

Your quick guide to completing this application form



Who we are

The Government Employees Medical Scheme (GEMS) [Registration Number 1598] is a restricted medical scheme registered in terms of the Medical Schemes Act 131 of 1998 (the Act), to provide qualifying public service employees and their families with equitable access to affordable and comprehensive healthcare benefits. GEMS offers six excellent healthcare benefit options: Sapphire, Beryl, Ruby, Emerald Value, Emerald and Onyx.

For more information on how to join GEMS, please visit www.gems.gov.za, or call 0860 00 4367, or SMS "please call me" to 083 450 4367 and an agent will call you.

Documentation required from main member

- Copy of ID
- Latest salary advise or letter of appointment (not older than 3 months)
- Bank statement (not older than 3 months)
- Previous medical aid certificate with resignation date (if applicable)

Documentation required for each dependant

Description of dependant	Documentation required
Spouse	<ul style="list-style-type: none"> • A marriage certificate if married • If in a customary marriage, a declaration from the member confirming obligation towards his/her spouse.
Ex-spouse	<ul style="list-style-type: none"> • Evidence of legal obligation to provide medical support per divorce settlement or court, e.g. the Divorce Order.
Partner	<ul style="list-style-type: none"> • A declaration confirming that the dependant is the member's life partner.
Child under the age of 21	<ul style="list-style-type: none"> • A declaration confirming obligation towards the child and reason for difference in surname if the child's surname differs from the main member.
Child of 21 and older	<ul style="list-style-type: none"> • For students: <ul style="list-style-type: none"> - Proof of registration at a recognised tertiary institution; and - A declaration confirming factual dependency on the main member. • For mental or physical disability: <ul style="list-style-type: none"> - Proof of disability from a medical practitioner (a medical assessment report completed by a medical practitioner); and - A declaration confirming factual dependency on the main member, and that the child is not in a state institution. • If the child is not a student or disabled: <ul style="list-style-type: none"> - A declaration confirming factual dependency on the main member.
Extended family (Parents, step parents, parents-in-law, step-parents-in-law, grandparents or grandparents-in-law)	<ul style="list-style-type: none"> • A declaration confirming factual dependency of any such dependants.

Declaration - A declaration may be a letter, email, or telephone call from the main member.

Factual dependence - A factual dependant depends on the main member for family care and support.

- A copy of each dependant's ID or birth certificate.
- Previous medical aid certificate for each dependant.
- Adult dependant rates are payable for all eligible dependants over the age of 21.
- Child rates are payable for disabled dependants, and dependants under 28 years who are enrolled for any course(s) or undergoing supervised practical training.
- Your adult dependant(s) will be subject to at least an annual eligibility review. You must provide proof of dependency of all dependants over the age of 21 every year. Proof of eligibility may be required, for example proof of student registration.

Submitting your completed application form

Submit your completed application form in any of the following ways:

Email: enquiries@gems.gov.za • **Fax:** 0861 00 4367 • **Post:** GEMS at Private Bag X782, Cape Town 8000
Walk-in Centres: Drop it off at any of the following GEMS Walk-in Centres:

Eastern Cape	<ul style="list-style-type: none"> • East London: Shop LG36, Lower Level, Gillwell Shopping Centre, c/o Gillwell Road and Fleet Street 	<ul style="list-style-type: none"> • Mthatha: Savoy Complex, Unit 11 & 12A, Nelson Mandela Drive
Free State	<ul style="list-style-type: none"> • Bloemfontein: Bloem Plaza, Shop 124, Maitland Street 	<ul style="list-style-type: none"> • Welkom: Gold Fields Mall, Shop 51A, c/o Stateway & Buiten Street
Gauteng	<ul style="list-style-type: none"> • Johannesburg: Traduna House, 118 Jorrisen Street, Ground Floor, c/o Jorrisen and Civic Boulevard (opposite Civic Centre), Braamfontein 	<ul style="list-style-type: none"> • Pretoria: Sancardia Building, Shop 51, First Floor, c/o Beatrix & Church Streets, Arcadia
KwaZulu-Natal	<ul style="list-style-type: none"> • Durban: The Berea Centre, Shop G18, Entrance 1, 249 Berea Road, Berea 	<ul style="list-style-type: none"> • Pietermaritzburg: Deloitte House, Suite 3, Block A, 181 Hoosen Haffejee Street (Berg Street)
Limpopo	<ul style="list-style-type: none"> • Polokwane: Shop 1, 52 Market Street 	<ul style="list-style-type: none"> • Thohoyandou: Unit G3, Metropolitan Centre
Mpumalanga	<ul style="list-style-type: none"> • Nelspruit: Shop No. 18, Nedbank Centre, 30 Brown Street, Nelspruit CBD 	<ul style="list-style-type: none"> • eMalahleni (Witbank): Safeways Crescent Centre, Shop S67, c/o President & Swartbos Streets, Die Heuwel
Northern Cape	<ul style="list-style-type: none"> • Kimberley: New Park Centre, Shop 14, Bultfontein Way & Lawson Street 	<ul style="list-style-type: none"> • Upington: 61A Mark Street
North West	<ul style="list-style-type: none"> • Klerksdorp: City Mall, Shop 101, c/o OR Tambo & President Street, Klerksdorp CBD 	<ul style="list-style-type: none"> • Mafikeng: Mmabatho Megacity Shopping Centre, Shop 39, c/o Sekame & James Moraka Streets, Mmabatho
Western Cape	<ul style="list-style-type: none"> • Worcester: Mountain Mill Shopping Centre, Shop 125 A & B, Mountain Mill Drive 	<ul style="list-style-type: none"> • Cape Town: Constitution House, 124 Adderley Street

Use this checklist to **ensure** that you have completed all the relevant sections.

- | | |
|--|--|
| <ul style="list-style-type: none"> ■ Section 1: Main member employment details ■ Section 2: Main member details ■ Section 3: Preferred method of communication and language preference ■ Section 4: Dependants you wish to register ■ Section 5: Previous medical scheme details | <ul style="list-style-type: none"> ■ Section 6: Medical history and general health information ■ Section 7: Benefit option selection ■ Section 8: Payment of contributions ■ Section 9: Your bank account details ■ Section 10: Terms and Conditions (your responsibilities) |
|--|--|

Important to note

- If you have not heard from us within 7 days of submitting your application, please call us on 0860 00 4367 or email us on enquiries@gems.gov.za.
- **“Cooling off period”:** GEMS allows new members to cancel their GEMS membership within 15 days after the start of membership, provided no healthcare benefits have been claimed.
- Read the terms and conditions on page 10 carefully. They contain important provisions about this application and your GEMS membership.
- As a GEMS member, you and your registered dependants will be bound by the GEMS Rules. Read the rules on www.gems.gov.za.
- GEMS reserves the right to impose waiting periods as defined in the Scheme Rules.

Membership

Application Form



This is an application form for GEMS membership. Please complete all the sections in full.

Section 1: Main member employment details

Current employment

Persal, Employee or Pension number

Current employer's name

Organisation code Permanent Employee Temporary Employee

Employment start date Pensioner retirement date

Income tax no.

Previous employment

(1) Previous employer's name

Employment start date Employment end date

Reason for leaving

(2) Previous employer's name

Employment start date Employment end date

Reason for leaving

Section 2: Main member details

Names

Surname

ID/Passport no. Date of birth

Country of origin

Country in which passport was issued

Visa number

Race Gender Male Female Marital status Single Married Divorced Widowed Co-habiting

Residential address Unit/Apartment no. Complex/Building name

Street no. Street name

Suburb

City Postal code

Telephone (H) Telephone (W)

Mobile

Email address

Postal address If postal address is the same as residential address - tick box

PO Box Private Bag X Number (complete the number)

Postnet Suite Apartment Number (complete the number)

Suburb

City Postal code

In case of emergency please contact _____ (name and relationship)

Telephone (H) Mobile

Section 3: Preferred method of communication and language preference

Preferred method of communication Post Email

Please indicate in which language you prefer to receive your communication? Please note that if you do not choose any language, your language preference will be registered as English.

Afrikaans English Ndebele Sepedi Sesotho SiSwati
 Setswana Tshivenda isiXhosa Xitsonga isiZulu

Section 4: Dependants you wish to register

Dependant 1

Names
 Surname
 ID/Passport no.
 Race Gender Male Female
 Country of origin
 Country in which passport was issued
 Visa number Date of birth Mobile no.
 Email address
 Relationship to main member
 Is the dependant factually dependent on main member? Yes No
 Dependant type Spouse Ex-spouse Partner Child under the age of 21 Child of 21 and older
 Extended family (Parents, step parents, parents-in-law, step-parents-in-law, grandparents or grandparents-in-law)

Dependant 2

Names
 Surname
 ID/Passport no.
 Race Gender Male Female
 Country of origin
 Country in which passport was issued
 Visa number Date of birth Mobile no.
 Email address
 Relationship to main member
 Is the dependant factually dependent on main member? Yes No
 Dependant type Spouse Ex-spouse Partner Child under the age of 21 Child of 21 and older
 Extended family (Parents, step parents, parents-in-law, step-parents-in-law, grandparents or grandparents-in-law)

Dependant 3

Names
 Surname
 ID/Passport no.
 Race Gender Male Female
 Country of origin
 Country in which passport was issued
 Visa number Date of birth Mobile no.
 Email address
 Relationship to main member
 Is the dependant factually dependent on main member? Yes No
 Dependant type Spouse Ex-spouse Partner Child under the age of 21 Child of 21 and older
 Extended family (Parents, step parents, parents-in-law, step-parents-in-law, grandparents or grandparents-in-law)

Section 5: Previous medical scheme details

Have you ever been a main member or a dependant of GEMS? Yes No

If **Yes**, provide your previous membership number

Complete previous scheme details below:

Member/Dependant Name	Scheme name	Start date e.g. 280219	Is the dependant still a member?	End date if already resigned	Reason for leaving
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		
			<input type="checkbox"/> Yes <input type="checkbox"/> No		

Section 6: Medical history and general health information

If you do not disclose pre-existing conditions, certain benefits could be limited and/or excluded.

HIV/AIDS

Although you do not have to disclose your HIV status on this form, you must contact our confidential HIV line on 0860 436 736 within seven working days of submitting your membership application to GEMS.

This information will be kept confidential.

Disclosure of medical history

Please answer the questions below by marking the relevant box with an X.

In the last 12 months, have you or any of your dependants (excluding newborns and/or newly-adopted children) received or been recommended for any medical advice, diagnosis, treatment or care for any of the following conditions?

1. Do you or any of your dependants use chronic medicine? Yes No

2. Disorders or problems with the heart or cardiovascular system Yes No

Example: Heart murmur, high blood pressure, high cholesterol, shortness of breath, palpitations, chest pains, angina, heart attack and/or any other cardiac or blood disorder.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

3. Respiratory or lung disorders Yes No

Example: Tuberculosis, asthma, persistent cough or other breathing problems, emphysema, coughing up blood, cystic fibrosis, sinusitis or allergic rhinitis.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

4. Gynaecological disorders

Yes No

Example: Abnormal pap smear or mammogram, endometriosis, ovarian cysts, fibroids, infertility, disorders of the cervix, menstrual disorders or any abnormality of pregnancy or confinement.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

5. Pregnant or suspecting pregnancy?

Yes No

Patient name	Treating doctor	Last menstrual cycle date	Delivery date

6. Disorders of the digestive system, stomach, gall bladder, pancreas or liver

Yes No

Example: Gastric or duodenal ulcer, heartburn, hiatus, rectal bleeding, Crohn's disease, ulcerative colitis, irritable bowel syndrome, hepatitis cirrhosis, liver failure, or have you ever had gastroscopy or colonoscopy.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

7. Disease or disorders of the kidneys, bladder or reproductive organs

Yes No

Example: Abnormal urine tests, kidney stones, nephritis, prostatitis, bladder infections or sexually transmitted diseases.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

8. Disorders of the nervous system or brain

Yes No

Example: Epilepsy, stroke, multiple sclerosis, migraine, headaches, paralysis, Parkinson's disease or have you or any of your dependants been advised to have a MRI or CT scan.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

9. Mental disorders

Yes No

Example: Depression, anxiety, panic attacks, schizophrenia, eating disorders, attention deficit hyperkinetic disorder (ADHD or post-traumatic stress disorder).

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

10. Ear, nose, throat or eye disorders

Yes No

Example: Defective vision, cataracts, glaucoma, retinitis, disorders of the cornea, hearing loss, ear discharge, otitis media or allergies.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

11. Disorders or diseases of the skin, muscles, bones, joints, limbs or spine

Yes No

Example: Any skin rash, arthritis, gout, fibromyalgia, any back/neck/hip/knee or other joint trouble, multiple sclerosis, any joint problems or replacements, acne, eczema or psoriasis.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

12. Diabetes, sugar in urine, thyroid or other glandular or blood disorders

Yes No

Example: Growth disorders, Cushing's disease or Addison's disease.

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

13. Removal of cancer, growth or tumour including moles

Yes No

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

14. On or anticipating any specialised dental/maxillofacial treatment

Yes No

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

15. Any accident, including motor vehicle accidents

Yes No

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

16. Surgical procedures

Yes No

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

17. Awaiting or planning any operation or admission to any hospital in the next 12 months

Yes No

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

18. Taking on-going medicine for any condition not listed above

Yes No

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

19. Any other condition or symptom, not listed above, for which medical advice, diagnosis, care or treatment has already been recommended or received, or could result in a medical claim within the next 12 months

Yes No

Patient name	Illness or condition	Date first diagnosed	Date of last occurrence	Treatment recommended (medicine, etc.)	Name of treating doctor	Doctor's contact details

Section 7: Benefit option selection

Please select only one benefit option from the list below and mark the applicable block with an **X**.

Sapphire Beryl Ruby Emerald Value Emerald Onyx

- If you have selected the Emerald Value option, you need to choose a Network doctor for yourself and your dependant(s).
- If you and your dependant(s) will be using the same nominated GP - tick box
- If you have ticked the above box, you only need to complete the main member GP nomination.

Member/Dependant	Name of GEMS beneficiary	Name of GP	Practice number	Doctor's telephone number
Main member				
Dependant 1				
Dependant 2				
Dependant 3				

Please note: Your start date will always be on the 1st day of the next month, if all relevant documentation is received. If the last documents with your application are received after the Persal cut-off, you may be given the option to register either for the 1st of the following month with a double deduction, or the month thereafter with a single deduction. Check your membership certificate to see if any waiting periods apply.

For example, should the last document be received on 26 April and the Persal cut-off date is 25 April, you will be given the option of admission to the Scheme either from 1 May or 1 June. In this instance, the 1 May admission will incur a double deduction in June (for contributions of both May and June) due to the Persal cut-off, and the 1 June admission will incur a single deduction in June.

Section 8: Payment of contributions

Personal employees

Monthly contributions are deducted automatically from the main member's salary.

If you are paying your own contributions

Your membership will be activated upon your consent to pay 100% of your contribution via debit or cash until your subsidy has been confirmed by the Government Employees Pension Fund (GEPF).

Please choose only one payment method Debit order Cash EFT Stop order

Cash payment of contributions

If you choose to pay in cash, please use the following banking details when depositing your contribution:

Bank: First National Bank (FNB)

Account name: Government Employees Medical Scheme

Account no: 62094049593

Branch code: 204109

Reference: Your membership no.

If you do not provide your membership number as reference, we will not be able to allocate the payment correctly.

Section 9: Your bank account details

You need to complete this section in full, as we cannot register you as a member of GEMS if we do not have your **bank account details**. We require these details to pay any money that may be due to you, to collect your medical scheme contributions (if applicable) or any money that you may owe GEMS.

Name of bank

Name of account holder

Bank account no.

Branch name

Branch code

Type of account Current Savings Transmission

Debit order reference: GEMSGOVMED Your Membership no. (e.g. GEMSGOVMED123456789)

I understand that the estimated monthly contributions (which are dependent on the value of any subsidy received) that I will be expected to pay if this application is accepted have also been explained to me prior to me making this application.

I hereby authorise you to issue and deliver payment instructions Monthly Annually for collection against my bank account.

Account holder's signature _____

Date of signature

Section 10: Terms and conditions (your responsibilities)

Your application form will not be processed without your signature in this section.

Please read the terms and conditions below carefully. These contain acknowledgements of fact that may impact on your rights. These terms and conditions shall be read together with the Rules of GEMS and the Act, and all these provisions shall be binding on you and your dependants. The Rules are available on the GEMS website at www.gems.gov.za.

1. These terms and conditions shall be read together with the Registered GEMS Rules, which are available on GEMS' website, www.gems.gov.za, or by calling 0860 004 367.
2. I hereby apply for my dependants and I to join GEMS and I confirm that I am duly authorised to apply on behalf of the persons listed as dependants in this application form.
3. I understand that if my dependants and I are accepted as members of GEMS, my answers on this form and supporting information supplied will form the basis of our membership. I furthermore confirm that should I fail to disclose any material information, my and dependant's membership may be cancelled or suspended.
4. I hereby declare that the dependant(s) listed on this application form is unable to support himself/herself financially/factually and that he/she is dependent on me for family care and support.
5. I understand that neither my registered dependants nor I may belong to two medical schemes at the same time.
6. I undertake to notify GEMS of any change in the circumstances or details of my dependants within 30 days of such change occurring.
7. I acknowledge that, in the event of termination of membership, I will be required to refund GEMS any sum of money which has been paid by the Scheme.
8. I understand the benefits that my dependants and I will be entitled to on our selected benefit option and confirm that I have had an opportunity to consider such benefits and raise any queries pertaining thereto.
9. The total monthly contributions that I will be expected to pay have been explained to me prior to me making this application and I understand that it is my responsibility as a member to make sure that GEMS receives my total monthly contribution, failing which my membership and/or benefit may be suspended or cancelled.
10. I hereby authorise and instruct my employer to deduct from my remuneration, any funds for my benefit after I cease employment, or any other sums due by me to my employer, any such amount(s) that I may owe to GEMS from time-to-time and to pay such amounts to GEMS. Insofar as may be necessary, I hereby authorise you to issue and deliver payment instructions to my bank for collection against my above-mentioned bank account.
11. If I am accepted as a member, I must, both now and in future, give GEMS all such information and evidence as it may require from time-to-time for purposes of my dependants and my membership of GEMS. For this purpose, I authorise GEMS and/or its agents to obtain from any person any information that they may require concerning me or any of my dependants for any purpose which directly relates to our medical scheme membership or which is authorised in terms of the Act, the Rules or any other legislation. I direct that person to provide GEMS and/or its agents with such information on request.
12. I hereby authorise any medical doctor or other healthcare provider who has attended to me or my dependants in the past or who will attend to me or my dependants in the future, to provide GEMS and/or its agents with such information as it may require. I expressly grant GEMS the right to access my information and that of my dependants as and when it is necessary.
13. I authorise GEMS on my behalf and that of my dependants to process, which includes collection and storage, of our personal information, which includes our health and biometric information as well as information related to any fraudulent behaviour by us, and which information has been supplied by us to GEMS or which GEMS may lawfully collect from any third party, for the purposes specified above.
14. I consent to the recording of all conversations between myself and/or any of my dependants and GEMS, its agents or contracted parties, and acknowledge and agree for all information obtained through these conversations to form part of the records of GEMS. In addition, I consent to all these records remaining the sole property of GEMS and its agents and which records may be retained for such periods as provided for in the Rules and the relevant legislation.
15. I understand that GEMS will only pay claims if such claims are, in GEMS' sole discretion, deemed valid and comply with the Registered GEMS Rules.
16. I am aware that GEMS reserves the right to impose waiting periods on any beneficiary (myself or any of my dependants). GEMS will notify me should any of these waiting periods apply to me and/or any of my registered dependants, based on the information provided in this application.
17. You agree that the Scheme and its administrator may process you and your dependants' personal information for, inter alia, the following purposes:
 - 17.1. to assess and process this application for membership;
 - 17.2. for the administration of your health plan;
 - 17.3. for the provision of managed care services to you on your health plan;
 - 17.4. for the provision of relevant information to a contracted third party who requires this information in order to provide a healthcare service to you on your health plan;
 - 17.5. to profile and analyse risk;
 - 17.6. to share your personal information with external health specialists for them to assess or evaluate certain clinical information, in the event that you are subject to such a clinical assessment;
 - 17.7. For administrative, historical, research and statistical purposes if required; and
 - 17.8. For any other lawful purpose.
18. I warrant that when I supply personal information to GEMS about my dependants, I have received their permission to share such information with GEMS for the purposes set out herein and any other related purposes. If you are giving consent for a minor, you confirm that you are a competent person in respect of such minor and that you have authority to give their consent for them.
19. I warrant that all and any information supplied in this application form is, to the best of my knowledge and belief, true, correct and complete.
20. I have read and understood the terms and conditions as contained herein and acknowledge that my dependants and I shall be bound by these terms and conditions as well as the Registered GEMS Rules, and my signature below binds my dependants and I thereto.

I have read and understood the above statements. I have had an opportunity to question and consider these and I agree to the responsibilities entrusted to GEMS. My signature below confirms that I give permission to the above on my and my dependants' behalf.

Signature of main member _____

Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---