

Emerald Value option is the healthy choice for families

Hey, I'm Thabo and this is my family!



Since joining Emerald Value option (EVO) our health has really improved.

We also got the **lowest increase** of any option for 2019, at **only 4.3%**.

Making the most of our EVO membership is easy:

6



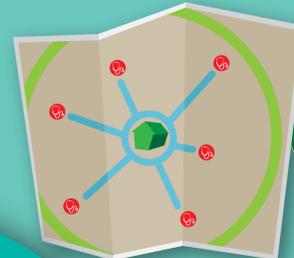
GETTING MORE FOR LESS

Members moving from Emerald to EVO will receive up to 15% reduction in premiums before subsidy.

1

NOMINATING A GP

We easily found a good GP on the GEMS Network. My wife was allowed to nominate her own GP. My son was away at varsity and nominated a GP in that area. No problem – EVO is really flexible!



REMEMBER!

Be sure to visit **your GP** to avoid a 30% out-of-pocket payment.

The EVO Journey

5

AUTHORISATIONS

If you move to EVO, you won't need a new authorisation from GEMS to keep up with treatments you're on already.

For example, I was able to continue my treatment for **hypertension**, without having to get a new authorisation.

2

VISITING A GP

Coordinated care means our GP manages our healthcare for improved health outcomes.

And there are no out-of-pocket payments when we visit our nominated doctor.



4

VISITING AN EMERALD VALUE NETWORK HOSPITAL

We use a GEMS Network hospital – they're all listed on the GEMS website.

Don't stress if there isn't one within 50km of your place of residence, you can still use the nearest hospital.

When can you use a non-network hospital:

- you're on a trip and there's no network hospital nearby;
- in case of a medical emergency;
- the specialised care you need isn't available at the nearest network hospital.

SPECIALIST REFERRAL

If we need specialist care, our GP will refer us to one. It's part of coordinated care.

NOTE:

When can you consult a specialist without a referral:

- if your children are under the age of two, and need to see a Paediatrician;
- if you're pregnant and need to see an Obstetrician and Gynaecologist;
- if you already have a referral to see a specialist for an existing chronic condition.

3

REMEMBER!

Seeing a specialist **without a referral** from your GP will require a 30% out-of-pocket payment.

“ That's our EVO journey... we're still benefitting at every step! ”