

# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No. 1

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Issue (short description)	Classification of Issue	Responsible Lead	Status
During the 2025 GEMS AGM, Members expressed their concern about the fact that some benefit options are operating at a financial loss.	Finance	CFO	In-progress

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### Scheme Response / Action Required

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The Chief Financial Officer responded that there are several elements that could potentially cause benefit options to operate at a loss. As mentioned by the Principal Officer and the Independent Chairperson of GEMS Audit Committee in their presentations to the AGM, there has been a significant utilisation increase in respect of in-hospital benefits, particularly in 2024. Claims exceeding contributions impacts the bottom line as a negative and therefore some of these benefit options operate at a loss. It also depends on Members' benefit option selection, as at the end of every year, Members may elect to partake in another benefit option in the ensuing year. Thus, the combination of the risk profiles of Members on a particular benefit option can also play a role in the financial sustainability of that benefit option. As presented and reported, the very low contribution increases implemented during COVID-19 required the Scheme to budget for a deficit on some of its benefit options. However, the Scheme has a plan in place to move the affected benefit options back into a surplus position over the next three to four years.

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### Progress

In the 2025 results, the Scheme had three benefit options — Tanzanite One, Emerald and Onyx — that reported operating losses. However, these losses were lower than those recorded in 2024, indicating a meaningful improvement in the Scheme's claims experience and an overall improvement in Members' risk profiles. Both the Beryl and Emerald Value options moved from a deficit in 2024 to achieving a surplus in the 2025 financial year.

Several initiatives were implemented to reduce the operating deficits, i.e.:

- The implementation of full underwriting and late-joiner penalties;
- The realignment of Tanzanite One to a basic benefit option, which will mitigate the risk of downgrades;
- The implementation of a hospital network on the Ruby option, which will leverage negotiated tariffs on hospital networks and reduce hospital costs; and
- The implementation of a focused executive-level forum, overseeing the implementation of claims interventions in collaboration with the Scheme's Service Provider Network ("SPN").

The Onyx option is expected to continue operating at a deficit due to the old-age profile of the option.

The impact of the aforementioned initiatives will be monitored for review during 2026.

# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No. 2

Issue (short description)	Classification of Issue	Responsible Lead	Status
During the 2025 GEMS AGM, Members called on the Scheme to enhance its mobile app and website to make it easier for Members to identify healthcare providers in their immediate area, as the current document comprising an extensive list of providers is not user friendly.	Member Service & Experience	aCMO	Finalised

### Scheme Response / Action Required

The Chief Operations Officer informed the Members that the Scheme has embarked on a project through which Members will be geolocated via the GEMS app for them to be provided with the details of the GPs in their immediate area.

### Progress

In 2025, the Scheme developed and implemented an interactive provider-locator-map function on the GEMS website. The function allows Members to search for healthcare providers close to them by name, discipline, province, town and suburb.

In addition, this functionality was developed and went live on the GEMS Member App, enabling Members to locate a network provider based on their geolocation.

The PDF lists, comprising the details of healthcare providers, remain available for Members who wish to download and save them on their electronic devices.

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# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No 3.

Issue (short description)	Classification of Issue	Responsible Lead	Status
Subsequent to the Minister for Public Service and Administration (MPSA) being added to the AGM agenda, it was suggested that the GEMS Rules be amended to provide for the Minister's participation at the AGM.	Governance	CSLC	Finalised

### Scheme Response / Action Required

It is not necessary to amend the GEMS Rules to enable the MPSA's attendance at the AGM, with provision having been made for an agenda item at the 2026 AGM.

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# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No. 4

Issue (short description)	Classification of Issue	Responsible Lead	Status
During the 2024 GEMS AGM, Members called for 'Migraines' to be added to the Scheme's Additional Chronic Disease List (i.e. Annexure D of the GEMS Rules).	Product Development & Benefit Design	CRO	Finalised

### Scheme Response / Action Required

The Chief Research Officer responded that the Scheme looked at 'Migraines' over the last couple of years; however, in 2023, Members experienced large shortfalls in respect of their primary healthcare benefit, which the Scheme enhanced to assist; however, no benefit enhancements were made in respect of the Additional Chronic Disease List or 'Migraines'.

The Chief Healthcare Officer referred to the Chronic Disease List ("CDL") and informed the Members that these are not chronic conditions chosen by GEMS, but a statutory list of 26 chronic conditions that are part of the Prescribed Minimum Benefits ("PMBs"), which medical schemes are legally obliged to cover. 'Migraines', unfortunately, is not one of the 26 chronic conditions on the CDL; however, medical schemes are allowed to add other chronic conditions, which they are willing to cover, to their Additional Chronic Disease List.

The Scheme will consider the viability of adding 'Migraines' to its Additional Chronic Disease List (i.e. Annexure D of the GEMS Rules) during the 2025 Product Development & Benefit Design process.

### Progress

Due to affordability constraints, all product enhancements for the 2026 benefit year were placed on hold by the Scheme.

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# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No. 5

Issue (short description)	Classification of Issue	Responsible Lead	Status
During the 2024 GEMS AGM, Members called for an enhancement of the dental implants benefit, as the current benefit is deemed to be insufficient.	Product Development & Benefit Design	CRO	Finalised

### Scheme Response / Action Required

The Chief Financial Officer responded that the details shared in the AFS presentation, depicting the value that Members derive from the money paid for benefits, was based on an assessment that is done by the independent actuaries. The data is obtained by the actuaries in terms of what is available in the industry and in their own environment. The actuaries particularly consider the benefit options of different schemes, the benefits they provide to their members, and then ultimately, what is paid towards those benefit options, in order to do a comparison. Unfortunately, it was not data or information that the Scheme can share, as it is done externally.

The Chief Research Officer referred to the issue of dental implants and advised that the Scheme considered various proposals in this regard over several years, as Members keep on asking the Scheme to consider funding same. The recommendation for implants, however, was not approved due to the cost impact on Members. Over the past three years and during COVID-19, the biggest issue that Members complained about was their annual contribution increase, which is as a direct result of (amongst others) the benefit enhancements effected by the Scheme.

The Chief Healthcare Officer indicated that dental implants are a Scheme exclusion, as reflected in the GEMS Rules, and that it is not something unique to GEMS, but prevalent across the majority of medical schemes (if not all), because of the costs associated with dental implants.

The Scheme will consider an enhancement of the dental implants benefit during the 2025 Product Development & Benefit Design process.

### Progress

Due to affordability constraints, all product enhancements for the 2026 benefit year were placed on hold by the Scheme.

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# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No. 6

Issue (short description)	Classification of Issue	Responsible Lead	Status
During the 2024 GEMS AGM, Members indicated that the number of complaints raised on Hellopeter.com is growing and a cause for concern. Members commented that these complaints are indicative of the weakening Call Centre and client-care services rendered by the Scheme. Members further advised that GEMS does not respond to complaints logged on the various social media platforms, including Hellopeter.com.	Member Service & Experience	aCMO	Finalised

### Scheme Response / Action Required

The Principal Officer responded that there was a period in the past few years during which the Scheme's social media platforms were not in place, but that these platforms are now in place, i.e. Facebook, X and Hellopeter.com.

He undertook to engage the Scheme's Communications Team on the issue of responses to Members on the various social media platforms in order to resolve same.

The Principal Officer assured the Members that the Scheme, in its management meetings and reporting to the Board, considers the quality of services that Members are receiving, whether it be through assessment of the Service Level Agreements between the Scheme and its service providers, or surveys undertaken. He advised that through these various regular assessments and surveys, the Scheme concentrates on the areas for improvement identified, and that currently, the Call Centre turnaround times are under the Scheme's focus.

### Progress

The Scheme subscribed as a responding entity to Hello Peter and is now able to respond to complaints on this platform. Hello Peter complaints are responded to in terms of the Scheme's complaints management process.

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# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No. 7

Issue (short description)	Classification of Issue	Responsible Lead	Status
During the 2023 and 2024 GEMS AGMs, Members requested the Scheme to limit the number of Board meetings to the extent necessary, as they deemed the 42 and 52 Board and committee meetings held during the 2022 and 2023 financial years to be excessive, a waste of Scheme/Member funds and not in the best interest of GEMS and its Members, given the Board's role to provide strategic direction, oversee the strategic plan and manage risk, and not to be involved in the day-to-day management of the Scheme.	Governance	CSLC	In-progress

### Scheme Response / Action Required

The Chairperson and Deputy Chairperson of the Board of Trustees responded that the Scheme was currently trying to insource capabilities that were currently outsourced to service providers, and as GEMS is a very complex environment, it needed all parties involved to forge heads to be able to have these types of discussions. Therefore, for now unfortunately, the Board would be having many meetings to insource capabilities, and once the services have been insourced, the number of Board meetings would decrease. In compliance with good governance practices, the Scheme should limit the number of Board and committee meetings to the extent necessary.

### Progress

GEMS appointed an independent service provider to analyse the industry practices on trustee remuneration and the number of Board and sub-Committee meetings. The service provider advised GEMS that its remuneration per meeting is in line with the industry norms; it should, however, reduce the frequency of meetings to ensure that overall remuneration remains in line with its peers.

GEMS is accordingly in the process of reviewing the per-meeting fee structure to ensure total remuneration remains appropriate and in line with the industry norms.

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# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No. 8

Issue (short description)	Classification of Issue	Responsible Lead	Status
During the 2023 GEMS AGM, Members requested the Scheme to review the optical benefit to allow beneficiaries to keep their old frames, thereby saving their optical benefit, and allow such saving to be redirected to, e.g. antiglare glasses.	Product Development & Benefit Design	CRO	Finalised

### Scheme Response / Action Required

The Chief Research Officer responded that spectacle benefits have a sub-limit for frames and a sub-limit for lenses, the reason being that ideally, the Scheme would want members to use most of their benefits to improve sight, not for cosmetic purposes. The suggestion made by members, however, made sense, i.e. why Members cannot use the frame benefit to improve the quality of their lenses. The members noted that this aspect would be considered during Product Development in 2024, for implementation in 2025.

### Progress

This matter was considered during the 2023 and 2024 Product Development and Benefit Design processes, during which it was found that the available spectacle limits largely accommodate clinically necessary lenses and that the provision of such a benefit would cost the Scheme more than R100 million per year, which is excessive in the context of the current economic climate.

It is important to note that benefit shortfalls are monitored, considered and addressed by the Scheme through benefit enhancements on an ongoing basis.

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# 2026 GEMS ANNUAL GENERAL MEETING ACTION LIST



## No. 9

Issue (short description)	Classification of Issue	Responsible Lead	Status
During the 2023 GEMS AGM, Members requested the Scheme to develop and distribute an article to members on “How to adequately use one’s medical aid.”	Member Service & Experience	CMO	Finalised

### Scheme Response / Action Required

The Chairperson of the Board of Trustees thanked the Members for this input and indicated that the Scheme would look into the possibility of developing and distributing the requested article.

Develop and distribute an article to Members on “How to adequately use one’s medical aid.” or the like.

### Progress

The Scheme conducts ongoing Member education on how best to use one’s medical aid via:

- GEMS News;
- G-Health magazine;
- Social media platforms; and
- GEMS Day events.

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