

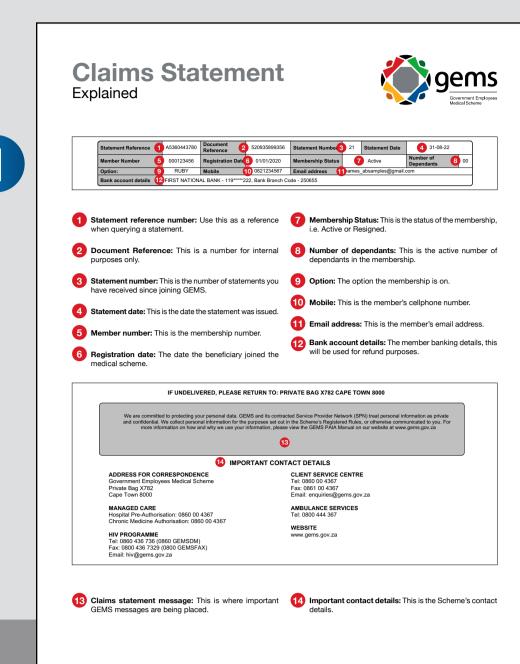
You spoke and we listened!

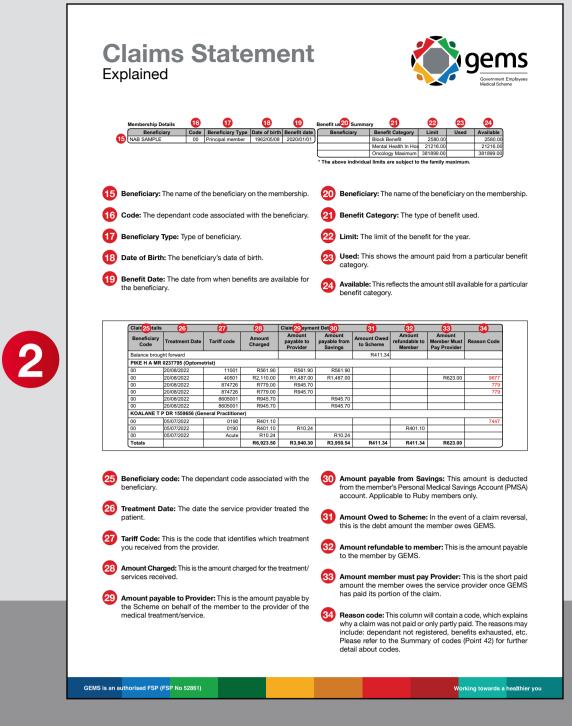


What is a Claims Statement Explained?

Claims Statement Explained is a guide to help you understand your simplified Claims Statement.

NEW CLAIMS STATEMENT EXPLAINED





Changes on the **New Claims Statement** include the following:

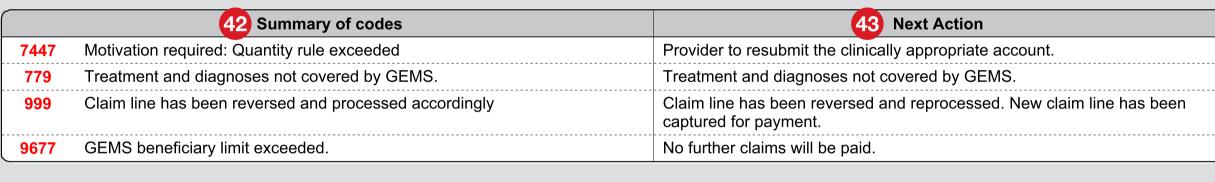
- 1. The statement references, statement number, document reference and statement date appears at the top.
- 2. Included amount paid from savings column.
- 3. Some headings were moved to improve readability and flow of information.



How to read your claims statement?

You will get a claims statement when your claim have been settled. Please read your claims statement carefully to see if your claims were processed. If the reason requires the 'Next Action', understand what is required as the next step and resubmit the claim with the applicable information, to enable a seamless claims process.

Please see below the summary of codes and next action included in the new Claims Statement.



Where can I submit my claims so that I can receive my claim statement?

You can submit your claims by using the following channels:



GEMS, Private Bag X782, Cape Town, 8000

Postal Address:

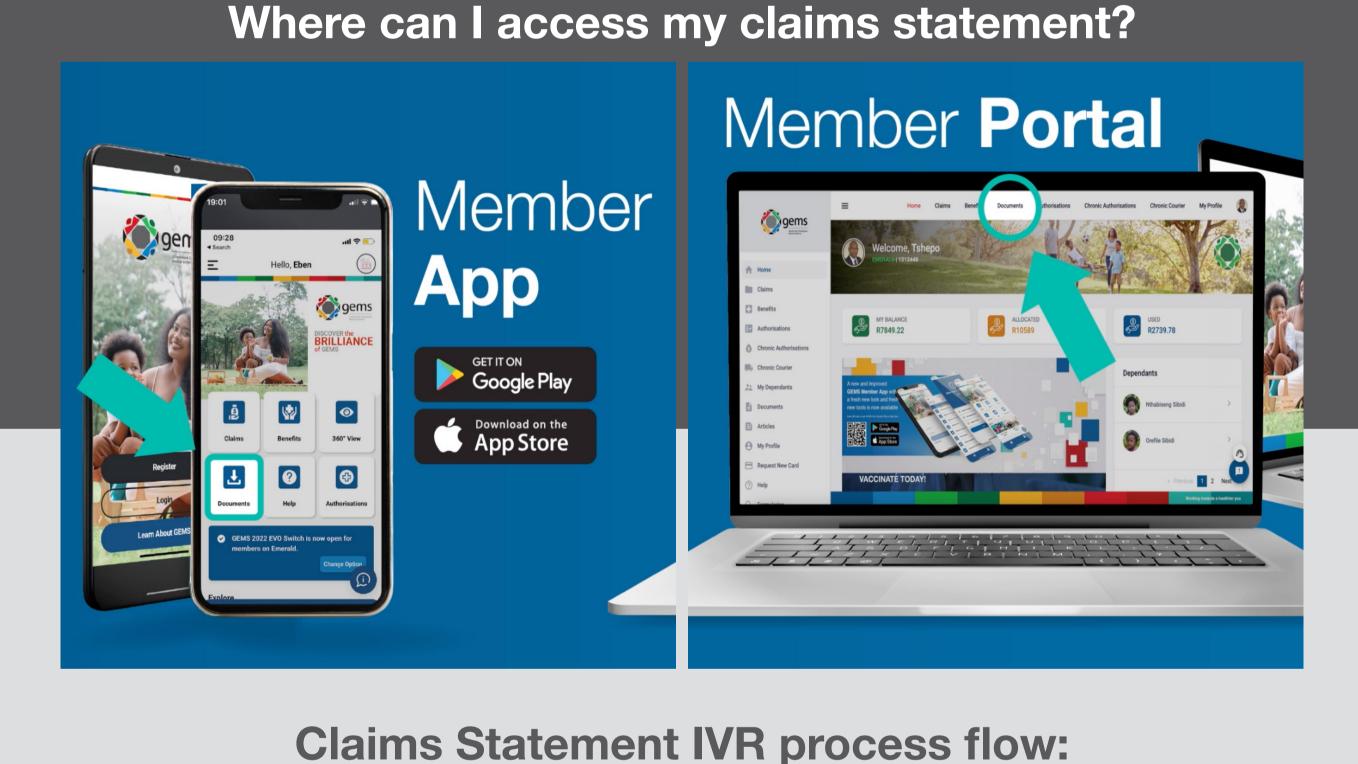
Email:



GEMS





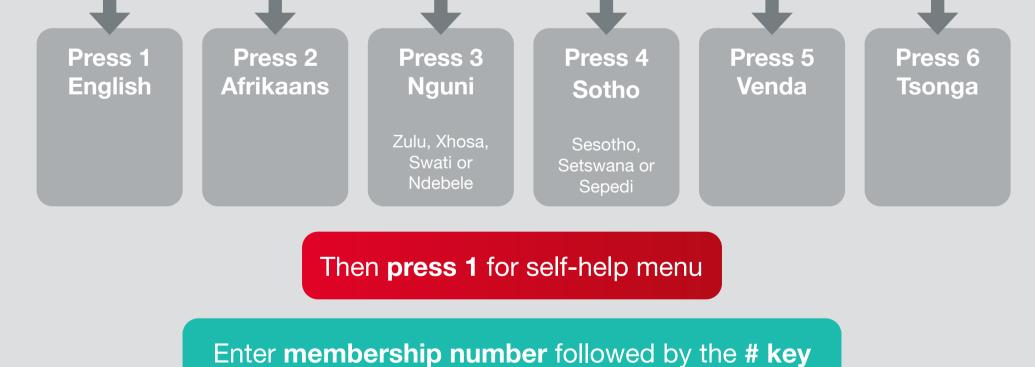


Call the GEMS Call Centre by dailing 0860 00 4367

IVR 24-hour self-help facility

Then **press 2** for self-help

Select the language of your choice



Enter 13 digit ID number

Press 5 for Statements

How would you like your statement delivered to you?

Press 2 for the last claim statement

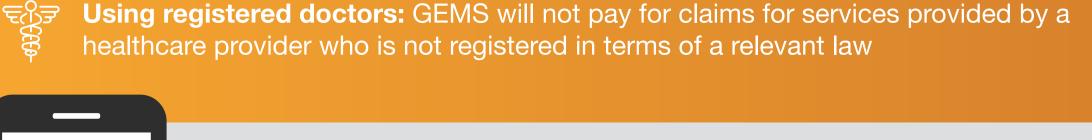


pharmacy, you will have a 30% co-payment

Using generic medicine and formulary medicine

Using designated service providers in the GEMS network. For example, if you receive chronic medicine from any pharmacy other than your DSP Consulting healthcare providers on the GEMS Network (GP's, Specialists, etc.)

Getting pre-authorisation if you plan to visit or be admitted to a hospital (out-patient or in-patient) or to go for a scan. Please let us know at least 48 hours before you go to hospital.





If you'd like to get a claims alert SMS every time GEMS processes your claims, please call 0860 00 4367 to sign-up and ensure that we have your current cell phone number.

We value your feedback and we will continue to listen to you. Please do share your GEMS

Please note that this does not serve as proof of payment.