



# Your GEMS Tax Certificate Explained

Tax season is upon us!

As a GEMS member, you can file your tax returns with the South African Revenue Services (SARS) for the 2023 tax season between 1 July to 24 October 2023. Your tax certificate has already been sent to you by email or post.

## What is a tax certificate?

A tax certificate is a document that includes summary information of your healthcare expenditure during the tax year. It is also known as the Summary Information of Healthcare Expenditure, and details exactly how much you've paid in contributions to GEMS for yourself and your dependants, as well as claims paid between 1 March and 28 February for the current tax period. You are required to submit your tax certificate annually to SARS when completing your tax return.

**Your contributions paid to the Scheme from 1 March 2022 to 28 February 2023**

**Portion of claims you paid**

**The number of beneficiaries on your membership**

Our ref: E5142/1B/2400007849769/

MR NO NAME  
00 GEMS STREET  
GEMS CITY  
7000

Date: 20 May 2023

Reference: 2400007849769/055/E5142  
Member Number: 000000000  
Dependant 00  
Option: BERYL

Dear MR NO NAME

**Summary Information of Healthcare Expenditure as at 28/02/2023**

This letter provides you with a summary of information regarding your healthcare expenditure for submission to the South African Revenue Service (SARS). The benefit and contribution amounts shown below are for claims paid and contributions the Scheme received during the period 01/03/2022 to 28/02/2023.

Total contributions paid: R7000.00

Total number of beneficiaries (including principal member) per month:

Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
5	5	6	6	6	6	6	6	6	6	6	6

The above contribution amount is calculated using the full contribution received from your employer, and the contribution component paid by members to the medical scheme through cash or debit order. Please refer to your RPS form to calculate your portion paid.

Your portion paid on claims: R3000.00

The amount reflected above is the difference between the amount charged by the service provider and the benefit amount/limit covered by the medical scheme. It is your responsibility as the principal member to provide proof that this amount was paid to the service provider.

Please note that this amount shows only those claims that were processed up until 28/02/2023. Any claims with treatment dates that fall in this period, but that were not processed by this date, will be included in your Summary of Healthcare Expenditure for 2023.

Yours sincerely

Customer Services Department

**Disclaimer:**  
Every effort has been made to ensure that all information provided to you is factual and accurate. However, in the event of a dispute, the Scheme Rules shall apply. You can view the Scheme Rules on our website at [www.gems.gov.za](http://www.gems.gov.za). The information provided on this correspondence is for information purposes only and cannot replace medical advice from your professional healthcare provider. Please note that GEMS is not a financial service provider and is prohibited by law from giving any financial advice.

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Email [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za) • Fraud Line 0800 21 2202 • HIV Aids Helpline 0800 436 735 • [www.gems.gov.za](http://www.gems.gov.za)

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## Where can I get my tax certificate?

We have already distributed tax certificates to members; however, you can also request or download it using the following channels:

Website

### Member Portal Login

ACCESS PORTAL

Mobile

### Member App

GET IT ON Google Play

Download on the App Store

Regional walk-in centres

Call centre on 0860 00 4367

Self-help facility (IVR Option) on 0860 00 4367

## IVR 24-hour self-help facility

Call the GEMS Call Centre by dialling 0860 00 4367

Press 2 for self-help

For the language of your choice

Press 1 Press 2 Press 3 Press 4 Press 5 Press 6

Press 1 for self service

Press 3 for certificates

Press 2 for Tax certificates

## USSD Process Flow

**1** Dial the USSD code \*134\*20018# on your cell phone

**2** Enter your membership number and ID number.

**3** If the security validation fails, a message instructing you to call the call centre will be displayed.

**4** If your email address is already on file, it will be displayed on the USSD screen; otherwise, you will be given the option to provide your own email address.

**5** You will be shown a list of available tax certificates if the security validation is successful. You will decide which year you require.

**6** If you request for a specific year and there is no tax certificate available, you will be informed that there is no tax certificate for the chosen year.

**7** If the tax certificate is available, you will get a real-time email with your tax certificate at the designated email address.

**8** The tax certificate will be encrypted, and to open it, you must input your 13-digit ID number or passport number.

## Why are you receiving your tax certificate?

You require your tax certificate to complete the medical section of your annual tax return. You can claim back some of your medical costs from SARS, which could provide some relief. Information is auto-populated by your medical scheme. You can use your tax certificate to confirm the contributions and claims reflecting on the tax return.

### Important information on your tax certificate

- Total contributions paid (i.e., the full contribution received from your employer and the contribution component paid by you to the medical scheme through cash or debit order)
- Total number of beneficiaries on your medical aid
- Member's portion paid on claims
- A clear definition of what the Summary of Healthcare Expenditure (Tax Certificate) entails