

A FINANCIAL PERSPECTIVE

Your 2025 monthly contributions

GEMS is pleased to announce that member contributions for 2025 will only increase by an estimated average of R438, subject to the average family size across our benefit options. This adjustment is necessary to ensure the Scheme's long-term sustainability. It is important to note that GEMS' contributions are 25% lower than other medical schemes for the average family. Your increase will also be dependent on your salary band and the number of beneficiaries registered.* 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			
Salary Level	Member	Adult	Child	Salary Level	Member	Adult	Child
R0 - R10 989.00	R1 546	R1 221	R666	R0 - R16 549.00	R3 374	R2 578	R1 254
R10 989.01 - R15 421.00	R1 620	R1 298	R718	R16 549.01 - R28 581.00	R3 734	R2 894	R1 407
R15 421.01 - R26 418.00	R1 824	R1 444	R804	R28 581.01 +	R4 183	R3 216	R1 567
R26 418.01 +	R2 134	R1 806	R1 022				

BERYL				EMERALD			
Salary Level	Member	Adult	Child	Salary Level	Member	Adult	Child
R0 - R10 989.00	R1 744	R1 740	R979	R0 - R16 549.00	R4 030	R3 070	R1 496
R10 989.01 - R15 421.00	R1 893	R1 878	R1 080	R16 549.01 - R28 581.00	R4 460	R3 448	R1 676
R15 421.01 - R26 418.00	R2 185	R2 185	R1 226	R28 581.01 +	R5 001	R3 834	R1 870
R26 418.01 +	R2 624	R2 624	R1 489				

RUBY				ONYX			
Salary Level	Member	Adult	Child	Salary Level	Member	Adult	Child
R0 - R16 549.00	R3 605	R2 705	R1 395	R0 - R16 549.00	R6 988	R5 350	R2 101
R16 549.01 - R28 581.00	R4 015	R3 015	R1 565	R16 549.01 - R35 263.00	R7 272	R5 537	R2 283
R28 581.01 +	R4 445	R3 350	R1 725	R35 263.01 +	R7 852	R6 035	R2 547

Please note: 20% of contributions on the Ruby Option will go towards the Personal Medical Savings Account.

*Total contribution is based on the current family size and salary information provided.

**Kindly note that GEMS does not determine the subsidy as the subsidy is determined solely by the employer.

Salary level	Member	Adult	Child
Refers to monthly salary	Refers to Principal member	Refers to any Adult Dependant	Refers to any Child Dependant



Kindly note that the payroll cut-off date for the January 2025 salary payment run is 16 December 2024. All option changes or remuneration updates processed on or after 16 December 2024 will result in an arrear deduction or refund from your February 2025 salary.