

# GEMS AGM ACTION LIST



No.	Issue (short description)	Classification of Issue	Responsible Lead	Scheme Response/ Action Required	Progress	Status
1.	During the 2024 GEMS AGM, members called for 'Migraines' to be added to the Scheme's Additional Chronic Disease List (i.e. Annexure D of the GEMS Rules).	Product Development and Benefit Design	CRO	<p>The Chief Research Officer responded that the Scheme had looked at 'Migraines' over the last couple of years; however, in 2023, Members experienced large shortfalls in respect of their primary healthcare benefit, which the Scheme enhanced to assist; however, no benefit enhancements were made in respect of the Additional Chronic Disease List or 'Migraines'.</p> <p>The Chief Healthcare Officer referred to the Chronic Disease List (CDL) and informed the members that these are not chronic conditions chosen by GEMS, but a statutory list of 26 chronic conditions that are part of the Prescribed Minimum Benefits (PMBs), which medical schemes are legally obliged to cover. 'Migraines', unfortunately, are not classified as one of the 26 chronic conditions on the CDL; however, medical schemes are allowed to add other chronic conditions, which they are willing to cover, to their Additional Chronic Disease List.</p> <p>The Scheme will consider the viability of adding 'Migraines' to its Additional Chronic Disease List (i.e. Annexure D of the GEMS Rules) during the 2025 Product Development and Benefit Design process.</p>	Due to affordability constraints, all product enhancements for the 2026 benefit year were placed on hold by the Scheme.	Finalised
2.	During the 2024 GEMS AGM, members called for an enhancement of the dental implants benefit, as the current benefit is deemed to be insufficient.	Product Development and Benefit Design	CRO	<p>The Chief Financial Officer responded that the details shared in the AFS presentation, depicting the value that members derive from the money paid for benefits, were based on an assessment done by the independent actuaries. The data is obtained by the actuaries in terms of what is available in the industry and in their own environment. The actuaries particularly consider the benefit options of different schemes, the benefits they provide to their members, and then ultimately, what is paid towards those benefit options, in order to do a comparison. Unfortunately, it was not data or information that the Scheme could share, as it is done externally.</p> <p>The Chief Research Officer referred to the issue of dental implants and advised that the Scheme had considered various proposals in this regard over several years, as members keep on asking the Scheme to consider funding the same. The recommendation for implants, however, was not approved due to the cost impact on members. Over the past three years and during COVID-19, the biggest issue that members complained about was their annual contribution increase, which is a direct result of (amongst other things) the benefit enhancements effected by the Scheme.</p> <p>The Chief Healthcare Officer indicated that dental implants are a Scheme exclusion, as reflected in the GEMS Rules, and that the exclusion is not unique to GEMS, but prevalent across many medical schemes (if not all), because of the costs associated with dental implants.</p> <p>The Scheme will consider enhancing the dental implants benefit during the 2025 Product Development and Benefit Design process.</p>	Due to affordability constraints, all product enhancements for the 2026 benefit year were placed on hold by the Scheme.	Finalised

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3.	During the 2024 GEMS AGM, members indicated that the number of complaints raised on Hellopeter.com is growing and a cause for concern. Members commented that these complaints are indicative of the weakening Call Centre and client-care services rendered by the Scheme. Members further advised that GEMS does not respond to complaints logged on the various social media platforms, including Hellopeter.com.	Quality and Standard of Member Services	CMO	<p>The Principal Officer responded that there was a period in the past few years during which the Scheme's social media platforms were not in place, but that these platforms are now in place, i.e. Facebook, X and Hellopeter.com.</p> <p>He undertook to engage the Scheme's Communications Team on the issue of responses to members on the various social media platforms in order to resolve the same.</p> <p>The Principal Officer assured the members that the Scheme, in its management meetings and reporting to the Board, considers the quality of services that members are receiving, whether it be through the assessment of the Service Level Agreements (SLAs) between the Scheme and its service providers, or surveys undertaken. He advised that through these various regular assessments and surveys, the Scheme concentrates on the areas for improvement identified, and that currently, the Call Centre turnaround times are under the Scheme's focus.</p>	The Scheme subscribed as a responding entity to Hello Peter and is now able to respond to complaints on this platform. Hello Peter Complaints are responded to in terms of the Scheme's complaints management process.	Finalised
4.	During the 2023 and 2024 GEMS AGMs, members requested the Scheme to limit the number of Board meetings to the extent necessary, as they deemed the 42 and 52 Board and committee meetings held during the 2022 and 2023 financial years to be excessive, a waste of Scheme/Member funds and not in the best interest of GEMS and its members, given the Board's role to provide strategic direction, oversee the strategic plan and manage risk, and not to be involved in the day-to-day management of the Scheme.	Governance	CSLC	<p>The Chairperson and Deputy Chairperson of the Board of Trustees responded that the Scheme was currently trying to insource capabilities that were currently outsourced to service providers. GEMS is a very complex environment that needs all parties involved to forge heads to be able to have these types of discussions. Therefore, for now, unfortunately, the Board would be having many meetings to insource capabilities, and once the services have been insourced, the number of Board meetings would decrease.</p> <p>In compliance with good governance practices, the Scheme should limit the number of Board and committee meetings to the extent necessary.</p>	<p>Given the complexity of the insourcing project, the Board met more than usual, but only to the extent necessary, to ensure proper oversight and implementation of the project.</p> <p>The Board also attended several meetings with unions and the Minister of Public Service and Administration, which contributed to the higher number of meetings.</p> <p>Kindly refer to the GEMS Annual Integrated Report for the years ending 2023 and 2024 for a complete breakdown of the Scheme's Board and Committee meetings.</p>	Finalised
5.	During the 2023 GEMS AGM, Members requested the Scheme to review the optical benefit to allow beneficiaries to keep their old frames, thereby saving their optical benefit, and allow such saving to be redirected to, e.g. anti-glare glasses.	Product Development and Benefit Design	CRO	<p>The Chief Research Officer responded that spectacle benefits have a sub-limit for frames and a sub-limit for lenses, the reason being that ideally, the Scheme would want members to use most of their benefits to improve sight, not for cosmetic purposes. The suggestion made by members, however, made sense, i.e. why members cannot use the frame benefit to improve the quality of their lenses. The members noted that this aspect would be considered during Product Development in 2024, for implementation in 2025.</p>	<p>This matter was considered during the 2023 and 2024 Product Development and Benefit Design processes, during which it was found that the available spectacle limits largely accommodate clinically necessary lenses and that the provision of such a benefit would cost the Scheme more than R100 million per year, which is excessive considering the current economic climate.</p> <p>It is important to note that benefit shortfalls are monitored, considered and addressed by the Scheme through its benefit enhancements on an ongoing basis.</p>	Finalised

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6.	During the 2023 GEMS AGM, members requested the Scheme to develop and distribute an article to members on "How to adequately use one's medical aid."	Member Communication/ Education	CMO	The Chairperson of the Board of Trustees thanked the members for their input and indicated that the Scheme would look into the possibility of developing and distributing the requested article.  Develop and distribute an article to members on "How to adequately use one's medical aid," or the like.	The Scheme conducts ongoing member education on how best to use one's medical aid via:  <ul style="list-style-type: none"> <li>● GEMS News;</li> <li>● G-Health magazine;</li> <li>● Social media platforms; and</li> <li>● GEMS Day events.</li> </ul>	Finalised
7.	During the 2022 GEMS AGM, members requested the Scheme to consider introducing a landline number that is linked to the 0861 Call Centre number, as this would benefit members who use a Telkom landline, especially as Telkom excludes the 0861 numbers.  Also, members calling from their cell phones incur tremendous costs when they contact the Call Centre on the 0861 number.	Call Centre	CAO	The Scheme responded that it has dealt with the issue of the 0861 Call Centre number in the past but will again investigate the impact of the 0861 Call Centre number on members calling from a Telkom landline or from their cell phones.	The migration of the share-call to the toll-free call centre number was successfully implemented with effect from 15 April 2025. The two numbers will run concurrently for five months as part of the change management process, whilst the use of the toll-free number is promoted over the share-call number.	In progress
8.	During the 2022 GEMS AGM, members requested the Scheme's compliance with the 24 – 48-hour turnaround time for member complaints/queries to be addressed, and to call members should such compliance not be possible, as stated in the automated response received by members upon submitting complaints/queries to the Scheme.	Quality and Standard of Member Services	CAO / CMO	The Scheme responded that it was committed to serving its members and that it would use its best endeavours to ensure compliance with the wording of its automated response(s).	Complaints received via one of the Scheme's complaint channels, e.g. Complaints@gems.gov.za, are managed by means of the Scheme's complaints management system. Automated acknowledgement of receipts, indicating the applicable turnaround times (TATs) in the complaints space, are sent to complainants on receipt. This complaints management system tracks the TATs to ensure responses to complaints within the TATs. All complaints are managed within this complaints management system to ensure that none gets lost and a proper record of all complaints is kept.  Insofar as member queries are concerned:  <ul style="list-style-type: none"> <li>● During December 2022, the enquiries turnaround time was revised from 48 hours to 72 hours. However, the Scheme will implement a call-back service in the event of the 72- hour turnaround time not being met.</li> <li>● Some of the contracts between the Scheme and its Service Provider Network ("SPN") were revised to include service levels for the timely management and resolution of member queries.</li> <li>● The Scheme will introduce an inter-SPN Standard Operating Procedure ("SOP") to ensure strict compliance with query-resolution turnaround times.</li> <li>● The Scheme will implement an enhanced query tracking process, which will improve service and query management.</li> <li>● The Scheme introduced a USSD function through which Scheme services can be accessed by using the USSD number *134*20018#. This function enables members to: <ul style="list-style-type: none"> <li>○ Join GEMS;</li> <li>○ Perform option changes;</li> <li>○ Check membership acceptance;</li> </ul> </li> </ul>	Finalised

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					<ul style="list-style-type: none"> <li>○ Perform dependant resignations;</li> <li>○ Update their contact details;</li> <li>○ Perform adult dependent reviews;</li> <li>○ Access their membership certificates;</li> <li>○ Access their tax certificates;</li> <li>○ Access their savings statements;</li> <li>○ Perform GP nominations;</li> <li>○ Perform student reviews; and</li> <li>○ Access the Weight Management Programme.</li> </ul>	
9.	During the 2022 GEMS AGM, members requested the Scheme to implement a system to properly track the receipt and resolution of member complaints/queries in order to ensure that all complaints/queries are finalised in good time.	Quality and standard of Member Services	CAO / CMO	The Scheme responded that it was committed to serving its members and that it would use its best endeavours to ensure that member complaints/queries are resolved in a timely manner.	Kindly refer to Issue No. 8 above.	In progress
10.	During the 2022 GEMS AGM, members requested the Scheme to develop and implement mechanisms to fund original medication (instead of generic medication), as original medication tends to be more effective, although more expensive.	Medicine Management and Formularies	CHO	<p>The Scheme responded that generic medication has the same bioavailability as the originator, and that SAHPRA would not register generic medication if the bio availability was dissimilar.</p> <p>Members have the option to choose original preparations. These will be funded by the Scheme, subject to the Scheme rules. It is important to note, however, that opting for original preparations, where there are less costly generic substitutions, will cause members to experience co-payments.</p>	Kindly refer to the adjacent column to the left hereof.	Finalised
11.	During the 2022 GEMS AGM, members requested the Scheme to consider deleting the beneficiary limit and to only retain the family limit applicable to some benefits, as this would empower Principal Members to better manage their, and their dependants' healthcare funding needs insofar as the particular benefits are concerned.	Product Development and Benefit Design	CRO	<p>The Scheme responded that when contributing to a medical aid, money is not saved for something, but a benefit is bought. Members are not allowed to use another beneficiary or family member's sublimit, as it was not money put in a kitty, but a benefit entitlement.</p> <p>Consider the viability of deleting the beneficiary limit and to only retain the family limit applicable to some benefits in order to empower Principal Members to better manage their and their dependants' healthcare funding needs insofar as the particular benefits are concerned.</p>	The Scheme considered this proposal during the 2023 Product Development and Benefit Design process. The Product Development Committee decided against it because of its prohibitively high cost, which would lead to unsustainably high contribution increases and negatively impact the affordability of Scheme membership, especially for large families.	Finalised