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Government Employees
Medical Scheme



Member News

March 2020



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The PO's Note

Dear Valued Member.

Welcome to the first GEMS newsletter of 2020. A new year always signals a fresh opportunity to reflect on our health, wellness and consider how we can protect ourselves and families. As you may be aware, GEMS has, for the second year in a row, kept its contribution increase one of the lowest in the industry with close to a billion rand in benefit enhancement.

In this newsletter, we share with you how to protect yourself and prevent the spread of the coronavirus as we have noted the increasing number of infections in the country as reported by the government through the National Institute of Communicable Disease (NICD) and National Department of Health (NDoH). GEMS is committed to taking precautionary measures of the virus outbreak by funding all clinically appropriate care and related costs, including coronavirus related testing, in line with the Council for Medical Schemes and NDoH guidelines. This means that GEMS members will be covered for diagnosis, treatment costs of clinically appropriate coronavirus related medical expenses as provided for in its Rules and Benefits entitlements.

We also welcome the appointment of three new members to the Board of Trustees: Lekgema Joel Mankge, Nkobane Constance and Marthinus Cornelius. GEMS is confident that the new members will continue to encourage organizational growth and ensure efficient healthcare services for members and beneficiaries.

We look forward to being of service to you and your dependents in the year ahead.

Yours in Health,
Dr Stan Moloabi
Principal Officer



COVID-19 CORONAVIRUS

GEMS ESTIMATES IT WILL SPEND AROUND R 900 MILLION FOR THE CARE AND TREATMENT OF GEMS BENEFICIARIES WHO WILL CONTRACT COVID-19

The Government Employees Medical Scheme (GEMS) has noted the increasing number of Coronavirus cases in South Africa as reported daily by government through the National Department of Health (NDoH).

“The Scheme confirms its commitment to assisting our members to cope during the national lockdown period. The number of new infections reported daily has increased phenomenally with confirmed infections tipping the 1 000 mark as reported by the National Department of Health. Another significant development is that the first two cases of death resulting from COVID 19 were reported at the time of printing. We continue to urge all our members who might have come into contact with persons who are suspected to have the virus infection, travelled to areas with confirmed cases, or have come into close contact with someone who has travelled to high risk areas, and thereafter experienced symptoms, to seek immediate medical attention”, said Dr Stan Moloabi, GEMS Principal Officer.

“Following the government’s declaration of a national lockdown, a measure introduced to break the increasing trend of transmission of the Coronavirus infections, the Scheme urges members to stay at home. The Scheme reiterates that members should continue observing basic hygiene measures in order to minimize the risk of infection and spreading the virus during the lockdown period. All GEMS’ beneficiaries are urged to follow the guidelines published by the NICD and the NDoH which we have shared previously,” said Dr Moloabi.

GEMS now funds all clinically appropriate care and related costs, including coronavirus related testing, in line with Circular 25 of the Council for Medical Schemes and in accordance with the Medical Schemes Act of 1998 read with the Scheme Rules. The effect of the development is that GEMS members can be assured that the COVID 19 outbreak will not affect their day to day benefits and savings.

GEMS’ Actuarial estimates are that the Scheme will spend around R 900 million in the treatment and care of GEMS beneficiaries who will be affected by COVID 19.

All of the above spend will come from the risk fund and as stated above and will not affect the members’ day to day benefits or savings. Yet another way that GEMS gives back to its members during these difficult times.

Lastly, the GEMS call centre remains fully operational during the lockdown period and can be reached on 0860 00 4367. We will continue to keep members informed of any new developments through the Scheme’s website, social media platforms, regular SMS and through the call centre.

To learn more about the benefits of being a GEMS member visit www.gems.gov.za.



Government Covid-19 24hr Hotline number: 0800 029 99



Government Covid-19 WhatsApp number: 0600 012 3456

New Building

GEMS Vutomi House



Building purchase enhances GEMS' sustainability

The Minister of Public Service and Administration, Mr Senzo Mchunu officially opened the new office building for the Government Employees Medical Scheme (GEMS). **The new office building, named GEMS Vutomi House (Vutomi is a Tsonga word for Life),** signals an era of enhanced sustainability for the Scheme, both financially and environmentally. This is due to its 5 star Green Office Design rating.

GEMS acquired the new building within the Menlyn Maine Green Precinct in Tshwane, adding a notable asset to the Scheme's balance sheet as part of its investment strategy.

"Before we purchased this building, the Scheme was paying monthly rental on office space. While this suited our needs at the time, we were mindful of the fact that significantly better value could be obtained for the Scheme and its members if GEMS were to own a building to house our head office," **said Dr Stan Moloabi, Principal Officer of the Government Employees Medical Scheme (GEMS).**

"The purchase of the building does represent a significant initial capital outlay, however in terms of the building's value as a Scheme asset and the rental fees we are now saving, it makes financial sense and better serves our members. This is because the rental costs we were previously paying could not offer us the long-term financial return that a building purchase provides in investment terms," he explained.

“To put the cost of the investment in context, it is worth noting that the cost is less than the value of member claims processed by GEMS in just two days.”

A key advantage of the new building, which staff members of GEMS head office moved to in November 2018, is that its environmental features resonate with the Scheme’s vision of sustainability.

According to the developers, Menlyn Maine Green Precinct is the first “Green City” in South Africa and the building GEMS now owns has achieved a 5-Green Star Office Design rating, in terms of the Green Building Council of South Africa’s requirements. Certification of the building’s overall environmental rating is in progress and is nearing completion.

“The precinct provides a healthy working environment for GEMS staff members, with easy access to open green spaces that not only lend an air of tranquility to the area but also offer opportunities for our team members to exercise during work breaks, which promotes wellness and productivity,” noted **Dr Moloabi**.

Dr Moloabi added that GEMS’ investment in the building is assisting the Scheme to position itself for the future, considering policy changes unfolding in healthcare funding.

“This is a significant step forward for GEMS, both in terms of furthering our investment strategy to safeguard the financial health of GEMS for our members and in improving the Scheme’s envisaged role in the future of healthcare funding,” **Dr Moloabi** concluded.





New Board Members

The Government Employees Medical Scheme (GEMS) has appointed three new member-elected trustees to its 12-member Board of Trustees.

Auditing firm Entsika and The Elexions Agency, which helps governments and corporate entities conduct fair election processes, certified the election and its outcome. The names of the trustees who have been elected by members to serve on the board for six years, subject to successful vetting, are:



Lekgema Joel Mankge



**Nkobane Constance
Ntshane**



**Marthinus Cornelius
Brand**

Thank you to all GEMS members who participated in the election as candidates, and to all members who voted.

New Principal Officer



The Government Employees Medical Scheme (GEMS) is pleased to announce that it has appointed Dr Stan Moloabi as its new Principal Officer, with effect from 1 February 2020.

Dr Moloabi takes over from Dr Guni Goolab, who was appointed as GEMS's Principal Officer since 1 August 2013. Dr Goolab left GEMS at the end of January 2020.

Dr Stan Moloabi

"Dr Moloabi, previously the Chief Operating Officer at GEMS, is a dedicated and results-driven healthcare executive. He has achieved great success in implementing board-led healthcare strategies at GEMS and at Medshield Medical Scheme, where he was Principal Officer for three years before re-joining GEMS", said Nkosinathi Theledi, Chairperson of the Board of Trustees.

"Dr Moloabi's appointment started with a transition period that commenced on 1 October 2019, and he assumed his full duties on 1 February 2020. GEMS Board of Trustees thanks Dr Goolab for his dedicated service and effective leadership, which has placed GEMS in its strongest-ever financial position", adds Theledi.

During Dr Goolab's tenure as Principal Officer GEMS achieved several notable successes, the most impressive of which is GEMS's vastly improved financial position. The Scheme has achieved record reserves, amounting to 24.7% of combined member contributions. This brings GEMS into near alignment with the legislated requirement that medical schemes hold the equivalent of 25% of total member contributions in reserve.

Dr Goolab also led the Claims Management Programme, comprising underwriting, hospital admission tracking, and an initiative to combat fraud, waste and abuse. This contributed directly to GEMS's improved financial position.

GEMS' fastest-growing benefit option, the Emerald Value option (EVO) is an impressive part of Dr Goolab's legacy. Introduced on 1 January 2017, EVO counted 134 000 beneficiaries at the end of the 2018 financial year (1 January to 31 December 2018).

"The GEMS Board of Trustees wishes Dr Moloabi well in his new role, which will be pivotal to South Africa's fortunes. GEMS is viewed by the government as a precursor to National Health Insurance, through which it aims to ensure all citizens have access to quality, affordable healthcare by 2030", concluded Theledi.

GEMS is South Africa's second-largest medical scheme overall, with more than 720 000 primary members and 1.8-million beneficiaries. It is a closed scheme, restricted to the country's public-service employees, and has grown its membership remarkably since its 2004 launch.



General Enquiries

Call centre: 0860 00 4367

Fax: 0861 00 4367

Emergency number: 0800 44 4367
(available 24 hours)

Confidential fraud hotline: 0800 21 2202

Email: enquiries@gems.gov.za

Postal Address: Private Bag X782, CPT, 8000



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Or get it from Google play or App Store.



GEMS



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