

# MEMBERS ON TANZANITE ONE CONTINUE TO HAVE ACCESS TO PRIVATE HEALTHCARE, WITH UNLIMITED FAMILY PRACTITIONER (FP)/GENERAL PRACTITIONER (GP) AND NURSE CONSULTATIONS.



With Tanzanite One, you continue to enjoy **rich and comprehensive healthcare benefits** designed to meet your everyday and unexpected healthcare needs.



Qualifying public service employees on salary levels 1–5 may receive up to a **100% employer subsidy**.



**Comprehensive in-hospital and out-of-hospital cover** through the GEMS network of providers.



**An affordable, value-driven option**, ideal for first-time medical aid users and GEMS's most affordable option.

## HERE'S WHAT YOU NEED TO KNOW:

You continue to have access to essential healthcare services, including **private in-hospital care** as well as a wide range of **out-of-hospital benefits**.



### IN-HOSPITAL COVER

You still have access to **private hospital care when it matters most:**

- ✔ Emergency services, including casualty and after-hours emergency care.
- ✔ Private hospital admission for medical emergencies.
- ✔ Private hospital admission for Prescribed Minimum Benefit (PMB) conditions.
- ✔ PMBs include, among others, emergency medical conditions such as heart attacks, strokes, appendicitis, severe trauma and severe infections.
- ✔ PMBs also include the treatment of serious complications of chronic conditions such as diabetes, heart disease, high blood pressure (BP), asthma and HIV. [\(Click here for more information on chronic conditions\)](#)

#### Important to Note:

To learn more about PMB requirements, contact us, read the Scheme Rules and brochures, or ask your network doctor or provider to avoid delays in authorisation or funding. All benefits are subject to the GEMS Scheme Rules and applicable legislation.



### OUT-OF-HOSPITAL COVER

You still have access to **comprehensive everyday benefits:**

- ✔ Unlimited General Practitioner (GP) and nurse consultations, with pre-authorisation needed after the 8th consultation.
- ✔ Specialist consultations when you are referred by your GP/FP.
- ✔ Ongoing care for chronic conditions such as asthma, high blood pressure (BP), diabetes and HIV.
- ✔ Prescribed chronic medication for registered chronic conditions. [\(Click here for more information on chronic conditions\)](#)
- ✔ Prescribed acute medication.
- ✔ Non-prescription or over-the-counter medicine when you are unwell but decide not to consult your GP.
- ✔ Preventative and early-detection screening benefits.
- ✔ Maternity benefits.
- ✔ Dental benefits.
- ✔ Optometry benefits.
- ✔ Home-based nursing care.
- ✔ Alternatives to hospitalisation, such as home nursing, wound care and outpatient IV therapy.

#### Important to Note:

To learn more about the requirements of getting the everyday care you need by contacting us, reading the Scheme Rules, brochures and guides, or asking your network doctor or provider.

## WHAT ARE PRESCRIBED MINIMUM BENEFITS (PMBs)?

PMBs are a list of serious, life-threatening and chronic conditions with specific appropriate treatment. PMBs cover medical emergencies such as heart attacks, strokes, high blood pressure (BP), diabetes, asthma, HIV and AIDS, epilepsy, heart disease, serious injuries and severe or sudden collapse.

#### Medical emergencies:

- ✔ A medical emergency is a sudden illness or injury that is so serious it needs a doctor's help right away to prevent death or permanent damage to the body.
- ✔ Examples of medical emergencies are severe bleeding, breathing problems, chest pain, choking, coughing up or vomiting blood, serious head or spinal injury, serious injury due to motor vehicle accident, burns or smoke inhalation, near drowning, or the serious sudden complications of a chronic conditions like diabetes or high blood pressure.
- ✔ In an emergency go to the nearest hospital or call 0800 44 4367 for an ambulance.
- ✔ GEMS assesses information, like the diagnosis of your illness or injury, received from the doctor and hospital, to decide what to pay and what further treatment to authorise.
- ✔ If you have a medical emergency, you will not be turned away from a private hospital because you are on Tanzanite One.

#### Serious and long-term illnesses:

- ✔ **Illnesses and injuries that need hospital care**, such as childbirth, severe infections, severe injuries, heart attacks, cancer, appendicitis and strokes.
- ✔ **The acute complications from chronic illnesses** like diabetes, high blood pressure, heart disease, asthma, epilepsy and HIV.
- ✔ **Chronic illnesses, including:** diabetes, high blood pressure (BP), heart disease, asthma, epilepsy, HIV.

#### Important to Note:

You must register chronic conditions with GEMS to access ongoing benefits.

**A full list of PMB conditions and treatments is available on the CMS website: [\(Click here for more information on PMBs\)](#). The specific conditions, illnesses and injuries listed here are examples and not the full list of benefits on Tanzanite One.**



#### IMPORTANT TO NOTE:

In a life-threatening emergency, you will be taken to the nearest hospital to receive urgent care and stabilisation, ensuring your health and safety are not compromised.

#### FOR MORE INFORMATION, REFER TO:

- ✔ The GEMS website: [www.gems.gov.za](http://www.gems.gov.za)
- ✔ The GEMS Toll-Free Call Centre: **0800 00 4367**
- ✔ Your nearest Walk-In Centre
- ✔ A Client Liason Officer (CLO)

**DISCLAIMER:** This communication provides factual information only and does not constitute financial advice.

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**BRILLIANCE**  
OF  
**GEMS**