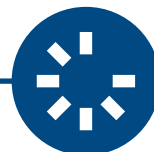


Puzzled about claims?

Right, you've visited your doctor and now you need to claim from your trusted medical scheme. Well, GEMS has made submitting claims as easy as 1, 2, 3!

Follow these
easy steps

for an easy
claims process...



1 What do I include in my claim?

When you submit a claim to GEMS, make sure the following information is contained on the healthcare service provider's invoice/claim:

- Your membership number
- The Scheme name
- Your benefit option
(for example, Emerald, Onyx, Ruby, etc)
- Your surname and initials
- The patient's name and beneficiary code as it appears on your membership card
(for example: xxxx01)
- The name and valid practice number of the healthcare service provider
- The date of service
- The nature and cost of treatment
- The pre-authorisation number, if applicable
- The Tariff code
- The relevant ICD-10 code
- Your signature to confirm that the account is valid

NB: If you paid for the service, attach proof of payment and highlight it clearly. Proof of payment can be either a receipt from the healthcare service provider, an electronic fund transfer (EFT) slip or a bank deposit slip.

2 Do you have all your documents in order? Right, now let's submit.

How do I submit?

GEMS has made it easy for you to submit your claim.



By post:
GEMS Private Bag X782
Cape Town 8000



All claims by fax to:
0861 00 4367



All claims by email to:
enquiries@gems.gov.za

NB: Claims must reach the Scheme within four months (i.e. 120 days) of the date of service. If your claim is rejected due to outstanding/ insufficient information, you only have 60 days to resubmit the account, even if it falls within the four months period. GEMS does not pay claims containing incorrect information and/or claims older than four months, in line with the regulations of the Medical Schemes Act.

3 Congrats, you've submitted successfully! What's next?

How will I know the status of my claim?

Claims alert SMS

Members can receive claim alert SMSes each time GEMS processes their claims. These SMSes acknowledge the receipt of claims but are not a guarantee of payment. You must read your claim statement to see if your claim was paid or not. To receive claim alert SMSes, please call **0860 00 4367** and make sure that we have your current cell phone number.



Remember: If you receive a claim alert SMS for a claim you are not aware of, please report it to the Scheme as soon as possible. Call us on 0860 00 4367.

Refunds

When you have paid a healthcare service provider for a service, you may claim a refund from the Scheme. Whether we pay the claim, and how much we pay, will be determined by the Scheme Rules. We make refund payments to members electronically, so you need to make sure that we have your updated, correct banking details.

To pay refunds, we need the following banking information:

- 👤 [Account holder]
- 123 [Account number]
- 🏦 [Bank name]
- </> [Branch code]
- 👉 [Account type (cheque/current or savings)]

Please fax this information to **0861 00 4367** or send an email to **enquiries@gems.gov.za**, using your membership number as a reference. You can also deliver the information to one of our regional offices (addresses available on our website or in your member guide) or post it to: **GEMS, Private Bag X782, Cape Town, 8000**. Great news if you've submitted your claim correctly! You've got money in your pocket and health on your side. Well done for submitting your claim to GEMS.



Please take note of the important information needed as pointed out by the arrows. Providing this information will help us process your claim quickly and efficiently.

Receipt

Receipt attached to claim

Practice details present on receipt (printed)

Item	Qty	Price	Total
...
Totaal			R337.00

Bank Deposit

Practice name as Creditor Bank Deposit Slip attached to claim

Member name / membership number / reference must be present

Cash Slip

Cash slip attached to claim

Practice name present on receipt (printed)

TOTAL R 750.00

EFT

Proof of payment via EFT attached

Member's number

Practice name Reference - same as on account