limit of R290 588/beneficiary/year for chronic dialysis % PMB MC A P C
Surgical procedures (including maxillofacial surgery)	✓ Maxillofacial surgery subject to sub-limit of R24 012 % PMB A P H	✓ Maxillofacial surgery subject to sub-limit of R24 012 % PMB A P H	✓ Unlimited, includes maxillofacial surgery % PMB A P	✓ % PMB A P U	✓ % PMB A P U	✓ % PMB A P U

✓ Available ✗ Not Available % 100% Scheme rates apply PMB Limited to PMBs MC Subject to managed care rules DSP DSP Subject to the use of a Designated Service Providers SUB Subject to other sub-limits, refer to the GEMS Rules
A Subject to the service being related to admissions under the annual hospital benefit P Pre-authorisation is needed C 100% of cost, subject to PMB legislation H Subject to annual hospital limit U Unlimited, refer to Scheme rules F Subject to referral by network GP

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; Glaucoma; Haemophilia; HIV/AIDS; Hyperlipidaemia; Hypertension; Bronchiectasis; Cardiac Failure; Cardiomyopathy Disease; Chronic Hypothyroidism; Multiple Sclerosis; Parkinson's Disease; Renal Disease; Coronary Artery Disease; Chronic Obstructive; Schizophrenia; Ulcerative Colitis; Rheumatoid Arthritis; Systemic Pulmonary Disorder; Crohn's Disease; Diabetes Insipidus; Diabetes Mellitus Type 1; Diabetes Mellitus Type 2; Dysrhythmias; Epilepsy; 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; Depression; Ménière'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 hyperplasia; Bulimia Nervosa; Delusional Disorder; Dementia, including (but not limited to) Multi-infarct, Subcortical, Vascular and Alcohol; Depression; Dermatitis; Eczema; Gastro Oesophageal Reflux Disease; Generalised Anxiety Disorder; Gout; Huntington's Disease;		
Hypoparathyroidism; Hypothyroidism; Interstitial Lung Disease; Ménière'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.		

Contact details

GEMS Contact Centre
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Web
www.gems.gov.za

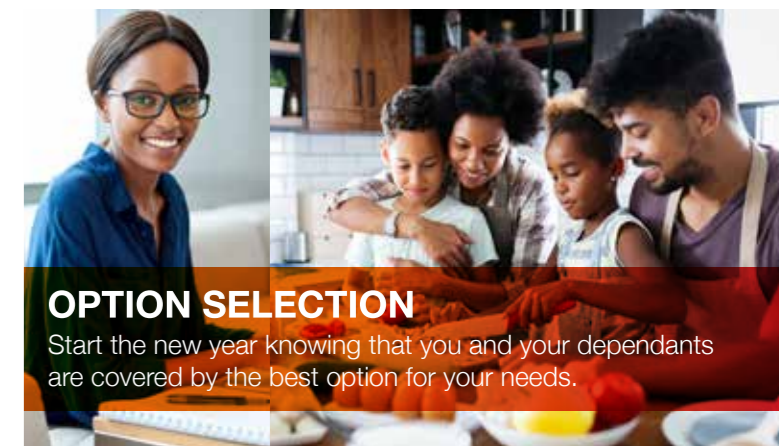
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Client Liason Officers
clo@gems.gov.za

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X782, Cape Town, 8000

GEMS Emergency Services
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GEMS Fraud Hotline
0800 212 202
gems@thehotline.co.za



OPTION SELECTION

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

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



DISCOVER the **BRILLIANCE** of GEMS

Working towards a healthier you

OUT-OF-HOSPITAL BENEFITS	TANZANITE ONE	BERYL	RUBY	EMERALD VALUE OPTION	EMERALD	ONYX
Personal Medical Savings Account (PMSA)	✗	✗	✓ 20% of total annual gross contributions made by member during the financial year % PMB	✗	✗	✗
Allied health services	✓ Limit of R1 040/ beneficiary and R1 664/family % PMB F	✓ Limit of R2 326/ beneficiary and R3 498/family % PMB F	✓ Subject to PMSA and block benefit % PMB	✓ Shared limit with in-hospital Allied health services of R1 749 % PMB	✓ Shared limit with in-hospital Allied health services of R1 749 % PMB	✓ Shared limit as per day to day block benefit % PMB
Audiology, occupational therapy and speech therapy	✓ % PMB MC P C F	✓ % PMB MC P C F	✓ Subject to PMSA and block benefit % PMB	✓ Shared limit of R2 476 per beneficiary per year and R4 961 per family per year shared with pathology and medical technology, sub-limit of R1 991 per beneficiary and R3 978/family/year % PMB	✓ Shared limit of R2 476 per beneficiary per year and R4 961 per family per year shared with pathology and medical technology, sub-limit of R1 991 per beneficiary and R3 978/family/year % PMB	✗
Block benefit (day-to-day benefit)	✗	✗	✓ R2 474/family/year % PMB	✓ Limited to R5 074/beneficiary and R10 152/family per year, subject to GP nomination and specialist referral rules % PMB	✓ Limited to R5 074/beneficiary and R10 152/family per year % PMB	✓ Includes GP and specialist services, basic radiology, pathology, allied health services, physiotherapy, occupational therapy and speech therapy, mental health, maternity and contraceptives. Limited to R10 674 per beneficiary and R21 350 per family per year % PMB
Chronic Back and Neck Rehabilitation Programme	✓ Subject to registration on Chronic Back and Neck Rehabilitation Programme % PMB MC	✓ Subject to registration on Chronic Back and Neck Rehabilitation Programme % PMB MC	✓ Subject to registration on Chronic Back and Neck Rehabilitation Programme % PMB MC	✓ Subject to registration on Chronic Back and Neck Rehabilitation Programme % PMB MC	✓ Subject to registration on Chronic Back and Neck Rehabilitation Programme % PMB MC	✓ Subject to registration on Chronic Back and Neck Rehabilitation Programme % PMB MC
Circumcision	✓ Global limit of R1 639/beneficiary incl. post-op care within 1 month of procedure % PMB MC P C H	✓ Global limit of R1 639/beneficiary incl. post-op care within 1 month of procedure % PMB MC P C H	✓ Global limit of R1 639/beneficiary incl. post-op care within 1 month of procedure % PMB MC P C H	✓ Global limit of R1 639/beneficiary incl. post-op care within 1 month of procedure % PMB MC P C H	✓ Global limit of R1 639/beneficiary incl. post-op care within 1 month of procedure % PMB MC P C H	✓ Global limit of R1 639/beneficiary incl. post-op care within 1 month of procedure % PMB MC P C H
Dental services (conservative, dentistry including acute medicine)	✓ % PMB MC	✓ % PMB MC	✓ Shared with in-hospital limit of R3 690/beneficiary/year % PMB MC	✓ Shared with in-hospital limit of R5 672/beneficiary/year % PMB MC	✓ Shared with in-hospital limit of R5 672/beneficiary/year % PMB MC	✓ Shared with in-hospital limit of R10 119/beneficiary/year % PMB MC
Emergency assistance (road and air)	✓ % PMB MC	✓ % PMB MC	✓ % PMB MC	✓ % PMB MC	✓ % PMB MC	✓ % PMB MC
General Practitioner (GP) and Specialist services	✓ % PMB MC F	✓ % PMB MC	✓ Limited to PMSA % PMB MC	✓ Shared limit with day-to-day block benefit % PMB MC F	✓ Shared limit with day-to-day block benefit % PMB MC F	✓ Shared limit with day-to-day block benefit % PMB MC F
GP network extender benefit	✗	✗	✓ For beneficiaries with chronic conditions registered on the disease management programme, 1 additional consultation at network GP once PMSA and block benefit are exhausted % PMB MC	✓ For beneficiaries with chronic conditions registered on the disease management programme, 2 additional consultation at network GP once block benefit is exhausted % PMB MC P	✓ For beneficiaries with chronic conditions registered on the disease management programme, 2 additional consultation at network GP once block benefit is exhausted % PMB MC P	✓ For beneficiaries with chronic conditions registered on the disease management programme, 1 additional consultation at network GP once block benefit is exhausted % PMB MC P
HIV infection, AIDS and related illness	✓ Subject to registration on the HIV Disease Management Programme % PMB MC	✓ Subject to registration on the HIV Disease Management Programme % PMB MC	✓ Subject to registration on the HIV Disease Management Programme % PMB MC	✓ Subject to registration on the HIV Disease Management Programme % PMB MC	✓ Subject to registration on the HIV Disease Management Programme % PMB MC	✓ Subject to registration on the HIV Disease Management Programme % PMB MC
Infertility	✓ % PMB MC P C	✓ % PMB MC P C	✓ % PMB MC P C	✓ % PMB MC P C	✓ % PMB MC P C	✓ % PMB MC P C
Maternity (ante- and post-natal care)	✓ Subject to Maternity Programme Protocols % PMB MC	✓ Subject to Maternity Programme Protocols % PMB MC	✓ Limited to PMSA. Subject to Maternity Programme Protocols % PMB MC	✓ Subject to Maternity Programme Protocols % PMB MC	✓ Subject to Maternity Programme Protocols % PMB MC	✓ Subject to Maternity Programme Protocols % PMB MC
Medical and surgical appliances and prostheses	✓ Limited to R7 201/family/year % PMB MC	✓ Limited to R12 007/family/year % PMB MC	✓ Limited to R46 139/family/year % PMB MC	✓ Limited to R46 139/family/year % PMB MC	✓ Limited to R46 139/family/year % PMB MC	✓ Limited to R62 326/family/year % PMB MC
Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist, Psychologist)	✓ R5 200/beneficiary/year Further shared sublimit with in hospital Mental Health of R2 366/ family/year for services by Educational and Industrial Psychologists % PMB MC	✓ Sub-limit of R10 909/family/annum Further shared sublimit with in hospital Mental Health of R2 366/ family/year for services by Educational and Industrial Psychologists % PMB MC	✓ Limited to PMSA Further shared sublimit with in hospital Mental Health of R2 366/ family/year for services by Educational and Industrial Psychologists % PMB MC	✓ Sub-limit shared with in-hospital benefit of R20 341/family/annum. Further shared sublimit with in hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC	✓ Sub-limit shared with in-hospital benefit of R20 341/family/annum. Further shared sublimit with in hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC	✓ Shared with day-to-day block benefit limit. Further shared sublimit with in hospital Mental Health of R2 366/family/year for services by Educational and Industrial Psychologists % PMB MC
Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	✓ Limit of R1 248/beneficiary for every 2 years % PMB MC	✓ Limit of R1 581/beneficiary for every 2 years % PMB MC	✓ Limited to PMSA and block benefit % PMB MC	✓ Limit of R2 548/beneficiary for every 2 years % PMB MC	✓ Limit of R2 548/beneficiary for every 2 years % PMB MC	✓ Limit of R3 008/beneficiary for every 2 years % PMB MC
Pathology and Medical Technologists	✓ % PMB F	✓ % PMB P F	✓ Subject to PMSA and block benefit % PMB	✓ Shared sub-limit with Audiology, occupational therapy and speech therapy of R2 476/beneficiary and R4 961/family/year. % PMB F	✓ Shared sub-limit with Audiology, occupational therapy and speech therapy of R2 476/beneficiary and R4 961/family/year. % PMB	✓ Shared sub-limit day-to-day block benefit % PMB
Physiotherapy	✓ Included in Allied Health services % PMB MC P C F	✓ Included in Allied Health services % PMB MC P C F	✓ Subject to PMSA and block benefit % PMB	✓ Shared with day-to-day block benefit limit. Sublimit of R2 520/beneficiary and R5 040/family/year % PMB MC P	✓ Shared with day-to-day block benefit limit. Sublimit of R2 520/beneficiary and R5 040/family/year % PMB MC P	✓ Shared with day-to-day block benefit limit % PMB MC P
Prescribed medicine and injection material	✓ R607 family limit/family/year for homeopathic medicine. Limited to R99 per beneficiary per event, and R274 per beneficiary per year. Contraceptives limited to R3 088/beneficiary/year % PMB MC C	✓ R607 family limit/family/year for homeopathic medicine. Limited to R99 per beneficiary per event, and R274 per beneficiary per year. Contraceptives limited to R3 088/beneficiary/year % PMB MC C	✓ Subject to PMSA and limited to R206/beneficiary/event and a limit of R607/family/year for homeopathic medicine % PMB MC C	✓ Limit of R4 068 per beneficiary and R12 203 per family per year, sub-limit of R607 for homeopathic medicine per family per year - Chronic medical conditions - limit of R12 203 per beneficiary and R24 574 for non-PMB conditions/family/year. Event limit of R274 per beneficiary. Sub-limit of R1 025 per beneficiary per year. Annual family limit of R1 639. Contraceptives sub-limit of R3 088/beneficiary/year % PMB MC C	✓ Limit of R4 068 per beneficiary and R12 203 per family per year, sub-limit of R607 for homeopathic medicine per family per year - Chronic medical conditions - limit of R12 203 per beneficiary and R24 574 for non-PMB conditions/family/year. Event limit of R274 per beneficiary. Sub-limit of R1 025 per beneficiary per year. Annual family limit of R1 639. Contraceptives sub-limit of R3 088/beneficiary/year % PMB MC C	✓ Limit of R6 858 per beneficiary and R19 208 per family per year, sub-limit of R607 for homeopathic medicine per family per year - Chronic medical conditions - limit of R20 840 per beneficiary and R42 715 for non-PMB conditions/family/year. Event limit of R341 per beneficiary. Sub-limit of R1 250 per beneficiary per year. Annual family limit of R2 070. % PMB MC C
Preventative care services	✓ Vaccinations excluding Influenza vaccination, HPV vaccination; and Pneumococcal vaccination : Limited to R780 per beneficiary per annum % PMB MC	✓ Vaccinations excluding Influenza vaccination, HPV vaccination; and Pneumococcal vaccination : Limited to R780 per beneficiary per annum % PMB MC	✓ Vaccinations excluding Influenza vaccination, HPV vaccination; and Pneumococcal vaccination : Limited to R780 per beneficiary per annum % PMB MC	✓ Vaccinations excluding Influenza vaccination, HPV vaccination; and Pneumococcal vaccination : Limited to R780 per beneficiary per annum % PMB MC	✓ Vaccinations excluding Influenza vaccination, HPV vaccination; and Pneumococcal vaccination : Limited to R780 per beneficiary per annum % PMB MC	✓ Vaccinations excluding Influenza vaccination, HPV vaccination; and Pneumococcal vaccination : Limited to R780 per beneficiary per annum % PMB MC
Primary care extender	✗	✗	✗	✓ Shared limit with GP services, pathology, medical technology and prescribed medication. R780 additional benefit/beneficiary/year once the block benefit or specific sub-limits are exhausted % PMB MC	✓ Shared limit with GP services, pathology, medical technology and prescribed medication. R780 additional benefit/beneficiary/year once the block benefit or specific sub-limits are exhausted % PMB MC	✗
Screening services	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P	✓ % PMB MC P
Radiology (advanced)	✓ Sub-limit shared with in-hospital limit of R8 320, or R12 480 if R8 320 sub-limit is exceeded with first CT/MRI scan, per beneficiary per annum % PMB A P C	✓ Sub-limit shared with in-hospital limit of R23 201/family/year % PMB A P C	✓ Sub-limit shared with in-hospital limit of R24 408/family/year % PMB A P C	✓ Sub-limit shared with in-hospital limit of R24 408/family/year % PMB A P C	✓ Sub-limit shared with in-hospital limit of R30 514/family/year % PMB A P C	✓ Sub-limit shared with in-hospital limit of R30 514/family/year % PMB A P C
Radiology (basic)	✓ % PMB MC U F	✓ % PMB MC U F	✓ Subject to PMSA % PMB MC	✓ Sub-limit of R4 052/beneficiary and R7 426/family/year % PMB MC U F	✓ Sub-limit of R4 052/beneficiary and R7 426/family/year % PMB MC U F	✓ Shared sub-limit with day-to-day block benefit % PMB MC U F
Renal dialysis	✓ If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event % PMB MC	✓ If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event % PMB MC	✓ If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event % PMB MC	✓ If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event % PMB MC	✓ If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event % PMB MC	✓ If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event % PMB MC






Easy steps to choosing your option for 2021

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

<p>1</p> <p>Understand your options and benefits Read through the 2021 benefit schedule and contribution table to understand the benefits and costs of each option.</p>	<p>2</p> <p>Consider your needs Carefully consider your healthcare needs and budget for the year ahead.</p>	<p>3</p> <p>Make your choice Decide if you should remain on the same option or need to change to a different option for 2021.</p>
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Decided to change your option for 2021?








Let GEMS know between 15 December 2020 and 14 January 2021* via any of these channels:








<p></p> <p>Option Selection Form</p> <p>Complete the "Make your choice for 2021" 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).</p>	<p></p> <p>24hr Automated</p> <ul style="list-style-type: none"> 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. <p>As the main member, you will need to enter your membership number, ID number and cell phone number.</p>	<p></p> <p>Online</p> <ul style="list-style-type: none"> 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. 	<p></p> <p>Cellphone</p> <ul style="list-style-type: none"> Dial *134*20018# Enter your member number Enter your ID number Select your option Confirm your selection
<p></p> <p>GEMS Member App</p> <p>GEMS is continually making access easier. Download the GEMS Member App from your app store, register and make your choice for 2021!</p>			








*If your option change form is received between 1 January and 15 January 2021, your benefits will be pro-rated as the new Option will be effective as from 1 February 2021 (except in instances where members choose to move from Emerald to Emerald Value or vice versa) and your contributions will be adjusted accordingly.

Your 2021 monthly contributions

GEMS is pleased to announce an **average contribution increase of 6%** across all benefit options for 2021. This increase ranges from 5% for EVO up to 8% for Onyx*. 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				EMERALD VALUE		
						
R0 - R9 728.00	1 163	919	500	R0 - R14 650.00	2 537	1 938
R9 728.01 - R13 651.00	1 219	976	539	R14 650.01 - R25 301.00	2 808	2 176
R13 651.01 - R23 386.00	1 296	1 026	572	R25 301.01 +	3 146	2 419
R23 386.01 +	1 517	1 283	726			1 178

BERYL				EMERALD		
						
R0 - R9 728.00	1 312	1 308	735	R0 - R14 650.00	3 030	2 308
R9 728.01 - R13 651.00	1 423	1 412	812	R14 650.01 - R25 301.00	3 354	2 593
R13 651.01 - R23 386.00	1 553	1 553	872	R25 301.01 +	3 760	2 883
R23 386.01 +	1 865	1 865	1 058			1 406

RUBY				ONYX		
						
R0 - R14 650.00	2 710	2 035	1 050	R0 - R14 650.00	5 228	4 004
R14 650.01 - R25 301.00	3 020	2 270	1 175	R14 650.01 - R31 216.00	5 442	4 143
R25 301.01 +	3 345	2 520	1 295	R31 216.01 +	5 875	4 516














*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 2021 year.

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

DISCLAIMER

This brochure contains a summary of the medical benefits offered by GEMS for the year 2021 and the required monthly contributions/premiums associated therewith ("2021 GEMS Benefits and Contributions"). It should be noted that the full version of the 2021 GEMS Benefits and Contributions was submitted to the Council for Medical Schemes ("CMS") for approval, which approval is yet to be received by the Scheme. Accordingly, the 2021 GEMS Benefits and Contributions summarised in this brochure are also subject to the aforesaid approval and therefore subject to change. The final 2021 GEMS Benefits and Contributions will be incorporated into the GEMS Rules and published on the GEMS website, once CMS approval is received. 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 2021 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, under "About Us". You may also contact us directly on 0860 00 4367 to request a copy.

 Available
 Not Available
 100% Scheme rates apply
 Limited to PMBs
 Subject to managed care rules
 DSP Subject to the use of a Designated Service Providers
 Subject to other sub-limits, refer to the GEMS Rules
 Subject to the service being related to admissions under the annual hospital benefit
 Pre-authorisation is needed
 100% of cost, subject to PMB legislation
 Subject to annual hospital limit
 Unlimited, refer to Scheme rules
 Subject to referral by network GP