

## SMS Benefit Check Service



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### SMS BENEFIT CHECK SERVICE

#### SMS BENEFIT CHECK SERVICES

As a Sapphire or Beryl GEMS member, you can use this service any time of the day (or night) to find out about your available funds in 18 different benefit types.

#### These benefit types are:

- Overall annual limit
- Acute medication and over-the-counter medication
- Ambulance
- Appliance (medical and surgical)
- · Allied health services
- · Blood transfusion services
- Chronic medication
- Prescribed minimum benefits (PMB)
- Dentistry (basic and specialised)
- · General practitioner (GP)
- Internal and external prosthesis
- · Mental health
- Basic radiology
- Advanced radiology
- Specialist
- Optical (frames, contact lenses, etc.)
- Oncology (chemotherapy and radiotherapy)

This service saves you time and helps you manage your benefits better. Instead of waiting for two weeks before your next claims statement, or having to phone the Call Centre or visit the GEMS website, you can use your cell phone to get accurate, up-to-date benefit information whenever you need it.

#### HOW TO FIND A 'FRIEND' WHEN YOU NEED ONE:

If you live in Pretoria North and you need to see a dentist, for example, you simply send an SMS to 33489 as follows:

Member number, Dentist, Pretoria North

GEMS will immediately reply via SMS with the contact information of up to three dentists in the Pretoria North area who are Friends of GEMS.

If there are no *Friends* in the suburb you selected, GEMS will automatically search the surrounding suburbs to bring you your closest *Friends*' contact details.

If you'd still prefer to visit your own GP or another healthcare service provider, GEMS will continue to pay their fees regardless of whether they are *Friends of GEMS* or not. The only difference is that they might charge you a surcharge or 'cash upfront' for a consultation or service if they are not *Friends of GEMS*.

All SMSs charged at R1,50.



#### FRIENDS OF GEMS (FOG) LOOKUP

Over 10 000 healthcare providers spanning 44 disciplines have registered on the *Friends of GEMS* programme since its inception. These healthcare service providers have agreed to charge GEMS members the Scheme rate, and not to charge them any surcharges or co-payments for services rendered.

Friends of GEMS is an innovative and accessible SMS and online service where you can request and receive the contact details of healthcare service providers in your vicinity. All it takes for you to find one of these *Friends of GEMS* in your area is a simple SMS sent to 33489. You can also find these contact details by visiting www.gems.gov.za.

Countrywide, healthcare providers such as general practitioners, dentists, pharmacies, physiotherapists, psychologists, speech therapists, optometrists and the like have signed up to become *Friends of GEMS*.

#### HOW DOES THE SMS BENEFIT CHECK SERVICE WORK?

You, the member, send an SMS request and receive an immediate SMS response with the information you have asked for.

To send an SMS request, you follow these easy steps:

- **Step 1:** Type in the keyword Benefit.
- **Step 2:** Next to the word Benefit, type in your GEMS member number.
- Step 3: Next to your member number, type in the benefit category you want to find out about. Please see the table below for the list of benefit categories.
- Step 4: Type in the dependant code. This can be found on the back of your membership card under 'Name'. Type 00 if you are the main member.
- **Step 5:** Send the SMS to the SMS benefit lookup number, 33489.

All SMSs charged at R1,50.



#### How to select a benefit category when sending an SMS request

With the SMS benefit check service, you as the main member can find out about available benefits in the categories listed in the right-hand column of the table below.

When preparing your SMS request, you do not have to type in the full name of the benefit category. To save you time, GEMS came up with shortened category names, or SMS keywords as we call them.

For instance, instead of typing out 'General practitioners (out of hospital)', you just type GP.

The full list of SMS keywords for the different benefit categories is in the left-hand column of the table.

SMS keyword	Benefit description
Overall limit	Annual overall limit
Acute	Acute medication and over-the-counter medication
Ambulance	Emergency medical assistance
Appliance	Appliances (medical and surgical)
Allied	Allied health services
Blood	Blood transfusion services
Chronic	Chronic medication
PMB	Prescribed minimum benefits
Dental	Dentistry (basic and specialised)
GP	General practitioners (out of hospital)
Prosthesis	Internal and external prosthesis
Mental	Mental health
Advanced radiology	Advanced radiology (MRI, CT scans etc.)
Basic radiology	Basic radiology
Specialist	Medical specialist
Optical	Optical (frames, contact lenses etc.)
Oncology	Oncology (chemotherapy and radiotherapy)

#### Who can use the SMS benefit check service?

# For the sake of privacy and security, only the main registered member can use the service.

If you are the main member and your cell number is on the GEMS system, you can verify the available funds for your beneficiaries or your family benefits at any time of the day.

Please note that your cell number must be registered with GEMS for you to use the service. If your cell number has changed or is not on the GEMS database, you will have to register it first.

#### To register or update your cell number, you can:

- Contact the GEMS Call Centre on 0860 00 4367;
- Fax a request to update your cell number, together with a copy of your valid identity document, to GEMS on 0861 00 4367;
- Access the GEMS website via your registered PIN number; or
- Email an instruction to update your cell number, together with a copy of your valid identity document, to GEMS at: enquiries@gems.gov.za.

Here is a snapshot of what your cell phone display screen would look like if you are sending an SMS about your available funds for visits to your doctor.

Benefit, 001234567, GP, 00

#### What will the SMS response look like?

If your SMS request was successful, meaning it included all the right details, then you will receive an SMS response with the information about your available benefit funds.

On the other hand, if any of the details in your request were invalid or incorrect, the SMS you get back will tell you there is a problem.

Here is a snapshot showing an SMS response to a successful request.

M001234567 as at 01/02/09 12:30, Dep 00, GP visit: Unlimited at network provider only. Subject to Scheme Rules.

#### Let's take a look at what each piece of information in this example means:

- "MOO1234567" is the membership number
- "As at 01/02/09 12:30" is the date and time of your SMS request.
- "Dep 00" confirms the dependant that you requested the information for "00" is the main member.
- "GP visit: Unlimited at network provider only" shows that you can use GP services as and when required provided that you go to your chosen Prime Cure network doctor.
- "Subject to Scheme Rules" is a reminder that members must use their benefits according to the rules of GEMS.

### Now let's look at the SMS responses you will receive if your request was unsuccessful (meaning it contained incorrect details):

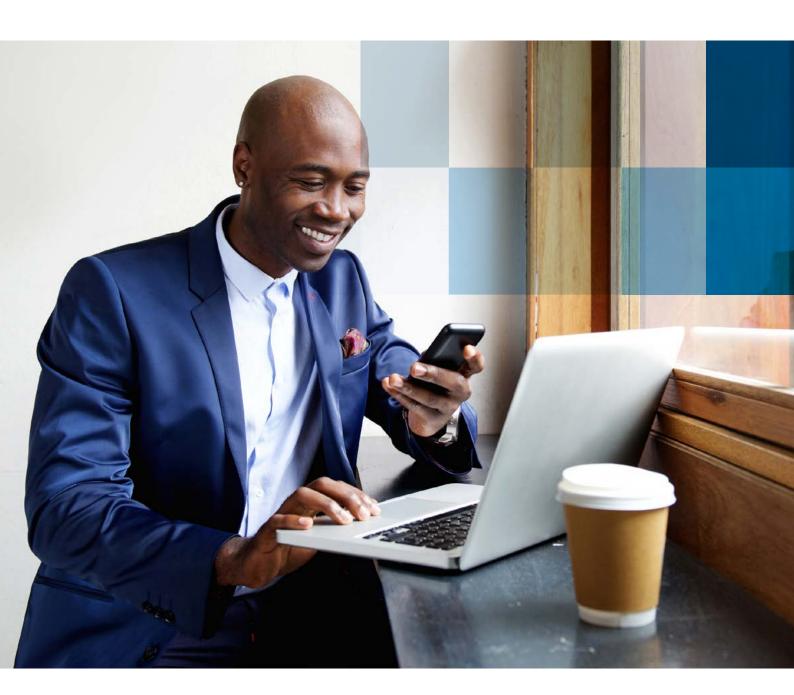
The left-hand column of the table shows what went wrong in the SMS request from the member. The right-hand column shows the SMS response linked to each problem.

Incorrect member number	Invalid member number supplied. Please ensure you enter your member number correctly.
Member not active (resigned member, prior to registration)	Inactive membership. Please contact GEMS on 0860 00 4367 to confirm membership status.
Incorrect dependant code	Invalid dependant code. Resubmit request with the correct dependant code.
Incorrect benefit category	Invalid benefit category. Please resubmit request with the correct benefit category or call GEMS on 0860 00 4367 for more information.
Cell phone number validation	Invalid cell phone number used for this request. Contact GEMS on 0860 00 4367 or register your cell number via the website to activate the new SMS service.
Invalid keyword	Please resubmit using the correct keyword. Contact GEMS on 0860 00 4367 or visit www.gems.gov.za for the correct information.

#### GEMS AT YOUR SERVICE

GEMS constantly seeks to improve service delivery to our members. These lookup services will make it easier for you to access and manage your healthcare benefits in the most cost-effective way.

We look forward to giving you instant access to up-to-date information about your available benefits, as well as to our Friends of GEMS database, to make those benefits stretch further. Please remember to SMS your requests to 33489.



Visit www.gems.gov.za for more information or call us on 0860 00 4367