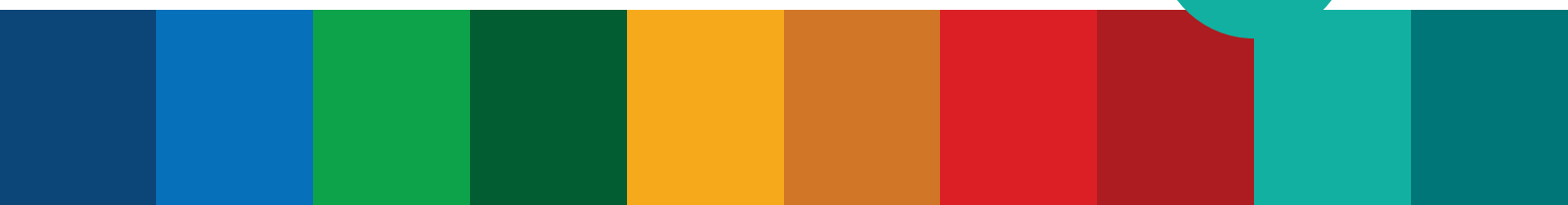


Member Newsletter

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MESSAGE FROM THE PO

Dear valued members

COVID-19 has proven to be the ultimate test of not only the human spirit, but also our health systems on a global scale. GEMS has consistently shown proficiency as a Scheme, going beyond the call of duty to provide our members with the tools to cope with the pandemic.

This edition of the newsletter showcases our commitment to COVID-19 testing and prioritizing the safety of frontline healthcare workers while providing key information through our partnership with the Health 2020 TV show. We also highlight how we continue to provide the best service through a robust pharmacy network and claims process that puts our members first.

Yours in Health,
Dr Stan Moloabi
Principal Officer



COVID-19 TESTING IS ON US!

GEMS' COMMITMENT TO FUND COVID-19 TESTING

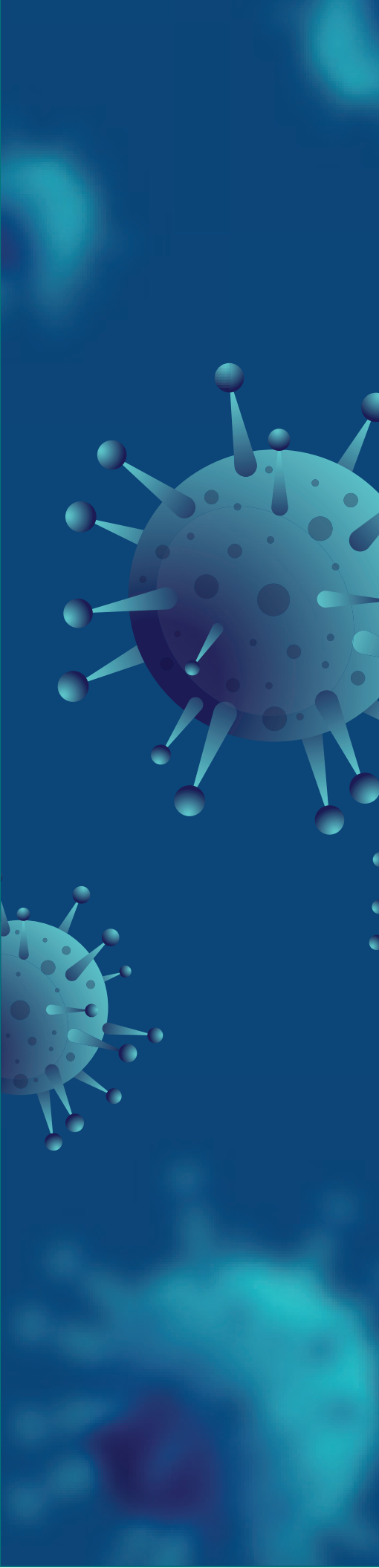
To ensure the best possible protection of Government employees in general but specifically frontline health care workers across the country, the Government Employees Medical Scheme (GEMS) wishes to encourage its members who show flu-like symptoms to get tested for COVID-19.



The National Department of Health projected that more than 60% of South Africans will get the COVID-19 disease and 20% will be severely affected. Consequently, this has led to increased levels of anxiety and panic across the country. GEMS seeks to appeal to its members not to panic but to be informed about how COVID-19 will impact us as members of GEMS. Actuarial estimates are that the Scheme will spend around R900 million on treatment and care for members who contract COVID-19. The R900 million spend largely comes from risk benefits and will not affect members' day to day benefits or savings.

“While testing is central to fighting the pandemic, the Scheme is obligated to fund all clinically appropriate care and related costs, including COVID -19 related testing, in line with Circular 25 of the Council for Medical Schemes (CMS) and the Medical Schemes Act of 1998, read with the Scheme Rules”, says Dr Stan Moloabi, GEMS Principal Officer.

GEMS is working fervently to ensure that concerns surrounding payment of all qualifying COVID-19 pathology laboratory claims are addressed and funded as per the June 2020 communication sent to all members. Clinically appropriate testing for COVID-19 is considered PMB level of care upon referral from a qualified health care worker who would have screened a patient appropriately.



Testing done in line with the National Institute for Communicable Diseases (NICD) and the National Department of Health (NDOH) guidelines will be covered as PMB regardless of the outcome of the test. All PMB benefits are paid first from the appropriate available benefits and then once depleted such claims are paid from risk.

“GEMS members will be serviced and should not be requested to pay for COVID-19 testing upfront. The testing of members where guidelines are not met is not considered as PMB level of care as it is regarded as not clinically appropriate. Therefore, in such instances, once the member’s available benefits are depleted, the member may face co-payment”, concludes Dr Moloabi.

The Scheme is committed to supporting efforts made by members to curtail the spread of the virus with the aim of flattening the curve of infections and reduce the toll on human lives.

Members should take solace in knowing that testing for COVID-19 will be covered, provided it is clinically appropriate. Ideally, beneficiaries should ensure they are screened first by a nurse/doctor who will then determine if a test is required. Once tests are done, both negative and positive tests will be paid as PMB.

If members have any queries, they may contact the GEMS call centre on 0860 00 4367 or send an email to enquiries@gems.gov.za. Members are again reminded that they can also contact the Government 24hr COVID-19 Hotline at 0800 029 999. The COVID-19 WhatsApp line is 0600 123 456. To learn more about the benefits of being a GEMS member visit www.gems.gov.za.



HEALTH 2020

GEMS launches 'Health 2020' a show on healthy living amid and post **COVID-19**

COVID-19 has plunged the world to heights never imagined and with the number of cases increasing, so have the concerns, as people across the globe have been frantically watching the pandemic play out for months.

The Government Employees Medical Scheme (GEMS), the country's largest restricted medical scheme is launching 'Health 2020', a television show to be hosted by the seasoned medical practitioner and presenter Dr Sello Motaung on SABC 2. The show is aimed at informing and covering an array of topics surrounding the pandemic. Issues that will be covered on the show include the impact of COVID-19 on current health services, along with practical and meaningful solutions geared towards the

encouragement of access to healthcare. The show also aims to create a platform for South Africans to share their concerns and stressors around the new challenges created by the pandemic, with the objective of crafting appropriate coping strategies. Ultimately, the show aims to be a credible and accurate source of facts and information around COVID-19.

Dr Stan Moloabi, GEMS Principal Officer says, "The impact of COVID-19 has come with serious implications for people's health and while the country has taken resolute measures to fight the pandemic, GEMS wants to also contribute its efforts towards the fight against the pandemic".



Health 2020

will air every **Saturday at 13h30** on **SABC 2**, bringing expert health advice and answers for the most pressing questions relating to COVID-19 pandemic to the viewers, in the comfort of their own homes



“Providing quality, valuable and equitable health care remains a major priority for the Scheme. In line with this, the television programme is yet another benefit that GEMS members and the general public can enjoy as the country navigates the various health challenges during this period while encouraging healthy living”, adds Dr Moloabi.

The weekly health show will give viewers an opportunity to actively interact, express their concerns and ask health related questions. Additionally, the show aims to supply credible information in its pursuit to provide assurance, give appropriate advice and numerous tips about healthcare supported by the fulfilled promise of good medical cover by GEMS.

Dr Sello Motaung will unpack various topics and give medical advice that will aid in assisting viewers to change their lives to become healthier; this is in line with GEMS’ people-centered approach that is aimed at contributing meaningfully to health literacy among all South Africans. GEMS prides itself on its extensive range of options tailored to the health needs of public service employees and their families. The Scheme provides solutions that fit every lifestyle. Our options include Tanzanite One, Beryl, Ruby, Emerald, Emerald value and Onyx.

No public service employee should miss out on the brilliance of GEMS.

SMS “Join” to 33165 or call **0860 00 4367** or simply visit the GEMS website on **www.gems.gov.za**



Check your dental claims (codes & terminology)

Stop incorrect dental claims

A dentist can spot and treat dental issues before they become a bigger problem. So visit your dentist regularly. Your GEMS benefits for conservative dentistry allows for a dental check-up and professional cleaning at least once a year.

During the COVID-19 pandemic, your dentist will take extra precautions to ensure that you are not exposed to COVID-19. This includes the wearing of extra protective equipment and longer waiting time in between appointments to allow sterilisation of the examination rooms.

Remember to always check your dental claims to ensure that the dental service provider only claimed for the treatment that you received.

Always ask yourself: What did the dentist do?
Are the codes on the claim correct?

There are many different codes that the dentist can claim for, the summary on the following page gives you an idea of the type of codes and descriptions you can expect for conservative dentistry.



What did the dentist do?	Code	Code Description	Are the correct codes on the claim?
Check-up	8101	Consultation	Who went to the dentist? Is the claim for the correct dependant? Is the treatment date correct?
Cleaning	8159	Scaling and polishing	Special cleaning of your teeth is called scaling and polishing. Ask your dentist or oral hygienist to explain what they are doing.
X-rays	8107 8112 8115	Intraoral radiographs Bitewings Panoramic X-ray	Intraoral radiographs are X-rays of your mouth. The dentist takes X-rays of your mouth to see if there are any holes in your teeth or problems with your gums.
Fillings	8341 – 8344 8351, 8354 8367-8370	Amalgam restoration Resin restoration	The dentist fixes holes in your teeth with fillings. Amalgam restorations are silver fillings. Resin restorations are white fillings. Did the dentist use silver, or white fillings? How many teeth were fixed?
Pulled teeth	8201 - 8202	Extraction	How many teeth were pulled?

If you do not agree with what was claimed, tell us about it.
Call the contact centre on **0860 00 4367** or lodge a complaint
by sending an email to **enquiries@gems.gov.za**.

Help us to protect your benefits: Stop incorrect claims

Medipost Pharmacy

GEMS Network Pharmacy
Services at your convenience



2 452
PHARMACIES

The GEMS Pharmacy network consists of 2 452 pharmacies. This includes 2 451 retail pharmacies conveniently located across the country and a courier pharmacy. The lists of pharmacies available in each province can be accessed on the GEMS website.

[View pharmacies list](#)

You may also call **0860 00 4367** for assistance in identifying a GEMS Network Pharmacy near you. Retail pharmacies provide over the counter medicines, acute medicines on prescription and pharmacist advised therapy. If you are unable to get to a retail pharmacy or you prefer your chronic medicines to be delivered to your door, please call our contact centre so we can allocate you to the GEMS chronic courier pharmacy.

The GEMS Chronic Courier Pharmacy conveniently prepares and delivers chronic medication to an address of your choice anywhere in South Africa, at no additional cost. To protect your privacy, we ensure that the packaging does not have any detailed information relating to the contents of the parcel. The medicine delivery process saves time, and also protects your confidentiality - so all one has to do is remember to take the medicine as prescribed, directed and indicated on the medicine label.

To help keep you on track with the chronic treatment and care plans, the Chronic Courier Pharmacy will send you SMSes to remind you when your prescription needs to be renewed. A prescription reminder note is also included in the medicine parcel when the last prescription repeat is dispensed. Members without cell phone numbers on our data base are followed up telephonically to remind them to renew their prescriptions.

Our dedicated team is there to provide you with confidential telephonic clinical advice relating to your condition and the effective use of prescribed medicine - in the South African language of your preference.

Simply call **0860 00 4367** between **09:00 and 16:00** from **Monday to Friday**, for all your Chronic Courier Pharmacy related enquiries.

Testimonials

I cannot express enough my heartfelt thanks and gratitude that I received from Maureen Davids.
This phenomenal lady I don't know from a bar of soap. The service and helpfulness I received from her to help my mother's medical condition was really something I never experienced at all.

Her followed up phone calls was really appreciated. All her help and assistance didn't go unnoticed. Sadly for us my dearest mom passed on and the matter had to be cancelled. Thank you Maureen I'm proud to be a Gems member.

Regards
Nadeema Davids

I am sending this email to commend GEMS for being an excellent medical aid scheme to me. I have been on this medical aid for years and have been able to get medical assistance and OTC medication without much hassle and with reasonable levies (if any).

In a world where people complain endlessly about their medical aids, I am thankful to GEMS that I have been exempt.

Complaints from other GEMS users will obviously still be a factor. But even if I'm just one person trying to balance the scale, I would just like to encourage GEMS as a whole to keep up the great service.

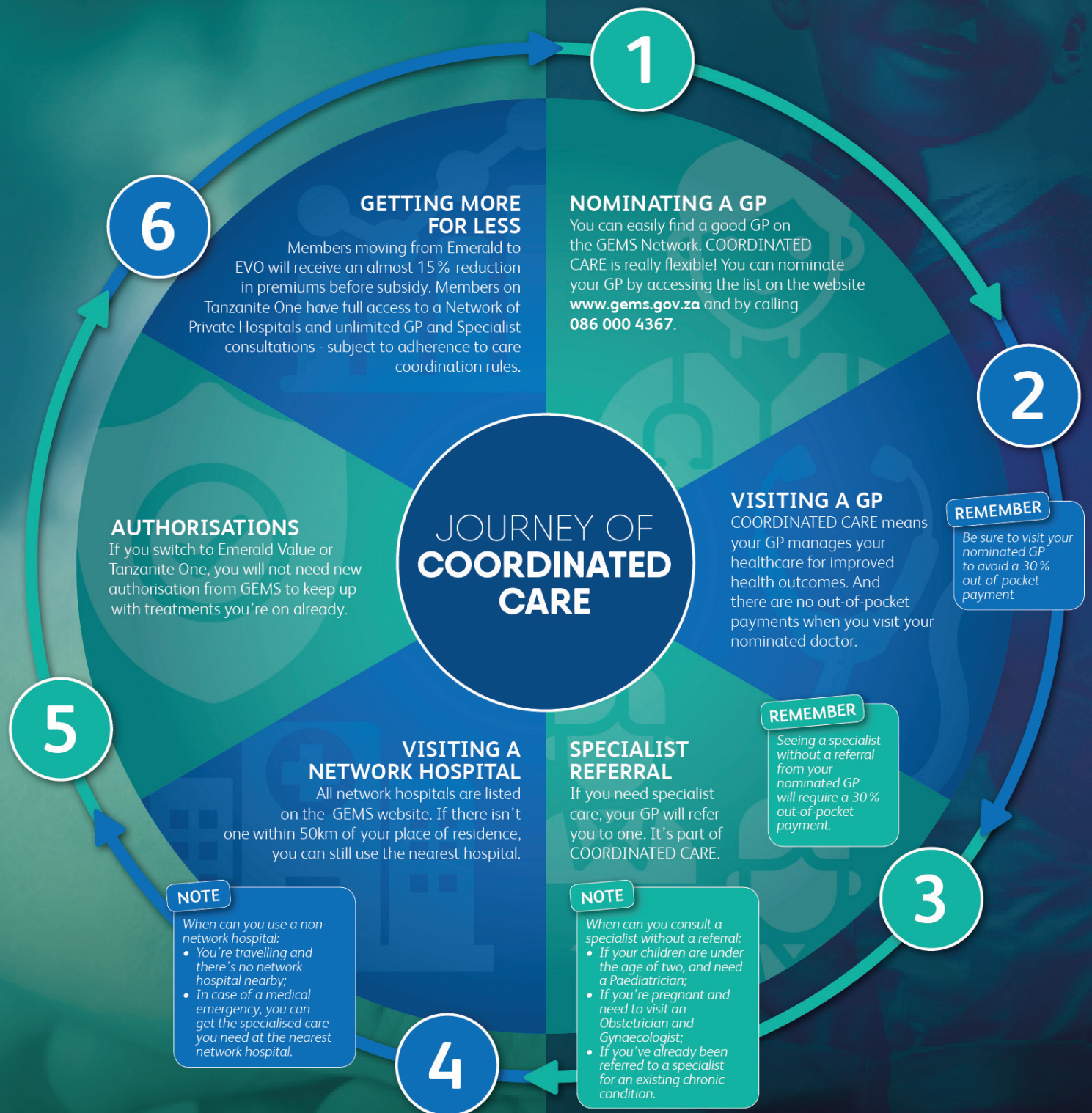
Thank you
TY Masemola

“ GEMS has been very good with my cancer treatment so far. No complaints, only compliments. Thank you.

Marianne Winter ”



THE PRINCIPLES OF COORDINATED CARE



The healthy choice for families



General Enquiries

Call centre
0860 00 4367

Confidential fraud hotline
0800 21 2202

Fax
0861 00 4367

Email
enquiries@gems.gov.za

Emergency number
0800 44 4367 (available 24 hours)

Postal Address
Private Bag X782, CPT, 8000



Download our Member App

Use the QR Code to download the GEMS Member App.
Or get it from Google play or App Store.

