



# Tax Certificate Explained

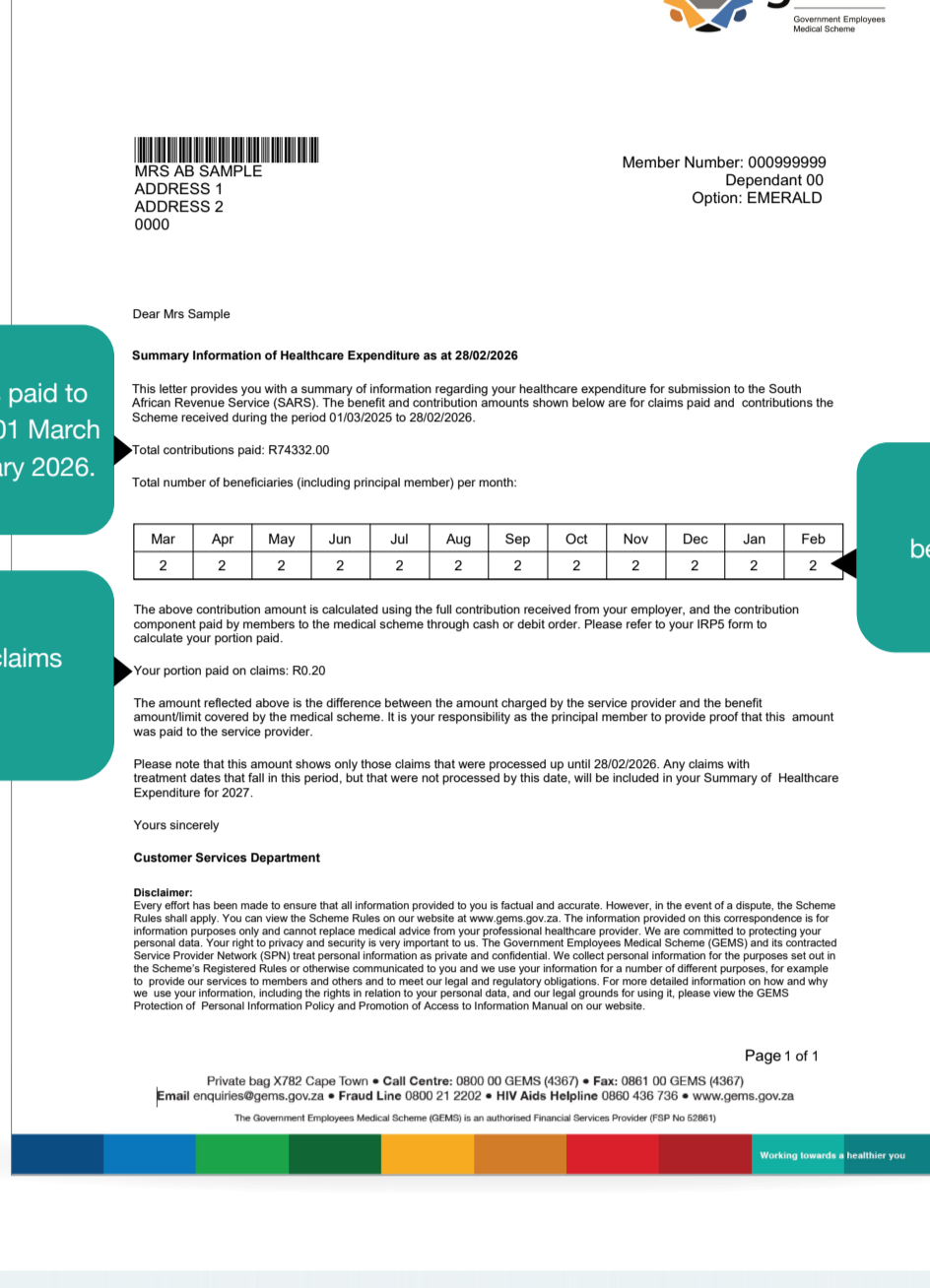
**Tax season is upon us!**

As a GEMS member, you can file your tax returns with the South African Revenue Services (SARS) for the 2026 tax season between 01 March 2025 to 28 February 2026. 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 2025 to 28 February 2026 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 2025 to 28 February 2026.

Portion of the claims you paid.

The number of beneficiaries on your membership.

## 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**

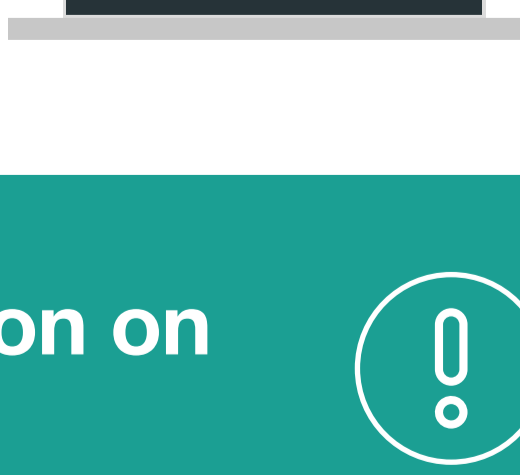
**Press 2 for tax certificates**

## USSD Process Flow



## 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.