



OPTION SELECTION

2026

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Crafted for **You**
and **Your Family's**
Unique Needs

DISCOVER THE _____
BRILLIANCE
OF **GEMS** _____

A financial Perspective

It is important to note that on average, GEMS members pay **23% less for the same benefits** than on other medical schemes in the industry **before the subsidy is applied.**

Your 2026 monthly contributions

GEMS member contributions for 2026 will increase by a weighted average of 9.8%. This adjustment is necessary to ensure the Scheme's long-term sustainability. Your increase will also be determined by 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 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			
Salary Band	Member	Adult	Child
R0 - R11 462.00	R1 698	R1 341	R731
R11 462.01 - R16 084.00	R1 779	R1 425	R788
R16 084.01 - R27 554.00	R2 203	R2 061	R1 060
R27 554.01 +	R2 881	R2 881	R1 635

EMERALD VALUE			
Salary Band	Member	Adult	Child
R0 - R17 261.00	R3 705	R2 831	R1 377
R17 261.01 - R29 810.00	R4 100	R3 178	R1 545
R29 810.01 +	R4 593	R3 531	R1 721

BERYL			
Salary Band	Member	Adult	Child
R0 - R11 462.00	R1 915	R1 911	R1 075
R11 462.01 - R16 084.00	R2 079	R2 062	R1 186
R16 084.01 - R27 554.00	R2 399	R2 399	R1 346
R27 554.01 +	R2 881	R2 881	R1 635

EMERALD			
Salary Band	Member	Adult	Child
R0 - R17 261.00	R4 425	R3 371	R1 643
R17 261.01 - R29 810.00	R4 897	R3 786	R1 840
R29 810.01 +	R5 491	R4 210	R2 053

RUBY			
Salary Band	Member	Adult	Child
R0 - R17 261.00	R3 960	R2 970	R1 530
R17 261.01 - R28 581.00	R4 410	R3 310	R1 720
R29 810.01 +	R4 880	R3 680	R1 895

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

ONYX			
Salary Band	Member	Adult	Child
R0 - R17 261.00	R7 673	R5 874	R2 307
R17 261.01 - R36 779.00	R7 985	R6 080	R2 507
R36 779.01 +	R8 621	R6 626	R2 797

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

*Subsidy contribution portion: these figures are only a guide, and members should contact their HR office to confirm their subsidy.

*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 a 'Salary' (i.e. monthly salary)	Refers to the 'Principal Member'	Refers to any 'Adult Dependant'	Refers to any 'Child Dependant'



Kindly note: that while awaiting the 2026 subsidy determination, the deduction from your January 2026 salary will reflect the subsidy as payable during 2025. The reconciliation of any short payments or over payments from your January 2026 salaries will be corrected in subsequent months.

Important note: The payroll cut-off date for the January 2026 salary payment run is 15 December 2025. All option changes, remuneration updates or membership changes processed on or after 15 December 2025, will result in a short payment or over payment from your January 2026 salary. In such an instance, the deductions will be corrected in subsequent months.



Penalties for Persons Joining Late in Life

Late Joiner Penalties

- ✓ At the discretion of the Board, penalties may be applied to new adult members and/or dependants older than the age of 35 years who are considered to be late joiners.
- ✓ Such penalties shall be applied only to that portion of the contribution relative to the late joiner and shall not apply to the Personal Medical Savings Account (PMSA) contribution.
- ✓ A late joiner penalty shall not exceed the following bands:

Penalty Bands
1 - 4 years
5 - 14 years
15 - 24 years
25+ years

Penalty Bands
5% of contribution
25% of contribution
50% of contribution
75% of contribution

The following formula shall be applied to determine the applicable penalty band:









- ✓ $A = B \text{ minus } (35 + C)$ where:
 - ✓ A = number of years to determine appropriate penalty band
 - ✓ B = age of late joiner at the time of application
 - ✓ C = number of years of credible coverage which can be demonstrated

- ✓ Should a late joiner penalty already have been imposed and evidence of credible coverage is produced thereafter, the penalty shall be recalculated and such revised penalty shall be applied from the time that such evidence was provided.
- ✓ If an applicant is unable to obtain documentary proof to substantiate periods of creditable coverage, he/she shall be required to produce a sworn affidavit declaring that reasonable effort to obtain documentary evidence of such periods of credible coverage was unsuccessful.

Late Joiner Penalty

The Medical Schemes Act makes provision for a financial late joiner penalty to be applied to prospective members over the age of 35 who wish to join a medical aid for the first time. The penalty is calculated on a sliding scale according to age and length of time without previous credible cover and may be added to your monthly contribution.

CONTACT DETAILS:

-  **GEMS CONTACT CENTRE** - 0800 00 4367 (toll-free)
-  **WEB** - www.gems.gov.za
-  **FAX** - 0861 00 4367
-  **EMAIL** - enquiries@gems.gov.za
-  **POSTAL ADDRESS** - GEMS, Private Bag X782 Cape Town, 8000
-  **GEMS FRAUD HOTLINE** - 0800 212 202 (toll-free)
gems@thehotline.co.za
-  **GEMS EMERGENCY SERVICES** - 0800 44 4367 (toll-free)
-  **ICT SERVICE DESK** - (012) 366 4618

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.

If you would like one of our CLOs to visit your department, please send an email to clo@gems.gov.za



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LINKEDIN

Government Employees
Medical Scheme

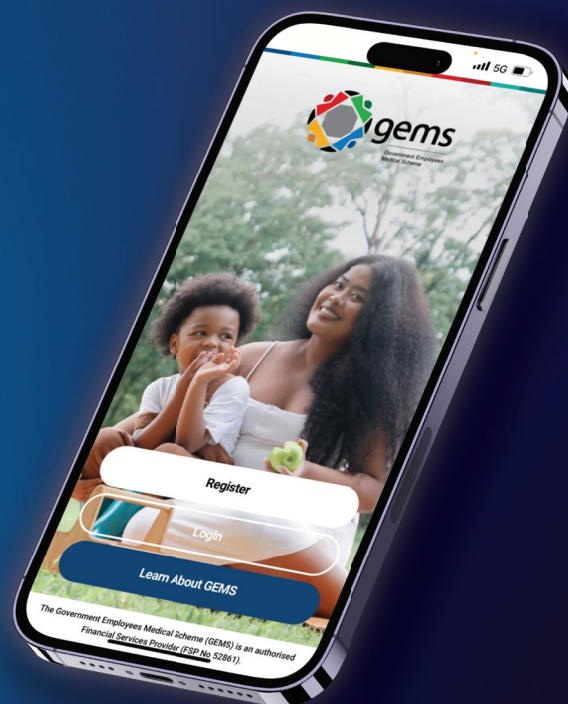


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Member App**

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Disclaimer

This brochure contains a summary of the healthcare benefits offered by GEMS for the year 2026 and the required monthly contributions/premiums associated therewith ("2026 GEMS Benefits and Contributions"). The 2026 GEMS Benefits and Contributions forms part of the GEMS Rules, which are subject to the approval of the Council for Medical Schemes ("CMS"). Benefits are subject to network arrangements and Scheme Rules.

GEMS is an authorised Financial Services Provider (FSP No. 52861).

This brochure provides factual information only and does not constitute financial advice as defined under the Financial Advisory and Intermediary Services (FAIS) Act. Members who require financial advice regarding their medical scheme option selection should contact the Call Centre for referral to an accredited advisor.

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 2026 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. You may also contact us directly on 0800 00 4367 (toll-free) to request a copy.