



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 2025 tax season between 01 March 2024 to 28 February 2025. Your tax certificate has been sent to you by email. If you have not received it, you may request and get it using the USSD, IVR, or the GEMS Member App or Portal.

DISCOVER THE BRILLIANCE OF GEMS

What is a tax certificate?

A tax certificate is a document that includes a summary 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 you and your dependants. It also details the claims paid between 01 March 2024 and 28 February 2025 for the current tax period. You are required to submit your tax certificate annually to SARS by completing your tax return.

The contributions paid to the Scheme from 01 March 2024 to 28 February 2025.

Portion of the claims you paid.

The number of beneficiaries on your membership.

Our ref: E5142/TD/260900083404/

Reference: 260900083404/E55/E5142
Member Number: 000999999
Dependant 00
Option: EMERALD

Date: 01 April 2025

MRS AB SAMPLE
ADDRESS 1
ADDRESS 2
0000

Dear Mrs Sample

Summary Information of Healthcare Expenditure as at 28/02/2025

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 01/03/2024 to 28/02/2025.

Total contributions paid: R74332.00

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

Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb
2	2	2	2	2	2	2	2	2	2	2	2

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: R0.20

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 28/02/2025. 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 2025.

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. The information provided on this correspondence is for information purposes only and cannot replace medical advice from your professional healthcare provider. We are committed to protecting your personal data. Your right to privacy and security is very important to us. The Government Employees Medical Scheme (GEMS) and its contracted Service Provider Network (SPN) treat personal information as private and confidential. We collect personal information for the purposes set out in the Scheme's Registered Rules or otherwise communicated to you and we use your information for a number of different purposes, for example to provide our services to members and others and to meet our legal and regulatory obligations. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please view the GEMS Protection of Personal Information Policy and Provision of Access to Information Manual on our website.

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Private bag 3750, Cape Town • Call Centre: 0800 00 GEMS (4367) • Fax: 0801 00 GEMS (4367)
Email: enquiries@gems.gov.za • Fraud Line: 0800 01 2202 • HIV Aids Helpline: 0800 435 725 • www.gems.gov.za

The Government Employees Medical Scheme (GEMS) is an authorised Financial Services Provider (FSP No 52961)

Working towards a healthier you

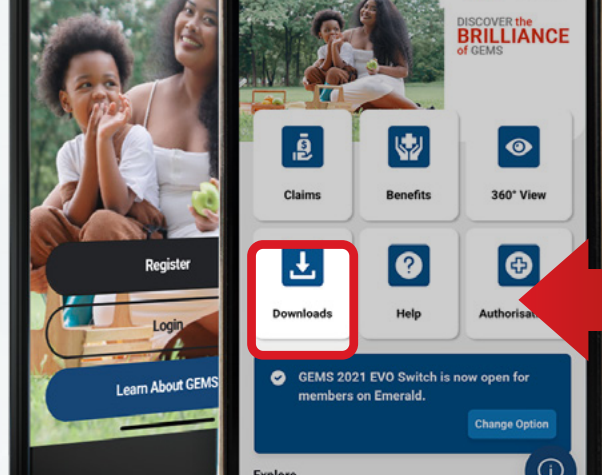
Where can I get my tax certificate?

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



The Call Centre on 0800 00 4367



Self-help facility (IVR Option) on 0800 00 4367

IVR 24-hour self-help facility

Call the GEMS Call Centre by dialling **0800 00 4367**

Press 2 for self-help

For the language of your choice

Press 1

Press 2

Press 3

Press 4

Press 5

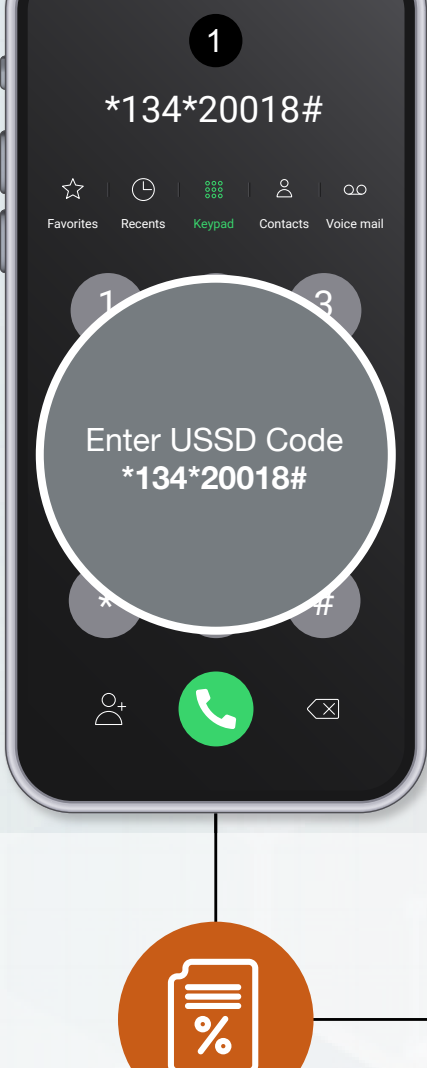
Press 6

Press 1 for self service

Press 3 for certificates

Press 2 for tax certificates

USSD Process Flow



2 Select the "tax certificate" option.

4 Enter your ID number.

3 Enter your membership number.

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 Choose the email address currently on file or input a new email address.

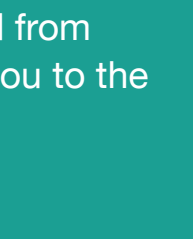
7 If the tax certificate is available, you will get a real-time email with your tax certificate at the designated email address.

Why are you receiving your tax certificate?

You need 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. The information is auto-populated by your medical scheme. You can use your tax certificate to confirm the contributions and claims reflected 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.

The member's portion paid on claims.

A clear definition of what the summary of healthcare expenditures (tax certificate) entails.