



Greater value and access to quality healthcare in 2019

The **GEMS** way
Accessible | Affordable | Rich benefits

Principal Officer's note

Dear Valued Member

2018 is fast drawing to an end and we thank you for partnering and trusting the Government Employees Medical Scheme (GEMS) with your healthcare needs throughout the year. As a scheme, we are passionate about finding new ways of delivering increased member value and access to quality healthcare services for you and your family. You and your dependants are always at the heart of all our efforts.

We are excited to announce increased access to private hospital care on our Sapphire option from 2019 for an additional range of procedures. Already, Sapphire members employed at Government Salary Levels 1 to 5 can qualify for 100% employer subsidy, depending on their family size. It's a great time to belong to a Scheme that offers you so much, at possibly no cost from your pocket.

GEMS provides you the opportunity to change your option once a year. During this time we encourage you to assess whether your family's healthcare and financial needs have changed, and make the right decision.

You may change your option for 2019 during our Option Selection period from 07 November 2018 to 07 December 2018. Please take the time to read through the detailed 2019 benefits brochure to understand the benefits each option offers and the wonderful enhancements we have added for the 2019 year.

At GEMS, we do not compromise on affordability. This is why we have limited annual contribution increases as much as possible for our members, whilst ensuring appropriate and sufficient access to quality healthcare. Compared to other medical schemes, GEMS is proud to announce that it has one of the lowest weighted average contribution increases in the market for 2019, at 7.1%. The Emerald Value option has shown exceptional performance, experiencing the lowest increase of only 4.3%. In addition, our reserve ratio continues to grow – providing further security to you and your family.

As your Principal Officer, I am honoured to share with you the new and enhanced benefits that you and your family will enjoy in 2019. We have reinvested over three quarters of a billion rands back into member benefits to ensure we continue to provide you value for your money.



Yours in Health

Dr Guni Goolab
Principal Officer

What's new in 2019?

The Government Employees Medical Scheme (GEMS) brings you **richer benefits** in 2019. Here's a summary of **new benefits and enhancements** that you and your family can expect:



More Cover

An **increase of 5.4%** for **all in- and out-of-hospital benefit limits** across all GEMS benefit options.



Your benefits last longer on Emerald and EVO

The Out-of-Hospital Primary Care Extender Benefit provides an additional **R500 per beneficiary per year** for the Emerald and Emerald Value options. This benefit is available for:

- Network general practitioner consultations
- Acute prescribed medicine obtained at a network pharmacy
- Pathology tests performed at a preferred pathology laboratory

It will be **automatically activated** once the standard benefits for these services have **run out**.



Extra value for members on Ruby

An extra **R500 per year** to extend Out-of-hospital Block Benefit – only once the MSA is depleted.



Sapphire gets richer

Sapphire members and beneficiaries will have access to **private hospital care** at healthcare facilities for **additional** procedures and treatments. These include:

- Circumcisions
- Removal of tonsils and adenoids for children
- Cataract and retinal procedures
- Hip and knee replacements
- Certain gynaecological and obstetrics procedures
- Hospitalisation for certain mental health conditions



More for your medicines

Sapphire and Beryl members have **R250 per beneficiary per year** for over-the-counter medicine, limited to **R90** per event.



Family planning gets easier

A contraceptive benefit of **R2 822 per family per year** now available on Sapphire and Beryl.



Expanded screening services

All benefit options will receive **out-of-hospital screening services** including childhood hearing and optometry tests, and testing for tuberculosis (TB), syphilis, chlamydia, and gonorrhoea.

For more detail on the **rich benefits** available to GEMS members in 2019, please refer to the **comprehensive benefit schedule** and contact us through one of our **available communication channels**.

The GEMS Way

With GEMS, your health is **taken care of** – so that you have time to **focus** on what is **important** to you and your family. This year is **no different!**

Accessible:

- With the goal of **universal health coverage** in mind, our 2019 benefit enhancements place greater focus on **vulnerable groups** – children, women and the elderly.
- GEMS provides **greater access** to quality healthcare through a **wide array** of networks.
- Because of our wide **beneficiary definition**, you can care for **more of your family** members.

Affordable:

- Our growing **reserve ratio** provides security for you and your family.
- Lowest contribution increases keep us **affordable**. At 4.3%, EVO has experienced the **lowest** contribution increase for 2019.
- Members moving from the Emerald option to EVO will experience a **discount of over 16%** on contributions before subsidy.

Richer benefits:

- GEMS has invested **over three quarters of a billion rands** in benefit enhancements for our members.
- Currently **18%** of our members **run out** of benefits by the end of the benefit year, a very low percentage when compared to other schemes. We expect the 2019 benefit enhancements to decrease this number to **10% in the coming year**.
- GEMS has **better and richer benefits** – our low-cost option Sapphire is richer in benefits than other **similar priced products** in the market.



GEMS Member App



Seamless experience across channels



Anytime, anywhere



Great service



Self-service



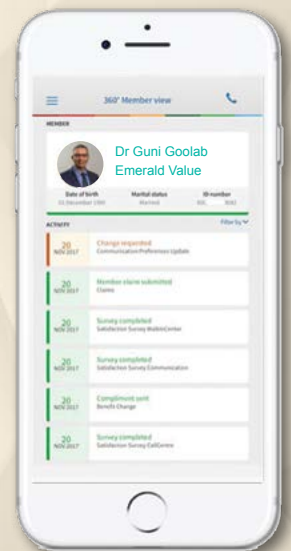
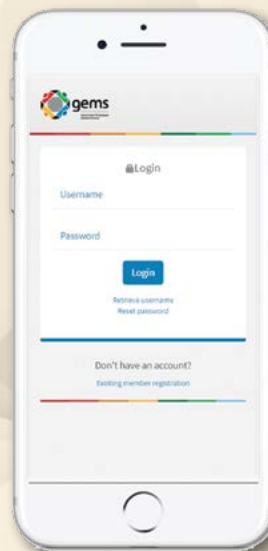
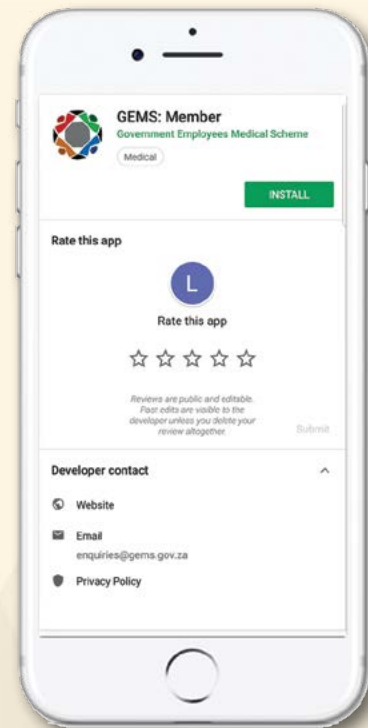
Transparency

Features and benefits

- Personal profile – 360° member view
- Find your provider
- Order a new medical aid card
- View contributions
- Download Tax Certificate
- View your authorisations
- Change communication preferences
- Download member certificate
- Benefit utilisation
- View and submit claims

How to download the app

1. Android users: Open Google Play app
2. iPhone users: Open App Store
3. Search: **GEMS member**
4. Install the app
5. Register using your membership, ID and cellphone number



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.

The CLO unit is operational in **Gauteng, KwaZulu-Natal, Eastern Cape, Free State, Limpopo, Mpumalanga** and the **North West**.

Email clo@gems.gov.za to set up an appointment with one of our agents.

Contact details



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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.



Disclaimer

This brochure contains a summary of the medical benefits and the required monthly contributions/premiums associated therewith, as offered by GEMS for 2019. Should a dispute arise, the Rules of the Scheme will apply. The Rules of the Scheme are available on the GEMS website at www.gems.gov.za, under About Us. You may also contact us directly to request a copy.

The 2019 benefits summarised in the brochure are still subject to approval by the Council for Medical Schemes (CMS), and may be subject to change. The final benefit information will be made available on the GEMS website at www.gems.gov.za once CMS approval has been obtained.