



Tshikimu Tsha Ngalafho
Tsha Vhashumi



**2023
BUROTSHA
YA
KHUNGUWEDZO**

Kha vha dzhoiné GEMS ḥamusi vha vhe tshipida
tsha tshikimu tshino vhea Tshiimo tsha
ndondolamutakalo tshi no konadzea nahone
tsha mbuelo dza n̄tha kha vhone na vha muṭa
wawho!

**WANANI VHUDI
HA GEMS**

Nga ha GEMS

Tshikimu Tsha Ngafalo Tsha Vhashumi (GEMS) ndi tshikimu tsha dzilafho tshine tsha vha na mikano tshi no phurovaida mbuelo dzo pfumaho, dzi no swikelelea na u konadzea kha vhashumela vhapo vho no khwalfaya na vha jaifa vhe vha vha nanga. Zwazwino GEMS i khou nea ndondolamutakalo ya nthā kha mirado yayo ino pada 790 000 na vhalifa vho no pada over 2 milion.



Kha vha dzhoiné **GEMS** namusi sa
tshikimu tsha dzilafho tshine vha
funa vha kone u vhona tshedza
tshatsho tsha vhukuma!

Ndi vho nnyi vhane vha nga dzhoina **GEMS**?

GEMS yo itelwa u nea vhashumela vhapo vha no khalifaya ndondolamutakalo i sa quri nahone i no swikelelea arali vha tshi shuma kha tshithiha tsha zwiimiswa two bulwaho afho fhasi:

- Muhasho wa lushaka wo bulwaho kha thebulu 1 ya mulayo wa vhashumela vhapo.
- Muhasho wa mavundu wo bulwaho kha thebulu 2 ya mulayo wa vhashumela vhapo.
- Ndaulo ya vundu yo bulwaho kha thebulu 2 ya mulayo wa vhashumela vhapo.
- Zwipiða zwa madzangano two bulwaho kha thebulu 3 ya mulayo wa vhashumela vhapo.
- Tshigwada tshiñwe na tshiñwe tsha vhatoli tsho tendelwaho nga tshilimo(mutevhe wa avha vhatoli u hone kha tshifanyiso tsha A tsha milayo ya tshikimu).

Mashudumavhi, hu na mihasho ya vhashumela vhapo ine i nga si kone u dzhoina tshikimu nahone ndi ine ya katela:

- Mirado i si na unifomo The South African National Defence Force (SANDF).
- The National Intelligence Agency (NIA).
- The South African Secret Service (SASS).
- Mirado I si na unifomo ya South African Police Service (SAPS).
- Muhasho muñwe na muñwe une nyimele ya tshumelo a i vha tendeli vha tshi dzhoina GEMS.

Mulayo wa vhashumela vhapo u hone kha Muhasho wa vhashumela vhapo na websaithi ya vhulanguli kha www.dpsa.gov.za



VHA ZWI HUMBULE: Vha nga si kone u vha muraðo kana munwaliswa kha zwikimu zwa dzilafho zwi no pada tshithihi nga tshifhinga tshithihi.



**Tshi na mbadelo dza ንwedzi
dzi no konadzea na mbuelo
dzo pfumaho dza
ndondolamutakalo,
Ndingani vha nga si ɻode
u dzhoina GEMS?**

Ndi ngani GEMS i tsheo ya vhuði kha vhone na vha muða wavho

1. Mbadelo dza fhasi vs. open and closed schemes
2. Mbadelo ho sedzwa muholo
3. Subsidi ya 100% ya vhashumi vho no khaliþaya
khamuholo wa ñevele 1 – 5 (ho sedziwa thendelano na
nyimele)
4. Tshivhalo tsha n̄hesa tsha vhaþaifa – **mirafho ino swika 5**
inga katelwa!
5. A vha badeliswi u dzhoina u lenga
6. Mbuelo dza ndondolamutakalo dza vhatu vha khou
thomaho – I engedza R863 ንwaha nga ንwaha kha
Emerald
na khetho dza ndeme kha Emerald.
7. Phurogireme khulwanesa ya HIV Disease Management
Programme (DMP)
8. U shuma tsinisa na dzangano ja vhashumi na
madzangano a muvhusoni
9. GEMS i vha ñea u swikelelea ha ndondolamutakalo ha
n̄hesa nga kha nethiweke ya vhatu vhanzhi.
10. GEMS i ñekedza u **tolisia ho fhelelaho na mbuyelo**
dza u thogomela dza u thivhela kha mirado yayo.
Dzenedzi mbuyelo dzi a wanala kha zwoþe two
khethiwo na kha dzine dza badelwa kha mbuyelo ya
khombo kha mirada i faneleaho na kha vhane vha
d̄itika ngavho. **Hezwi zwi amba uri mbuyelo dza**
duvha liñwe na liñwe dzi nga si kwamee.



Dalelani www.gems.gov.za u itela maitele a u fanelea

**kha vha nange ndindakhombo kha nthihi ya dici ndila
thanu dzashu kana ndila ya disikhaunthu**



TANZANITE ONE

**Heyi ndi ḥevelē ya u thoma nethiweke ya mbuelo yo itelwa vhashumi vha
levele 1-5 and subject to Network GP Nomination and Specialist Referral**

**Kha Tanzanite One, vha wana thoguemlo yo
dzudzanyeaho – dza mvelele dza
ndondolamutakalo dzo khwinisiwaho!**

Vha khou ḥodea uri vha khethe GP ane a do dzudzanya
thodea dzavho dzothe dza ndondolamutakalo! Hezwi zwi
amba uri vha do tshenzhela madelo ḥukhu dzo no bva
tshikwamani musi vha tshi dalela GP ane vha
mutshimbila. Vhone na vhane vha ḥitika ngavho vha
fanela u dikhethela GP wavho.

Mirado yothe ya TANZANITE ONE i a swikelela u
tshimbila vhuongelo vhu si ha muvhuso! GEMS yo
ambedzana na vhuongelo vhu si ha muvhuso ha
tshivhalo negotiated u vhea mitengo ye vha tendelana
nahone vha nea mirado yothe ya TANZANITE ONE
ndondolamutakalo ya ntsha.

U shumisa GEMS nethiweke ya u nea na vhuongelo vhu
si ha muvhuso zwi amba vha do fhungudza khombo ya
mbadelo dzo no bva tshikwamani tshavho
, zwa vha tendela uri vha kone u itela muṭa wavho
zwithu zwinzhi.

Mirado ya Tanzanite One vha wana zwi tevhelaho:

- Mbuelo dzothe dza vhuengeloni dza tshumelo dza ndondolamutakalo dzine dza ḥewa nga zwiimiswa kha nethiweke ya kha GEMS kha mikano yo khetheaho u ya nga muṭa kha ḥwaha;
- Mbuelo dzothe dzi si dza vhuengeloni dza tshumelo ya ndondolamutakalo dzine dza ḥewa nga vho no shumisana na GEM, dzino isiwa kha GP o ḥangiwaho na milayo ya seshalithi tsha u referiwa;
- U swikelela kha vha shumisani vha GEMS kha Tanzanite One GEMS na dzilafho ji no wanala kha mutevhe une wa do badelwa nga GEMS, ine l ya wanala kha websaithi ya GEMS;
- non-PMB tharu dzo engedzwaho vhulwadze vhu sa fholi; na
- U swikelela kha zwiimiswa zwamuvhuso.



BERYL

**Heyi ndi khetho ya mbuelo ya u thoma, yo itelwaho mirado ine ya vha na ḥodea dza
ndondolamutakalo ḥukhu.**

- I nea mirado mbuelo dzothe dza vhuengeloni dza tshumelo dza ndondolamutakalo dzi no shumiswa vhuengeloni ha muvhuso na vhu si ha muvhuso kha mikano yo khetheaho ya muṭa na ḥwaha;
- Mbuelo katedaho dzi si dza vhuengeloni dza tshumelo ya ndondolamutakalo ine ya newa nga vhaongi vha GEMS , dzi no isiwa kha GP na milayo ya sipeshalithi;

- U swikelela kha vhaondi vha Beryl GEMS na dzilafho ji no wanala kha mutevhe no do badelwa nga GEMS, une u a wanala kha websaithi ya GEMS;
- non-PMB tharu dzo engedzwaho vhulwadze vhu sa fholi; na
- U kona u swikelela zwiimiswa zwa muvhuso.



RUBY

Heyi ndi khetho ya mbuelo dza lelele ya vhukati yo itelwaho mirađo ine ya vha na thodea dzi si gathi dza ndondolamutakalo vhane vha tama u diphina nga akhaunthu ya u vhulunga ya nyalafho.

- Ifha mirađo mbuelo katelaho dza vhuongeloni dza tshumelo dza ndondolamutakalo dzi no shumiswa kha zwi badela zwa muvhuso na zwi si zwa muvhuso;
- Mbuelo katelaho dzi si dza vhuongeloni dza tshumelo dza ndondolamutakalo;
- Akhaunthu ya u vhune ya vhulunga ya nyalafho (PMSA) mbuelo dza u fhela ha masheleni dza vhuongeloni na dzi si
- Tshumelo dza ndondolamutakalo dzi si dza vhuongeloni dzi a badelwa;

- Mbuelo dza u engedzwa dza Dokotela wa muta musi PMSA na mbuelo dza musi tshelede yo fhela dzi si tsheho;
- non-PMB dza malo dzo engedzwaho tshiommo tshi sa fheli; na
- u swikelela zwiimiswa zwa muvhuso



EMERALD VALUE

Heyi ndi khetho ine ya nea disikhauthu ya Emerald ine yo itelwa mirađo ine ya vha savhe na thodea dza ndondolamutakalo nnzhi na dzine dza vha nthya nyana.

- Ifha mirađo mbuelo katelaho dza vhuongeloni dza tshumelo dza ndondolamutakalo zwi no shumiswa nga zwiimiswa zwi no shumisana na GEMS;
- Mbuelo katelaho dzi si dza vhuongeloni dza tshumelo ya ndondolamutakalo dzi no shumiswa nga vha londoli vho no shumisana na GEMS, hu sedziwa u nangiwa GP na milayo ya u rumeliwa kha sipeshala;
- U swikelela ha londoli vha no shumisana Emerald GEMS na dzilafho line la vha kha mutevhe u no badelwa nga GEMS, zwine zwi a wanala kha webisaithi ya GEMS ;

- Mirađo i re kha Emerald ine ya tshintshela kha Emerald Value option (EVO) i do vhulunga vhukuma kha mbadelo yayo ya nwedzi muñwe na muñwe, i tshi khou diphiña nga mbuyelo dzi fanaho na dze ya vha i tshi do dzi wana kha Emerald. Naho two ralo, i tea u khetha Netiweke ya GP;
- Mbuyelo nyengedzedzo ya Thogomelo Khulwane na Mbuyelo Nyengedzedzo Ya Netiweke ya Nanga ya Muñta luthihi duvha liñwe na liñwe ine ya vha hone musi Mbuyelo ya Thivha yo no fhela;
- zwiñwe zwiimo zwine zwa dzula zwi hone zwa 41 zwa PMB; na
- U kona u dzhena kha Zwifhađo Zwa Nnyi na Nnyi





EMERALD

Heyi ndi khetho ya levele ya nt̄ha, ine yo iteliwa mirađo ine ya vha na thodea nzhi dza ndondolamutakalo.

- Ifha mirađo mbuelo katelaho dza vhuengolini dza tshumelo dza ndondolamutakalo;
- Mbuelo katelaho dzi si dza vhuongeloni dza tshumelo dza ndondundolamutakalo;

- Mbuelo dza ndondolo ya u thoma na dokotela wa muđa musi mbuelo dza đuvha na đuvha dzo no fhela;
- non-PMB dza 41 dzo engedzwaho nyimele l sa fholi; na
- u swikelela ha zwiimiswa zwa muvhuso.



ONYX

Heyi ndi khetho ya levele ya nt̄hena, ine yo iteliwa mirađo ine ya vha na thodea khulwane dza ndondolamutakalo.

- Ifha mirađo mbuelo dzo katelaho dza vhuongeloni dza tshumelo dza ndondolamutakalo;
- Mbuelo dzi si dza vhuongeloni dzo katelaho dza tshumelo dza ndondolamutakalo;

- Mbuelo dza dokotela wa muđa mbuelo dza đuvha na đuvha dzo no fhela;
- non-PMB dza 41 dzo engedzwaho nyimelo l sa fholi; na
- u swikelela zwiimiswa zwa muvhuso.



MUVHIGO

Vha dzulele u kwama senthara ya u founela ya shishi ya GEMS kha **(0800 44 4367)** arali vha:

- Vha khou ṭoda ambulese kana tshumelo ya shishi.
- Vha si na vhułanzi uri vha khou ṭoda ambulese kana hai.
- Vha tshi khou ṭoda nyeletshedzo nga ha vhuongelo ha tsinisa na he tshiwo tsha itea hone.



Mbuelo dzo engedzwaho nga 2023!

Mbuelo hedzi dzi a wanala kha khetho dzothe:

Mbuelo dza dzilafho ja mutsiko u sa fholi: Mutevhe wa malwadze a sa fholi (CDL) nyimele hedzi a dzo ngo fhiwa mikano ngeno munwe mutevhe wo engedzwaho wa malwadze a sa fholi (aCDL) zwo fhiwa mikano. Mutsiko ndi nyimelle ya aCDL fhedzi tshikimu tshi do badela tsumba vhulwdze, dzilafho na ndondolo ya mutsiko nga vhudalo, sa izwi i nyimele ya CDL I no wela khaPMBs, sa zwo sumbedzwaho kha sekisheni ya A ya tshifanyiso tsha C tsha milayo ya GEMS.

Mbuelo dza musi vha tshi fhedza sedzhari ya lito: limithi ya mangilasi na fureme I do gonyiswa ubva kha R1 276 u ya kha R1 585 nga 2023 zwi tshiya nga muvhuyelwa. Mbuyelo idzi dzi nga shumiswa arali mbuyelo dza vhukati dza maqo dzo fhela.

Phurogureme dza vhamana: zwa zwino, vha vhuelwa vha phurogireme ya vhamana vho tendelwa u vhonwa lutunu na dokotela wa zwothe GEMS kana nese ja ubebisa kha thirimesita ya vhuvhili. Vhuvhili ha u vhoñwa uhu vha ngaya vha dalela dokotela la zwa vhaftumakadzi.

U hayeliwa ha HPV: GEMS yo engedza u nwaliswa ha u hayeliwa ha HPV kha vhatu vha tshisadzini vha miñwaha ya 9-14 u ya kha miñwaha ya 9-45.

U bviswa ha milayo ya onolodzhi: GEMS yo tendela u phasiswa mishonga ya onolodzhi ye ya vha yo iledzwa`uri ikatelwe. Hezwi zwi katela mishonga yo nolwa na zwivhungu, dzi dza monokulonala na mushonga wa zwa vhtshilo dzine dzo bva kha phurotheini ya muthu dzo itelwa masole a muvhili wa muthu ane a vhangamasheni. Hezwi zwi ita tshelede ya heyi mishonga This makes funding for these medications i re hone u ya nga ha maitele a masheleni a tshikimu.

U tshekiwa ha papusimiya: GEMS I do engedza mbuelo yayo ya papusimiya ya panga HPV na u tolwa ha DNA, ine u shumiswa u lavheelsa I kavhiwa ha ntha ha HPV kha vhaftumakadzi women, kha vhaftumakadzi vha minwaha ya 12 na vhahulwane.

Vhulanguli ha khentsa ya sevikisis: GEMS i do badela u shumiswa ha Loop Electrosurgical Excision Procedure (LEEP), na Large Loop Excision of the Transformation Zone (LLETZ) ya sa nyalafho ya khentsa ya mbumbelo. Ngila iy i bvisa tshipida tshijuku tsha mbumbelo u itela u ita ndingo, kana u alafha mbumbelo (sele dzi songo itaho zwavhudi).

Sub-limithi ya fureme **Ruby, Emerald, EVO, na Onyx** a dzi nga shanduki nga 2023. Hezwi zwiamba sub-limithi dza fureme dza 2023 a dzi nga khwinisiwi u itela CPI, zwa sia kha fhungudzea ha tshifhinga tsha tsha limithi.

Kha u dikumedzela u tsireledza limithi ya zwa mano zwa vhuongeloni na zwi zwa vhuongeloni, selenth I do bviswa u tsireledza tshumelo dza mbuelo dza ndondolo u itela mbadelo. Hezwi zwi ñovha hone kha Ruby, Emerald, EVO na Onyx na kha **vavhuelwa vha miñwaha ya 18 musi vha shumisa mulondoti ane vha shumisana.**

Mbadelo Yanu ya Nwedzi Muñwe na Muñwe ya 2023

GEMS i takalela u ni ñivhadza nga nyengedzeo ya **5% ya mbadelo ya mbalotshikati** kha mbuyelo dzothe dza zwine zwa khethwa nga 2023*

Zwidanga zwi re afho fhasi zwi sumbedza mbadelo yo fhelelaho ya ñwaha nahone a i kateli ndambedzo naho dzi dzifio, dzine na nga fanelea khadzo. Arali na fanelea ndambedzo**, mutholi wañu u ño badela tshipida tsha mbadelo nahone hu ño ñodjwa uri ni badele yo salaho.

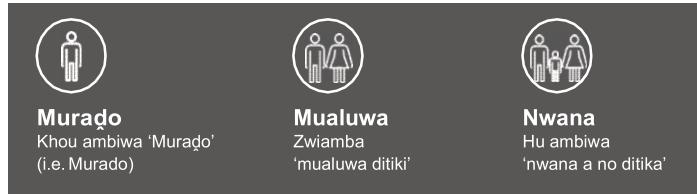
Dalelani www.gems.gov.za uri ni shumise khalikhuleitha yashu ya mbadelo nahone ni khalikhuleithe mbadelo dzañu

TANZANITE ONE				EMERALD VALUE			
R0 - R10 170.00	1 245	984	536	R0 - R15 316.00	2 717	2 076	1 010
R10 170.01 - R14 272.00	1 305	1 046	578	R15 316.01 - R26 451.00	3 007	2 331	1 133
R14 272.01 - R24 449.00	1 388	1 099	612	R26 451.01 +	3 369	2 590	1 262
R24 449.01 +	1 624	1 374	778				

BERYL				EMERALD			
R0 - R10 170.00	1 405	1 401	788	R0 - R15 316.00	3 246	2 472	1 205
R10 170.01 - R14 272.00	1 524	1 512	869	R15 316.01 - R26 451.00	3 592	2 777	1 350
R14 272.01 - R24 449.00	1 663	1 663	933	R26 451.01 +	4 027	3 088	1 506
R24 449.01 +	1 997	1 997	1133				

RUBY				ONYX			
R0 - R15 316.00	2 903	2 179	1 124	R0 - R15 316.00	5 627	4 309	1 692
R15 316.01 - R26 451.00	3 234	2 431	1 260	R15 316.01 - R32 635.00	5 857	4 459	1 838
R26 451.01 +	3 581	2 699	1 386	R32 635.01 +	6 323	4 860	2 051

Vha zwi humble: 20% ya mbadelo ya khetho ya Ruby I ño yak ha akhaunthu ya u vhulunga ya vhuñe ya nyalafho.



Vha vha vha tshi zwi ñivha?

Sa mushemela vhapo, vha a khwalifaya subsidi ubva kha mutholi wavho musi vha tshi dzhoina GEMA zwine zwa nga ita uri vha ise phanda na u vhulunga kha tshikwama tshavho. Subsidi ndi tshelede ine muthole wavho a badela kha mbadelo dzavho dza GEMS. Arali vha tshi khwalifaya subusidi, mutholi wavho u do badela tshipida tsha mbadelo dzavho nwedzi munwe na munwe vhone vha kona u badela dzo salaho. Tshelede I ya nga tshivhalo tsha muta wavho. HR phurakhishina wavho a nga vha thusa u kona u pfesesa zwavhudi uri vha khalifayisa hani subusisi.

Mushumi we a vha e si Murado wa GEMS nga phanda hauri a nothe kana u litsha u shuma nga nthani ha u lwalawana thendelo yo khetheaho kana nga zwiñwe zwiitisi two teaho samusi zwi kha Mulayo wa 6.3.2, hu sa londwi ñuvha ja honoho u notha, kana Mufarisi o felwaho wa mushumi o lovahao we a vha e si Murado wa GEMS musi a sa athu u lovha, kana ane a Ditika nga mushumi o ñwalisaho ane a fanelea u dzhena kha GEMS fhedzi o vha e murado wa tshiñwe Tshikimu tsha Ngalafho musi a sa athu u fa, u ño fanelea u ñwalisa u vha murado wa GEMS.

Vhane vha ñitika nga Murado o lovahao vhe vha vha vha ñwaliswa sa vhane vha ñitika ngae kha Tshikimu nga tshifhinga tsha u lovha ha onoyo Murado vha a fanelea u bvela phanda vhe mirado ya Tshikimu hu si na nyiledzo ntswa, mikano kana tshifhinga tsha u lindela

KHA VHA WANE TSHEDZA TSHA GEMS NGA KHA KHETHO MBILI VHA DIFHELWE NGA MBUELLO DZO PFUMAHO NAHONE DZI NO FAREA

Tanzanite One I da na:

- Mbuelo yo katelaho khava ya vhuongeloni na i si ya vhuongeloni.
- Vha shumela vhapo vha no khwařifaya vha muholo wa ĥevelé 1-5 vha I sa phanđa na u ḫiphina nga subsidi ya 100% I no bva kha vhatholi vhavho. Hezwi zwi amba uri vha ḫovha vha khou wana zwinzhi vha sa khou badela na senthe!
- Ndondolo yo dzudzanyeaho. Vha ḫo tou vha na GP tou sedzařo vhone na u kona u swikelela vhuongelo vhu si ha muvhuso – zwi si na ndavha uri vha khou valeleliwa mini.
- U swikelela ho fhelela ha vhuongelo vhu si ha muvhuso.
- U dalela GP na zwi sepeshalisithi zwi sa gumi – ho disendeka nga milayo yo dzudzanywaho.

EVO ndi khetho ino shuma ya khwiñesa kha GEMS!

Na mbadelo dza fhasi dza nwedzi dzi khou gonya nga 5% fhedzi, zwi a pfala uri vha dzule kha EVO!

Kha vha wane vhunzhi ha khetho dzashu nga u disendeka nga milayo yo dzudzanywaho ya khetho ndondolo. Arali vha tshi wela kha **Tanzanite One kana EVO**, heya ndi maga ane vha fanela u a tevhela...



1. Tsha u thoma **kha vha nange GP** kha netiweke ya GEMS. Vha ḫwaliswa vhavho vha a kona u ḫinangela **GP yavho** – yo leluwa!



2. **VHA ZWI HUMBULE!** Vha songo dalela **GP** i songo nangwaho, zwa ralo vha do fanela badela i tshi bva tshikwamani tshawho **30%**.



3. **U referiwa ha sipeshalisithi.** Arali vha khou todo u vhona sipeshalisithi, GP wawho **u do vha todela ene**. Ndi zwinwe zwa zwipida zwa EVO's **coordinated care**. GP u a divha uri vha fanela u vhona lini sipeshalisithi.



4. **U dalela vhuongelo.** Tshifhinga tshothe, ri tea u ya vhuongeloni. Sa mirađo ya EVO, muta waŋu u tea u shumisa vhuongelo vhu re kha **netiweke ya GEMS**. Hu na vhuongelo vhunzhi vhu re kha netiweke vhune vha nga khetha khaho (ni nga wana mutevhe wo fhelelaho kha webusaithi GEMS kha www.gems.gov.za). Arali ni si na vhuongelo ha Netiweke ya GEMS **vhune ha vha nga ngomu ha khilomithara dza 50 na hune na** dzula hone, ni songo vhlaela. Ni nga shumisa vhuongelo ha tsinisa

Vha ḫangisa hani GP

Liga 1 – kha vha founele senthara ya u founela ya GEMS kha 0860 00 4367

Liga 2 – Kha vha nange membashipi

Liga 3 – Kha vha humbele u nanga GP

Liga 4 – Kha dise nomboro dza GP wawho

Ndilini hune vha nga vhona sipeshalisithi vha songo to riferiwa:

- Arali ḫwana wawho a na miwaha ya fhasi ha mivhili, nahone atshi khou ḫoda u vhona dokotea wa zwa vhana;
- Arali vha murado wa mufulakdzi nahone vha tshi khou toda u vhona Obestetirieni and Gainakhologisithi;
- Vho dzula vha referral to see a specialist for an existing chronic condition.

NDIVHADZO YA NDEME:

Ndi lini hune vha nga shumisa netiweke is ya vhuongeloni?

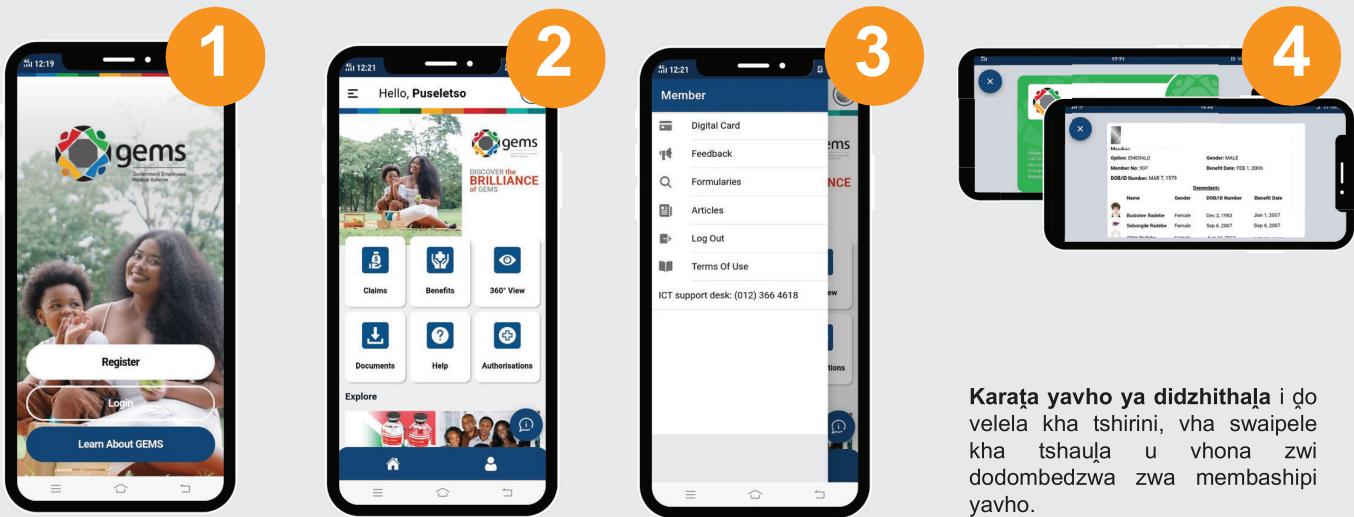
- Musi vha lwendoni nahoni hu si na netiweke ya sibadela tsini;
- Nga tshifhinga tsha **ngalafho ya shishi**; kana
- Ndondolo yo khetheaho ine vha I toda a I wanali vhuengolni ha ttsini

U shumisa vhuongelo vhu sa shumisani zwi nga ita uri vha badelisane tshelede I no swika R13 500 kha u valelwa huiħwe na huħwe.



VHUDAVHIDZANI HA DIDZHITHAŁA

Sa murađo wa GEMS, vha a kona u shumisa pułatifomo ya didzhithaļa sa epe ya murado na phothaļa, na karaṭa ya didzhithaļa ya murado ya GEMS. Ngila dzine vha nga kona u shumisa karaṭa ya didzhithaļa ya muralo khedzi.



Karaṭa yavho ya didzhithaļa i do velela kha tshirini, vha swaipele kha tshauja u vhona zwi dodombedzwa zwa membashipi yavho.

Kha ḥogeini kana u dīnwalisa vha tshi
khou shumisa zwi dodombedzwa zwavho.

Vho no logaini, kha vha pułedze kha bathene ya zwire ngomu nħha kha tsha monde tsha tshikini tshavho kha monde ha tshirini tshavho.

Kha vha pułedze kha
KARAṬA YA DIDZHITHAŁA
Nħha kha baha ya zwirengomu.



Ndila dzine ra vhakwama ngadzo khedzi!



Mafhungo a GEMS

GEMS i na pułatifomo ya didzhithala i no shumisea i no vhidzwa Mafhungo a GEMS ine ya qisa mafhungo, thalutshedzo na u davhidzana ha tshikimu kha mirađo yothe na vha shumisani.

I a wanala kha mirađo yothe nahone I hone kha webisiaithi yashu na kha pułatifomo ya zwa vhudavhidzani.



Marifhi a mirađo a kotara

Marifhi ashu a kotare ndi ndila yashu ya khwiñe ine ra dzulela u divhadza mirađo yashu na u dzhenelela kha tshikimu. Marifhi ashu a fhiwa mirađo yashu kutara ihwe na ihwe.



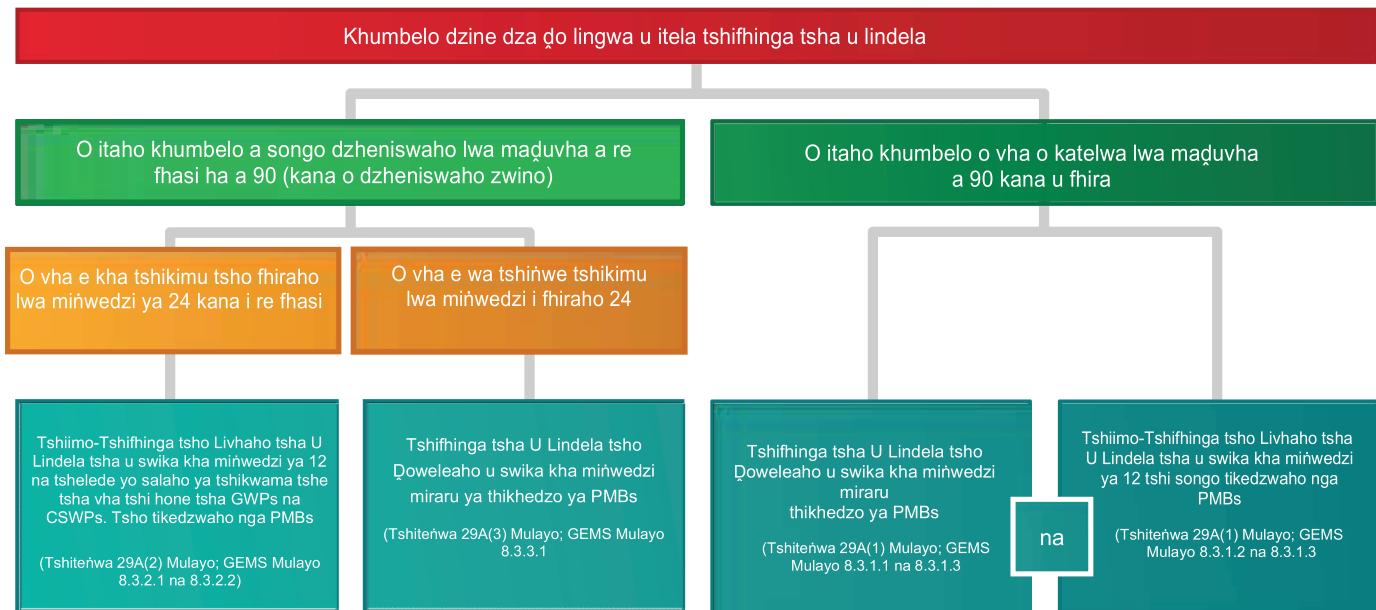
Duvha la GEMS

Mađuvha ashu a GEMS ndi a zwiitea zwa īwedzi muńwe na muńwe zwo itelwaho u swikelela zwibveledzwa zwa pfunzo na zwishaiwa zwa ngalafho zwa mirađo yashu. Zwenezwi zwiitea zwi shumiswa zwihiulu hulu u funza mirađo yo khethaho nga mbuyelo dzo fhambanaho dzine dza nekedzwa nga Tshikimu u itela u swikelela zwilavhelelwa zwavho zwa ngalafho. Mirado i a dovha ya gudiswa ndeme ya u shumisa netiweke ya vhuongelo ya GEMS u itela u iledza mbadelo "Dzo Livhaho" dzo engedzeaho.



U pfesesa zwo ንwalwaho nga Fhasi

Arali ndi fhasi ha zwo ንwalwaho nga fhasi,
ndi tshifhinga tshifhio tsha u lindela tshine tsha ደ o shuma?



MURADO



Vhu tswotswi,u tambiswa na u tambudzwa



Sa murado zwine vha nga ita khezwi uri vha kone u vha tshipida kha u thivhela **vhu tswotswi u tambiswa na u tambudzwa.**

A vha vheye zwi dombedzwa dzwaho zwa u dikhethela zwa tshikimu tsha nyalafho tshiphirini.

Kha vha vhone uri vhone na vhamuña wavho vha shumisa mbuelo dza ndondolamutakalo musi zwe fanelia fhedzi.

Vha ḥogomele uri vha fha nnyi nomboro ya membashipi yavho kana karaṭa ya membashipi kha muthu muñwe na muñwe.

Vha songo tenda tshumelo ya nyalafho ya mahala kana zwi shumiswa nga u nea karaṭa ya membashipi.

Vha dzulele u sedza tshitatamennde tshavho tsha ḥwedzi u sedza uri mbilo dzavho dzothe ndi dza vhukuma nahone vha khou wana tshumelo ine vho i vhila.

Vha dzulele u vhiga na u dovholala karaṭa ya membashipi musi yo tswiwa kana yo xela.



Kha vha humbule u vhiga maitele manwe na manwe a no humbulelea nga kha zwi tevheleho

A vha fonele lwa tshidzumbeni kha thingo ya mahala ya awara ya 24 kha tshumelo ya vhutswotswi ya GERMS kha **0800 21 22 02**

- Kha vha humbele u founelwa murahu nga u remela **sms kha 30916**
- Kana emeli kha **office@thehotline.co.za**



TANZANITE ONE

MBUELO DZA VHUONGELONI

mbuelo dza fhasi dza u newa (PMBs)	<input checked="" type="checkbox"/> MC <input type="checkbox"/> U <input type="checkbox"/> C <input type="checkbox"/> DSP dzo guma kha R287 451 yar non-PMB/muta/nwaha <input checked="" type="checkbox"/> % <input type="checkbox"/> MC <input type="checkbox"/> P <input type="checkbox"/> H	Onolodzhi (khemothirapi na radiothirapi)	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> A <input type="checkbox"/> P <input type="checkbox"/> C <input type="checkbox"/> H
mbuelo dza nwaha dza vhuongeloni (sibadelo tsha muvhusi na tshi si tsha muvhuso, thiyyetha, kiliniki na zwimiswa zwa saikhithiriki)		U bvisa zwipida na tishu	R25 447/vha vhuyelwa wa khomela gifuthi <input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> MC <input type="checkbox"/> P
u ditika nga halwa na zwi dzidzivhadzi	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> MC <input type="checkbox"/> P	Phayolodzhi na thekhinolodzhi ya nyalafho	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> MC <input type="checkbox"/> A <input type="checkbox"/> P <input type="checkbox"/> H
Tshumelo dzo tanganelanaho dza mutakalo	Dzo guma kha R1 840/muta na R1 150/vha vhuyelwa/nwaha <input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> MC <input type="checkbox"/> P <input type="checkbox"/> H	Fisiothirapi	R2 875/vha vhuyelwa/nwaha <input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> P <input type="checkbox"/> C
Dzinwe dza u valelw (nese li si la muvhuso)	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> MC <input type="checkbox"/> P	Ndondolo na zwi shumiswa zwa sedzhara	Yo guma kha R33 831/muta/nwaha ya prostheses generally and R33 831/muta/nwaha wa u sudzuluswa u dzhoina <input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> P <input type="checkbox"/> H
U shelwa malofha	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> A <input type="checkbox"/> P <input type="checkbox"/> C	Radiogirafi (ya adivantsi)	U guma zwituku R9 199, kana R13 798 arali R9 199 limithi yo fhira ya u thomat CT/MRI u sikena/muvhuelwa/nw (shared) <input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> A <input type="checkbox"/> P <input type="checkbox"/> C <input type="checkbox"/> H
Tshumelo dza mano (u bvisa, u vhuyedzedza and specialised)	Limithi ya u thoma (1) nyalafho ya khanala u ya nga muvhuelwa nga nwaha, ine ya katela tsha u thoma (1) emergency Out-of-Network visit per Beneficiary per year, subject to PMBs Includes periodontal programme paid from risk, subject to periodontal treatment benefits <input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> A <input type="checkbox"/> P <input type="checkbox"/> H	Radiogirafi (beisiki)	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> A <input type="checkbox"/> H
Tshumelo dza shishi (casualty department)	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> A <input type="checkbox"/> P <input type="checkbox"/> C	Zwi shumisa zwa ndondolo na sedzhari	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> MC <input type="checkbox"/> A <input type="checkbox"/> P <input type="checkbox"/> C <input type="checkbox"/> H
Tshumelo dza GP na	<input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> MC <input type="checkbox"/> P <input type="checkbox"/> H	Maitele a sedzhari (hokatelwa sedzhari ya tshifhatuwo)	Sedzhari ya tshifhatuwo yo fhiwa R26 548 <input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> A <input type="checkbox"/> P <input type="checkbox"/> H
mutakalo wa muhumbulo	R11 498/muvhuelwa sub-limithi dza u kovhekana dza mutakalo wa muhumbulo R2 616/muta/tshumelo dza dza saikhodzhi ya zwa pfunzo na zwa shango <input checked="" type="checkbox"/> % <input type="checkbox"/> PMB <input type="checkbox"/> MC <input type="checkbox"/> P <input type="checkbox"/> C		

U vha hone U sa vha hone % 100% ya mitengo ya tshikimu PMB u guma kha PMBs MC yo itelwa u langula milayo ya ndondolo DSP DSP yo itelwa u shumiswa ha tshumelo dza mulondoli
 SUB mihwe mikano, ya milayo ya GEMS A Yo itelwa tshumelo dzo ni elana na u nwaliswa phasi ha mbuelo dza nwaha dza vhuongeloni
 P Thendelo l ya thogea C mitengo ya 100%, yo itelwaho mulayo wa PMB H Yo itelwa mikano ya nwaha ya
 U vhuongeloni subject to annual hospital, mikano F I sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP

MBUELO DZI SI DZA VHUONGELONI

Akhaunthu ya u vhulanga ya vhune (PMSA)		Mutakalo wa muhumbulo	Iguma kha R7 962/muta/nwaha % PMB MC
Tshumelo dza mutakalo dza thanganelano	% PMB F	Mutakalo wa muhumbulo (u dalela dokotela, asesimenthe, nyalafho n/kana u khantseliwa nga GP, dokotela wa muhumbulo kana saikhlodzhisithi)	R5 749/muvhuelwa/nwaha Limithi dzinwe dzine dza mutakalo wa muhumbulo dza sibadela dza R2 616/muta/nwaha wa tshumelo dza dokotela la zwa muhumbulo na wa zwa shango % PMB MC
Odiolodzhi, nyonyolosi ya marambo na u gudisa u amba	% PMB MC P C F	Tshumelo dza mato (u tolwa mato, fureme, mangilasi, zwa u panga kha mato lwa tsholhe kana zwo no latiwa mushonga wa u kilina)	I guma kha R1 380/muvhuelwa kha minwaha ya 2 % PMB MC
Mbuelo dza buloko (mbuelo dza duvha na duvha)		Phatholodzhi na thekhinolodzhi ya nyalafho	% PMB F
U khwinisiwa na mutana na mukulo u sa fholi	Phurogireme ya u khwiniswa ha mutana na mukulo zwi sa fholi % PMB MC	Fisiotherapi	Tshumelo dza mutakalo wa thanganelano dzo katelwa % PMB MC P C F
U fumbisa	Limithi ya u angaredza R1 812/muvhuelwa incl. ndondolo Ya maitele a nwedzi % PMB MC P C H	Mishonga ya u fhiwa na zwi shumiswa zwa u thavhiwa	R671 limithi ya muta/muta /year for homeopathic medicine. I guma kha R109/muvhuelwa/vhutambo, na R303/muvhuelwa/nwaha, limithi dza u ditsireledza R3 414/muvhuelwa/nwaha % PMB MC C
Tshumelo dza mano (conservative, dentistry including acute medicine)	% PMB MC	Tshumelo dza u thivhela	U hayelwa hunwe hothe (dza mukhushwane, nwemonia na muhayelo wa HPV), zwo vha zo fanela, yo fhiwa limithi ya R863 u ya nga muvhelwa nga nwaha. % PMB MC
U thusiwa ha shishi (badani na muyani) dokotela wa zwothe (GP) na tshumelo dzo khethieaho	% PMB MC F	Ndondolo ya u thoma	
Mbuyelo dza GP (dza vha vhuelwa vhare na nyimelo l sa fhel vho nwaliswaho kha DMP)		Tshumelo dza u tola	% PMB P
O kavhiwa nga HIV, AIDS na mahwe malwadze	Yo itelwa u nwaliswa ha phurogireme ya vhulanguli ya vhulwadze ha HIV % PMB MC	Radiolodzhi (ya adivantsi)	Limithi dzinwe dza u kovhekana R9 199, kana R13 798 if R9 199 limithi dza fhira dza uthoma CT/MRI scan/muvhuelwa/nwaha % PMB A P C
U sa beba	% PMB MC P C	Radiolodzhi (beisiki)	% PMB MC U F
vhuimana (ndondolo ya musi vho no beba na musi vha sa tu beba). Yo itelwa u dinwasa kha phurogireme	yo itelwa phurogireme ya maitele a vhaiama % PMB MC	U tazwiwa tswio	Ha shumiswa mulondondoli a sa shumiselani, hu dovha na mbadelisano ya 30% i do shumiswa % PMB MC

100% ya mitengo ya tshikimu u guma kha PMBs yo itelwa u langula milayo ya ndondolo DSP yo itelwa u shumiswa ha tshumelo dza mulondoli
 U vha hone U sa vha hone miinwe mikano, ya milayo ya GEMS Yo itelwa tshumelo dici no elana na u nwaliswa fhasi ha mbuelo dza nwaha dza vhuongeloni
 Thendelo l ya lhoga mitengo ya 100%, yo itelwaho mulayo wa PMB Yo itelwa mikano ya nwaha ya
 vhuongeloni subject to annual hospital, mikano l sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP

MBUELO DZA VHENGOLONI

Mbuyelo dzo Bulwaho dzo Linganyiselwaho (PMBs)		Yo limithiwa kha R1 327 438		anolodzhi (khemothirapi na radio thirapi)	Limithi thukhu ya R265 483/muta/nwaha
Mbuuelo dza vhengelonon dza nwaha (sibadela tsha muvhuso na tshi si tsha muvhuso, registered unattached theatres, day clinics and psychiatric facilities)				Zwipida na u bvisiwa ha dzi thisu	R749 643/muvhuelwa/nwaha, R25 447/muvhuelwa
U tshila nga halwa na zwi				Phatholodzhi na thekhinolozhi ya ndondolo	
Thendelano ya tshumelo dza mutakalo		Yo limithiwa kha R3 867/muta R2 572/beneficiary/year (shared)			R5 765/muvhuelwa
Alternatives to hospitalisation (sub-acute hospitals and private nursing)				Phisiotherapy	
U shela malofha				Zwi shumiswa zwa nyalafho na muaro na mirado ya kholekhole	Yo limithiwa kha R39 825/muta/tshumelo dza nwaha dza u angaredza na R39 825/muta/nwaha wa u vusuludza u nwaliswa fhedzi
Tshumelo dza mano (conservative, restorative and specialised)		I guma kha nihii (1) u ya nga muvhuelwa nga nwaha, ine ya katela u dalela hu thithi (1) ha shishi hu si ho shumisana u ya nga muvhuelwa nga nwaha, ho itelwa mbuelo dza u londotiwa dza periodontal		Radiolodzhi (ya adivantsi)	Yo limithiwa kha R25 651 (shared)
Tshumelo dza shishi (muhasho wa khudzhuwala)		Ho katela na phurogireme ya periodontal yo badelwaho, ya itelwaho mbuelo dza u londotiwa dza periodontal		Radiolodzhi (beisiki)	
Tshumelo dza GP na dza Tshipentshele				U tanzwa ha tswo	Limithi thukhu ya R265 483/muvhuelwa/nwaha u taswa hu sa fholi
Mutakalo wa muhumbulo		Sub-limithi ya R21 377/muvhuelwa/ nwaha une muvhuelwa a vha shumisa sub-limithi ya R12 061/muta/nwaha nda ha sibadela sub-limithi dza ukoyhekana na mutakalo wa muhumbulo wa nda sa sibadela ha R2 616/muta/nwaha wa tshumelo nga saikholodzhisithi ya pfunzo na mushumoni		Zwi dodombedzwa zwa sedzhari (ho katelwa na sedzhari ya khufheni)	Limithi thukhu ya sedzhari ya khofheni R26 548
Mental health					



% 100% ya mitengo ya tshikimu

PMB u guma kha PMBs

MC yo itelwa u langula milayo ya ndondolo

DSP DSP yo itelwa u shumiswa ha tshumelo dza mulondoli

U vha hone

U sa vha hone

SUB

mihwé mikano, ya milayo ya GEMS

A

Yo itelwa tshumelo dzi no elana na u nwaliswa fhasi ha mbuelo dza nwaha dza vhengelonon

P Thendelo I ya thogea

C mitengo ya 100%, yo itelwaho mulayo wa PMB

H Yo itelwa mikano ya nwaha ya

U vhengelonon subject to annual hospital, mikano

F I sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP |

EMERALD VALUE

MBUELO DZI SI DZA VHUONGELONI

Akhaunthu ya vhune ya u vhulunga (PMSA)		Zwi shumiswa zwa nyalafo na zwa muaro	Mikano kha R51 010/muta/nwaha
Tshumelo dza mutakalo wa thanganelano		Mikovhe ya mikano ya vhuongeloni ya mutakalo wa thanganelano wa R1 933	Mutakalo wa muhumbulo (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist or Psychologist)
odiolodzhi, nyonyoloso ya maramo na u gudisa u amba		Limithi ya u kovhekanya ya R2 737/muvhuelwa/ nwaha na R5 484/muta/nwaha wa u kovhekanya na thekhinolodzhi ya ndondolo, sub-limithi ya R2 202/muvhuelwa R4 398/muta/nwaha	Tshumelo dza mato (u toliwa mato, fureme, mangilasi, mushonga wa mato a tshothe na u latiwa)
Mbuelo dzo bulokiwaho (mbuelo dza duvha na duvha)		Yo itelwa kha R5 610/vha vhuelwa na R11 224/muta/nwaha, o fhiwa GP o nangiwaho na milayo ya sipeshalisithi	Phatholodzhi na thekhinolodzhi ya nyalafo
Phurogireme ya u khakhululwa ha mutana na mukolo u sa fholi		Yo itelwa u nwaliswa ha phurogireme ya mukolo na mutana na mukulo u sa fholi	Fisiyothirapi
U fumbisa		Limithi ya u angaredza ya R1 812/muvhuelwa ha katelya ndondolo ya nga murahuya maitele kha nwedzi	Mishonga ya dokotela na zwi shumiswa zwa u thavhiwa
Tshumelo dza mano(conservative, dentistry including acute medicine)		Limithi ya vhuongeloni ya u kovhekanya ya R6 271/muvhuelwa /nwaha	Limithi yaf R4 498/muvhuelwa na R13 492/muta/nwaha, sub-limithi ya of R671 la dzilafho na houmuphatthotthiki /muta/bwaha – mishonga ya nyimele l sa fholi , limithi ya R13 492/muvhuelwa na R27 169 ya nyimele ya non-PMB /muta/nwaha. Event limit of R303/muvhuelwa. Sub-limit of R1 133/muvhuelwa/nwaha. Limithi ya muta ya nwaha ya R1 812.limithi ya zwitsireledzi ya R3 414muvhuelwa/nwaha
Thuso ya shishi (badani na muyani)			
Dokotela wa dzothe (GP) na tshumelo dzo khetheaho		Mbuelo dzo kovhekanya dza duvha na duvha dzo buloko	Tshumelo dza ndondolo ya u thivhela
Mbuelo dza GP(vha vhuelwa vhare na nyimelo l sa fholi vho nwaliswaho kha DMP)		U dalela huvhili ho engedzwaho GP musi mbuelo dza duvha na duvha dzo no fheha	Ndondolo ya u thoma
U kavhiwa nga HIV i, AIDS na manwe malwadze a no elana		yo itelwa u nwaliswa ha phurogireme ya u langulwa ya vhuwladze ha HIV	Tshumelo dza u tolwa
u sa vha na vhana			Radiolodzhi (ya adivantsi)
u vhifha muvhilini (ante- and post-natal care). Zo itelwa u dinwalisa kha phurogireme		maitele a phurogireme dzo itelwaho vhaimana	Radiolodzhi (beisiki)
			U tanzwa ha tswio
			Arali ha shumisiwa mulondoti a sa shumiselani, Hu dovha na u badelisana ha 30%



% 100% ya mitengo ya tshikimu

PMB u guma kha PMBs

MC yo itelwa u langula milayo ya ndondolo

DSP DSP yo itelwa u shumiswa ha tshumelo dza mulondoli

U vha hone

U sa vha hone

SUB minwe mikano, ya milayo ya GEMS

A Yo itelwa tshumelo dici na elana na u nwaliswa fhasi ha mbuelo dza nwaha dza vhuongeloni

P Thendelo l ya thoage

C mitengo ya 100%, yo itelwaho mulayo wa PMB

H Yo itelwa mikano ya nwaha ya

U vhuongeloni subject to annual hospital, mikano

F l sa gumii, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP |

MBUELO DZA VHUONGELONI

Mbuyelo dzo Bulwaho dzo Linganyiselwaho (PMBs)	<input checked="" type="checkbox"/> % PMB U C DSP	Onolodzhi (khemothirapi na radiotherapi)	Sub-lmithi ya R449 790/muta/nwaha
Mbuelo dza nwaha dza vhuongeloni (sibadela tsha muvhoso na tshi si tsha muvhoso, thiyyetha yo nwaliswaho, kiliniki ya duvha na zwiimiswa zwa saikhathiriki)	<input checked="" type="checkbox"/> % PMB MC P C U	U pangwiha ha zwipida na tishu	R749 643/muvhuelwa/nwaha, R25 447/muvhuelwa wa khomela khirafuthi
Vha no tshila nga halwa na zwi dzidzivhadzi	<input checked="" type="checkbox"/> % PMB MC P	Phatholodzho na thekhinolodzhi ya nyalafho	<input checked="" type="checkbox"/> % PMB MC P
Tshumelo dza mutakalo wa thanganelano	Mbuelo yalimithi yo kovhekanyawhof R1 933/muta/nwaha	Nyonyolooso ya marambo	<input checked="" type="checkbox"/> % PMB MC A P U
Dzinwe ndila dza u valelwa (nese li si la muvhusoni)	<input checked="" type="checkbox"/> % PMB MC P U	Zwi shumiswa zwa nyalafho na miaroand prostheses	R6 065/muvhuelwa/nwaha
U shelamalofha	<input checked="" type="checkbox"/> % PMB A P C U	Radiolodzhi (ya adivantsi)	<input checked="" type="checkbox"/> % PMB MC P
Tshumelo dza maqo (conservative, restorative and specialised)	Mbuelo dzo kovhekanywa dzo dza vhuongeloi R6 271/muvhuelwa/nwaha Ho katelwa tsshumelo ya mano o badelwaho, ho sedziwa mbuelo dza u alafhiwa ha mano	Radiolodzhi (beisiki)	Sub limithi ya R26 985 (kovhekanywa)
	<input checked="" type="checkbox"/> % PMB A P	U tazwiha ha tswio	<input checked="" type="checkbox"/> % PMB A U
Tshumelo ya shishi (casually department)	Tshumelo dzi si dza sibadela dzo badelwaho dza non-PMB na	Maitele a sedzhari (ho katelwa na surjuri ya khofheni)	Sub-limithi yaf R321 268/muvhuelwa/nwaha ha tanzwa ha tswio hu sa fheli
GP na tshumelo dza sipesh	<input checked="" type="checkbox"/> % PMB MC P U		<input checked="" type="checkbox"/> % PMB MC A P C
Mutakalo wa mumbulo	R22 489/muta/nwaha Limithi dza nga nnada ha vhuongelo dza mutakalo wa muhumbulo dza R2 616/muta/tshumelo dza nwaha nga saikholodzisithi wa pfunzo na zwa shango		<input checked="" type="checkbox"/> % PMB A P U
	<input checked="" type="checkbox"/> % PMB MC P C		

✓ ✗ % 100% ya mitengo ya tshikimu PMB u guma kha PMBs MC yo itelwa u langula milayo ya ndondolo DSP DSP yo itelwa u shumiswa ha tshumelo dza mulondoli
 U vha hone U sa vha hone SUB miinwe mikano, ya milayo ya GEMS A Yo itelwa tshumelo dzi no elana na u nwaliswa fhasi ha mbuelo dza nwaha dza vhuongeloni
P Thendelo l ya thogea C mitengo ya 100%, yo itelwaho mulayo wa PMB H Yo itelwa mikano ya nwaha ya
U vhuongeloni subject to annual hospital, mikano F I sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP |

MBUELO DZI SI DZA VHUONGELONI

Akhaunthu ya u vhulunga ya vhune (PMSA)		Ndondolo na zwishumiswa zwa sedzhari na zwipida zwa muvhili zwa kholekhole	Yo guma khR51 010muta/nwaha % PMB MC
Tshumelo dza mutakalo dza u angaredza	Limithi dza u kovhekana dza vhuongeloni dza tshumelo ya mutakalo wo angaredza R1 933 % PMB	Mutakalo wa muhumbulo (u dalela dokotela, asesimenthe, nyalaflo n/kana u khantsiwa nga GP, dokotela wa muhumbulo kana saikhodzisithi)	Sub-limithi dza u kovhekana dza vhuongeloni dza R2 489/muta/nwaha wa dzinwe sub-limithi dza vhuongeloni ha mutakalo wa muhumbulo dza R2 616/muta/nwaha wa tshumelo dza saikhodzisithi ya pfunzo na mushumo % PMB MC
odiolodzhi, u onyoloswa ha marambo na u gudisa u amba	Limithi dza u kovhekana dza R2 737/muvhuelwa/nwaha na R5 484/muta/nwahalimithi dza u kovhekana dza phitolodzhi na tekhinolodzhi ya ndondolo dza R2 202/ muvhuelwa na R4 398/muta/nwaha % PMB	Tshumelo dza mato (u toliwa mato, fureme, mangilas, mushonga wa mato a tshotho na u latiwa)	Limithi ya R2 817/muvhuelwa nga minwaha mivhili minwe % PMB MC
Mbuelo dza buloko (duvha na duvh)	Yo guma kha R5 610/muvhuelwa na R11 224/muta nga nwaha % PMB A P	Phathoodzhi na thekhinolodzhi ya ndondolo	Sub-limithi dza u kovhekana dza analodzhi, nyonyoloso ya marambo na u gudisa u amba dza R2 737/beneficiary and R5 484/family/year % PMB
P U fholina	Yo dalela churogira kulu % PMB MC	Fisioterapi	Mikano ya mbuelo dza duvha na duvhadzu u kovhekana, sub-limithi ya R2 78/ muvhuelwa na R5 572/ muta/nwaha % PMB MC P
U fumbiswa	Limithi ya u angaredza R1 812/ho katelwa muvhuelwa. Na ndondolo yamaitele a nga murahu ya nwedzi muthihi % PMB MC P C H	Mishonga ya u newa na zwishumiswa zwa u hayela	Limithi ya R4 498/muvhuelwa na R13 492/ mutanwaha, sub-limithi ya R671 ya dzilaflo la homeopathic/muta/nwaha – malwadze a sa fholi , limithi ya R13 492/muvhuelwa , R27 169 vha sin a R303/muvhuelwa . Sub-limithi ya R1 133/muvhuelwa /limithi ya muta ya nwaha ya R1 812 . Zwi tsireledzi sub-limithi ya R3 414/muvhuelwa
Ti ki iwa, ho oy	Mikano ya u kovhekana ya vhuongeloni R6 271/muvhuelwa/nwaha % PMB MC		% PMB MC C
Thuso ya shishi (badani na mayani)	% PMB MC	Tshumelo dza mutakalo dza u thivhela khombo	Mihayelo miwre yothe (hu tshikatela mukhushwane, nyumonia na muhayelo wa HPV), hune zwithu zwa kiliniki zwa vheiwia phanda, yo fhiwa limithi ya masheleni yalR863 kha % PMB MC
Ti ki pentshale	Mbuelo dzo kovhekana dza duvha na duvha dza buloko % PMB MC F	Muongi muhulwane	Limithi dza u kovhekana dza GP, phathodzhi, thekhinolodzhi ya ndondolo na dzilaflo la u newa, R863 mbuelo dzo engedzaho /muvhuelwa/musi mbuelo dza nwaha dza buloko kana mbuelo dzo tewaho dzo fheila % PMB MC
Mbuelo dza GP(vha vhuuelwa vhare na nyimelo I sa fholi vhoi nwaliswaho kha DMP)	U dalela hvihili ho engedzaho GP musi mbuelo dzo cuvha na cuvha dzo no fheila % PMB MC P	Tshumelo dza u tola	% PMB P
U kavhiwa nga HIV i, AIDS na manwe malwadze a no elana	Yo itelwa u nwaliswa ha phuogireme ya u langulwa ya vhulwadze ha HIV % PMB MC	Radiogirafi (ya adivantsi)	Sub-limithi yo kovhekanyaho na limithi ya sibadel R26 985/muta/nwaha % PMB A P C
U sa vha na vhana	% PMB MC P C	Radiology (beisiki)	Sub-limithi ya R4 480/muvhuelwa na R8 210/nwaha/nwaha % PMB MC U F
u vhifha muvhilini (vha sa thu beba na musi vha si thu beba). Zo itelwa u dinwalisa kha phuogireme	Maitele a phuogireme dzo itelwaho vhaimana % PMB MC	U tanzwiha ha tswio	Arali ha shumisiwa mulondoti a sa shumiselani, Hu dovha na u badelisana ha 30% % PMB MC

U vha hone U sa vha hone

% 100% ya mitengo ya tshikimu **PMB** u guma kha PMBs **MC** yo itelwa u langula milayo ya ndondolo **DSP** DSP yo itelwa u shumiswa ha tshumelo dza mulondoli

SUB miwre mikano, ya milayo ya GEMS **A** Yo itelwa tshumelo dici no elana na u nwaliswa phasi ha mbuelo dza nwaha dza vhuongeloni

P Thendelo I ya thogea **C** mitengo ya 100%, yo itelwaho mulayo wa PMB **H** Yo itelwa mikano ya nwaha ya vhuongeloni
subject to annual hospital, mikano **F** I sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP |

MBUELO DZI SI DZA VHUONGELONI

Akhaunthu ya ndondolo ya u vhulanga ya vhune (PMSA)		Ndondolo na zwi shumiswa zwa sedzhari na maitele	U guma kha R13 274/muta/nwaha %
Tshumelo dza ndondolo dza u angaredza	%	Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist or Psychologist)	Limithi thukhu ya R12 061/muta/nwaha Further shared sub-limit with in-hospital Mental Health of R2 616/family/year for services by Educational and Industrial Psychologists
Odiolodzhi, zwa u onyolosa marambo zwa u gudisa u amba	%	Tshumelo dza mato u tolwa mato, yo guma kha R1 748/ years fureme, mangilasi, mato a pangiwa a tshothe na A u latiwa na mushonga wa kilina)	%
Mbuelo dza buloko (mbuelo dza duvha na duvha)		Phathoodzhi na thekhinolodzhi ya ndondolo	%
Phurogireme dza u khwiniswa dza mutana na mukolo u sa fholi	%	fisiothirapi	Ho katelwa tshumelo dzothe dza mutakalo %
U fumbisa	%	Mishonga ya u newa na zwishumiswa zwa u hayela homeopathic	R671 limithi ya muta/muta/dzilaflo la nwaha dzilaflo limithi ya R109/ muvhuelwa/event, R303/muvhuelwa/nwaha, zwi tsireledzi dzo guma kha R3 414/muvhuelwa/nwaha
Tshumelo dza mano (conservative, dentistry including acute medicine)	%		%
Thuso ya shishi (road and air)	%		
Dokotela wa zwithu zwothe (GP) na tshumelo dzo khetheaho	%	Tshumelo dza thivhela	% Mihayelo minwe yothe (hu tshikatelwa mukhushwane, nyumonia na muhayelo wa HPV), zwi tshi itelwa dzilafho, yo fhiwa limithi ya masheleni yalR863 kha muvhuelwa munwe na
Mbuelo dza GP(vha vhuelwa vhare na nyimelo I sa fholi vho nwalisaho kha DMP)		Ndondolo ya phasi	
U kavhiwa nga HIV , AIDS na manwe malwadze a no elana	%	Tshumelo da u tolwa	
U sa vha na vhana	%	Radiolodzhi (adivantsi)	Sub-limithi yo kovhekanywaho na limithi ya sibadela R26 985/fmuta/nwaha
maitele a phurogireme dzo itelwaho vhaimana	%	Radiolodzhi (beisiki)	%
u vhifha muvhilini (vha sa thu beba na musi vha si thu beba). Zo itelwa u dinwalisa kha phurogireme		U tanzwa ha tswio	Arali ha shumisiwa mulondoti a sa shumiselani, Hu dovha na u badelisana ha 30% %

100% ya mitengo ya tshikimu u guma kha PMBs yo itelwa u langula milayo ya ndondolo DSP yo itelwa u shumiswa ha tshumelo dza mulondoli
 U vha hone miwne mikano, ya milayo ya GEMS Yo itelwa tshumelo dici no elana na u nwaliswa phasi ha mbuelo dza nwaha dza vhuongeloni
 Thendelo I ya lhogea mitengo ya100%, yo itelwaho mulayo wa PMB Yo itelwa mikano ya nwaha ya
 vhuongeloni subject to annual hospital, mikano I sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP |

MBUELO A VHUONGELONI

Mbuelo dza fhasi dzo tewaho (PMBs)	% PMB	Onolodzhi (khemothirapi and radiothirapi)	U guma kha R404 813/muta/nwaha
Mbuelo dza nwaha dza vhuongeloni (sibadela tsha muvhuso na tshi si tsha muvhuso, thietha yo nwaliswaho,kilini ya duvha zwiimiswa zwa sibadela tsha muhumulo)	% PMB		% PMB
U tshilanga halwa na zwi dzidzivhadzi	% PMB	U tumiwa ha zwipida na tishu	R749 643/muvhuelwa/nwaha, R25 447/muvhuelwa wa khomela khirafithi
Tshumelo dza mutakalo wa thanganalano	U guma kha PMSA na mbuelo dza bulok	Phatholodzhi na thekhinolodzhi ya nyalafho	% PMB
Dzinwe ndila dza sibadela (nese li si la muvhusoni)	% PMB	Fisiolodzhi	% PMB
U shela malofha	% PMB	Zwi shumiswa zwa nyalafho na muaro na mirado ya kholekhole	% PMB
Tshumelo dza mano (conservative, u vhuedzesna yo khetheaho)	Mbuelo dzi si dza vhuongeloni dzo kovhekanyawo R4 080 /muvhuelwa/nwaha Ho katelwa tshumelo ya mano yo badelwaho, dzo livhiswa mbuelo ya nyalafho ya mano % PMB	Radiolodzhi (ya nthra)	U guma kha R51 010/muta/nwaha (yo kovhekwanwa) u angaradza, u katela R51 010/muta/nwaha wau sedzulusa u dzhoina
Tshumelo dza shishi (muhasho wa khedzuwala)	Tshumelo dzi dza vhuongeloni dzo badeliwaho dza GP dza vhatvu vha si na % PMB	Radiolodzhi (ya vhukati)	% PMB
GP na tshumelo dzo khetheaho	% PMB	U tanzwiwa ha tswio	Limithi thukku R321 268/muvhuelwa/nwaha wa u tanzwiwa hu sa fholi
Mutakalo wa muhumbulo	R22 489 /muta/nwaha Limithi dza nga nnada ha vhuongelo dza mutakalo wa muhumbulo dza R2 616 /muta/tshumelo dza nwaha nga saikholodzhisithi wa pfunzo na zwa shango % PMB	Maitele a sedzhari (hu tshi katelwa na sedzhari ya khofheni)	I sa gumi, includes maxillofacial surgery % PMB

U vha hone U sa vha hone

% 100% ya mitengo ya tshikimu u guma kha PMBs yo itelwa u langula milayo ya ndondolo DSP yo itelwa u shumiswa ha tshumelo dza mulondoli

mihiwe mikano, ya milayo ya GEMS

Yo itelwa tshumelo dzi no elana na u nwaliswa fhasi ha mbuelo dza nwaha dza vhuongeloni

Thendelo I ya thogea mitengo ya 100%, yo itelwaho mulayo wa PMB Yo itelwa mikano ya nwaha ya

vhuongeloni subject to annual hospital, mikano I sa gumi, u ya milayo ya tshikimu yo itelwa kha a riferiwa ha GP |

MBUELO DZI SI DZA VHUONGELONI

Akhauthu ya u vhulunga ya ndondolo ya vhune (PMSA)	Phesenthe dza 20 dza mbuelo dza nwaha dzine dza itwa nga murago tshifhingani tsha nwaha wa dzitshelede ✓ % PMB	ndondolo na zwi shumiswa zwa sedzhara na zwipida zwa mivhili zwa kholekhole	U guma kha R51 010/muta /nwaha ✓ % PMB MC
Tshumelo dza mutakalo dza u angaredza	Yo itelwa PMSA na mbuelo dza buloko ✓ % PMB	Mutakalo wa muhumbulo (u khonialitha, asisimenthe, dzilafho kana/na tsivhudzo ya GP, saikhomethiriki or Psychologist)	u guma kha PMSA Further shared sub-limit with in hospital Mental Health of R2 616/family/year for services by Educational and Industrial Psychologists
odiolodzhi, nyonyoloso ya marambo na u gudisa u amab	Yo itelwa PMSA na mbuelo dza buloko ✓ % PMB	Tshumelo dza mato (u toliwa mato, fureme, mangilasi, mushonga wa mato a tshothe na u latiwa)	yo guma kha PMSA na mbuelo ✓ % PMB MC
Mbuyelo dza buloko (mbuelo dza duvha na duvha)	R2 735/family/year ✓ % PMB	Patholodzhi na thekhnolodzhi ya ndondolo	yo itelwa PMSA na mbuelo dza buloko ✓ % PMB
Phurogireme dza u vhuyedzadza ha mukolo na mutana u sa fholi	Yo itelwa u nwalisa ha mutana u sa fholi na phurogireme ya u vhuedzedza ha mukolo ✓ % PMB MC	Fisiothirapi	Yo itelwa PMSA na mbuelo dza buloko ✓ % PMB
U fumbiswa	Mikano ya livhasi of R1 812/ muvhuelwa ho katewa. Ndondolo dza nga nthu kha nwedi mutihhi ✓ % PMB MC P C H	Mishonga ya newa na zwishumiswa zwa u thavhiwa	Yo itelwa PMSA nahone I guma kha R228/ muvhuelwa/vhutambo na mukano wR671/muta/year for homeopathic medicine ✓ % PMB MC C
Tshumelo dza mano (conservative, dentistry including acute medicine)	Mikano ya u kovhekana ya R4 080/muvhuelwa/nwaha ✓ % PMB MC	Tshumelo dza ndondolo ya u thivhela	Minwe mihayelo yothe (I khou engedza kha mihayelo yamukhushwane, nyumonia na HPV), yo vha yo fanela, yo itelwa kha mukano wa R863 u ya nga muvhuelwa nga nwaha ✓ % PMB MC
Thuso ya shishi (road and air)	✓ % PMB MC	Ndondolo ya phasi	✗
Tshumelo dza dokotela (GP) na dza Tshipentshele	U guma kha PMSA ✓ % PMB MC	Tshuemelo dza tolwa	✓ % PMB P
Mbuelo dza GP. (dza mbuelo dza malwadze a sa fholi dzo nwalisaho kha DMP)	Nyengedzo ya u dalela nthihi GP musi mbuelo dza PMSA na buloko dzo fheha ✓ % PMB MC	Radiolodzhi (ya adivantsi)	Sub-limits dza u kovhekana dza vhuongeloni dza R26 985/muta/nwaha ✓ % PMB A P C
U kavhiwa nga HIV, AIDS na manwe malwadze a no elana	Yo itelwa u nwalisa ha phuregireme ya lungulwa ya vhulwadze ha HIV ✓ % PMB MC	Radiolodzhi (beisiki)	Yo itelwa PMSA ✓ % PMB MC
U savha	✓ % PMB MC P C	U tanzwa tswio	Arali ha shumiswi mulondoti a sa shumiselani, Hu dovha na u badelisana ha 30% ✓ % PMB MC
vhuimana (ante- and post-natal care). Subject to registration on the programme	yo itelwa maitele ya phurogireme a vhuimana ✓ % PMB MC		

✓ U vha hone ✗ U sa vha hone

% 100% ya mitengo ya tshikimu PMB u guma kha PMBs MC yo itelwa u langula milayo ya ndondolo DSP DSP yo itelwa u shumiswa ha tshumelo dza mulondoli

SUB miitwe mikano, ya milayo ya GEMS

A Yo itelwa tshumelo dici no elana na u nwalisa phasi ha mbuelo dza nwaha dza vhuongeloni

P Thendelo I ya thogea C mitengo ya 100%, yo itelwaho mulayo wa PMB H Yo itelwa mikano ya nwaha ya

U vhuongeloni subject to annual hospital, mikano F I sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP |

U Unlimited, refer to Scheme rules F Subject to referral by network GP

MBUYELO DZA VHUONGELONI

Mbuelo thukhu dza u newa (PMBs)	% PMB	Onolodzhi (khemothirapi and radiotherapy)	Sub-limit of R449 790/family/year % PMB
Mbuelo dza nwaha dza vhuongeloni (sibadela tsha muvhuso na si tsha muvhuso, registered unattached theatres, day clinics and psychiatric facilities)	% PMB	U pangwa ha zwipida zwa muvhili na thishu	R749 643/muvhuyelwa/nwaha, R25 447/mbuelo % PMB
U ditika nga halwa na zwidzivhadzi	% PMB	Phatholodzhi na thekhinolodzhi ya ndondolo	% PMB
Thendelano ya tshumelo dza mutakalo	Mikano ya u with in-hospital benefit of R1 933/family/year	fisiotherapy	R6 065/muvhuelwa/nwaha % PMB
Tshumelo dza mutakalo dza u angaredza	% PMB	Zwi shumiswa zwa nondolo na zwa sedzhara na zwipida zwa muvhili zwa kholekhole	I guma kha R51 010/muta/nwaha (u kovhekana) nga u angaredza, na R51 010/muta/nwaha ya ndohololo ya u dzhoina % PMB
U shelwa malofha	% PMB	Radiolodzhi (ya adivantsi)	Sub-limithi ya R26 985 (ukovhrkanywa) % PMB
Tshumelo dza mano (u phetshiwa, u vhuyedzedza na u khetheah)	Mikano ya u kovhekana l si ya sibadela R6 271/muvhuelwa/nwaha Ho katelwa phurogireme ya periodontala ya badelwaho, ine yo itelwa mbuelo dza u undiwa dza periodontala	Radiolodzhi (beisiki)	% PMB
Tshumelo dza shishi (muhasho wa khedzhuwala)	Tshumelo dzo badelwaho dzi si dza vhuongeloni dza GP dza vha sin a PMB % PMB	U tanzwa ha tswio	Sub-limithi ya R321 268/muvhuelwa/nwaha wa tanzwa ha tswio hu sa fholi % PMB
GP na tshumelo dzo khetheaho	% PMB	Maitele a sedzhara (ho katelwa na sedzhara ya tshifhatuwo)	% PMB
Mutakalo wa muhumbulo Mental health	R22 489/ muta/nwaha Limithi dza nga nnnda ha vhuongelo dza mutakalo wa muhumbulo dza R2 616/muta/tshumelo dza nwaha nga		
	% PMB		



% 100% ya mitengo ya tshikimu

PMB u guma kha PMBs

MC yo itelwa u langula milayo ya ndondolo

DSP DSP yo itelwa u shumiswa ha tshumelo dza mulondoli

U vha hone

U sa vha hone

SUB miñwe mikano, ya milayo ya GEMS

A Yo itelwa tshumelo dzi no elana na u nwaliswa phasi ha mbuelo dza nwaha dza vhuongeloni

P Thendelano ya thogea

C mitengo ya 100%, yo itelwaho mulayo wa PMB

H Yo itelwa mikano ya nwaha ya

U vhuongeloni subject to annual hospital, mikano

F I sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP |

MBUELO DZA VHUONGELONI

Mbuelo dza fhasi dza u newa (PMBs)	PMB	Onolodzhi (khemothirapi & radiothirapi)	Sub-limithi ya R590 353/muta/nwaha
Mbuelo dza nwaha dza vhuongeloni (sibadela tsha muvhusoni ni tshi si tsha muvhusoni, thiyetha yo nwaliswaho, clini ya duvha na zwilimswa zwa muhumbulo)	PMB		
U tshila nga halwa na zwidzidzivhadzi	PMB	U bvisiwa ha zwipida zwa mivhili na thishu	R749 643/ muvhuelwa/nwaha, R25 447/ muvhuelwa wa khonele girafithi
Tshuelo dza mutakalo dza u angaredza	Yo itelwa mbuelo dza duvha na duvha dza buloko	Phatholodzhi na Thekhinolodzhi ya nyalafo	PMB
Inwe ndila ya u dzhena vhuongeloni (vhuongelo na nese li si la muvhuso)	PMB	Fisiothirapi	R6065/ muvhuelwa/nwaha
U tanzwiwa ha malofha	PMB	Ndondolo na zwishumiswa zwa sedzhari na zwipida zwa muvhili zwa kholekhole	Yo gumakha R68 906/muta/nwaha (u kovhekana) nga u angaredza ,na R68 906/ muta/nwaha for joint only
Tshumelo dza mano (conservative, restorative and specialised)	Limithi dza u kovhekana dza mbuelo dza nga ndda ha vhuongelo dza R11 187/muvhuelwa/nwaha I katela phurogireme ya periodontal, yo badelwaho yo itelwa mbuelo ya dzilafho la periodontal	Radiolodzhi (ya adivantsi)	PMB
Tshemelo dza shishi (casualty department)	Tshumelo dza GP dza vha si naPMB na zwifhinga zwi sin a thendelo	Radiollodzhi (beisiki)	Sub-limithi ya R33 736 (u kovhekanywa)
GP na tshumelo dzo khetheaho	PMB	U tanzwiwa ha tswio	PMB
Mutakalo wa muhumbulo Mental health	R47 225/muta/nwaha Dzinwe sub-limithi dici si dza vhuongeloni dza mutakalo wa muhumbulo R2 616/muta/nwaha wa tshumelo nga sikhlodzhisithi ya zwa pfunzo na saikhlodzhisithi ya zwa mushomi	Maitele a sedzhari (ho katelwa na sedzhari ya tshifhatuwo)	PMB



100% ya mitengo ya tshikimu

u guma kha PMBs

yo itelwa u langula milayo ya ndondolo

DSP yo itelwa u shumiswa ha tshumelo dza mulondoli

U vha hone

U sa vha hone

miinwe mikano, ya milayo ya GEMS

Yo itelwa tshumelo dici no elana na u nwaliswa fhasi ha mbuelo dza nwaha dza vhuongeloni

Thendelo I ya thogea

mitengo ya100%, yo itelwaho mulayo wa PMB

Yo itelwa mikano ya nwaha ya

vhuongeloni subject to annual hospital, mikano

I sa gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP |



ONYX

MBUELO DZA NGA NNDA HA VHUONGELO

Akhaunthu ya vhune ya u vhulunga ya ndondolo (PMSA)		Ndondolo na zwishumiswa zwa sedzhari na zwipida zwa muvhili zwa kholekhole	Ho linganyiselwa kha R68 906/muja/nwaha % PMB MC
Tshumelo dza ndondolo dza u angaredza	% PMB	Mutakalo wa muhumbulo (u khonisalitha, asisimenthe, dzilafho kana/na tsivhudzo ya GP, saikhomethiriki or Psychologist)	Ho kovhekanywa na ndinganyiselo mbuyelo ya u thivha ya duvha lijwe na lijwe. Hunwe u kovhekanywa ha ndinganyelo na vhuongelo ha Mutakalo wa Muumbulo ha R2 616/muta/nwaha wa tshumelo nga Vhadjivi vha Muumbulo vha Pfunzo na Mishonga % PMB MC
odiolodzhi, nyonyoloso ya marambo na u gudisa u amba	% PMB	Tshumelo dza mato (u toliwa mato, fureme, mangilasi, mushonga wa mato a tshothe na u latiwa)	Ndinganyiselo ya R3 325/mula/ja kha mihwaha mihvih minwe na minwe % PMB MC
Mbuelo dza buloko (mbuelo dza duvha na duvha)	% PMB A P	Patholodzhi na thekhinolodzhi ya ndondolo	Ndinganyiselo ya mbuyelo ya u thivha ya duvha lijwe na lijwe % PMB
Phrogireme dza u vhuyedzedzwa ha mutana na mukulo i sa fholi	% PMB MC	Fisiotherapi	Limithi dzo no kovhekanywa dza duvha na duvha % PMB MC P
U fumbisa	% PMB MC P C H	Mushongarandaelo na zwishumiswa zwa u thavhela	Mikano ya R7 582/muvhuelwa na R21 236/muta/nwaha, mukano wa R671 ya dzilafho la homeopathic/muta/nwaha – malwadze a sa fholi, limithi ya R23 040/muvhuelwa na R47 225 ya vha si naPMB /muta/nwaha. Limithi ya vhatambo ya R377/muvhuelwa. Sub-limithi ya R1 382/muvhuelwa/nwaha. Limithi ya muta ya nwaha R289 % PMB MC C
Tshumelo dza mago (conservative, dentistry including acute medicine)	% PMB MC	Tshumelo dza u thivhela	Minwe mihayelo yothe (I khou engedzwa kha mihayelo yamukhushwane, nyumonia na HPV), yo vha yo fanelia, yo itelwa kha mukano wa R863 u ya nga muvhuelwa nga nwaha. % PMB MC
Thuso ya shishi (badani na tuyani)	% PMB MC	Ndondolo ya phasi	
Dokotela wa tshinwe na tshinwe (GP) na tshumelo dzo khetheaho	% PMB MC F	Tshumelo dza u tolwa	Limithi dzo dza va vha na dza vhuongeloni R33 736/muta/nwaha % PMB P
Mbuelo dza GP (dza mbuelo dza malwadze a sa fholi dzo nwaliswaho kha DMP)	% PMB MC P	Radiiolodzhi (advanced)	Arali ha shumisiwa mulondoti a sa shumiselan % PMB MC U F
u kavhiwa nga HIV, AIDS na manwe malwadze a no elana	% PMB MC	U tanzwiwa ha tswio	Hu dovha na u badelisana ha 30% sub-limithi dza mbuelo dza buloko dza duvha na duvha % PMB MC
U savha na vhana	% PMB MC P C		
U vhifha muvhilini (ndondolo ya musi u sa thu beba na musi wo no beba). Subject to registration on the programme	% PMB MC		



% 100% ya mitengo ya tshikimu

PMB u guma kha PMBs

MC yo itelwa u langula milayo ya ndondolo

DSP DSP yo itelwa u shumisawa ha tshumelo dza mulondoli

U vha hone

U sa vha hone

SUB mihwe mikano, ya milayo ya GEMS

A Yo itelwa tshumelo dzo no elana na u nwaliswa phasi ha mbuelo dza nwaha dza vhuongeloni

P Thendelo I ya thogea

C mitengo ya 100%, yo itelwaho mulayo wa PMB

H Yo itelwa mikano ya nwaha ya

U vhuongeloni subject to annual hospital, mikano

F Is a gumi, u ya milayo ya tshikimu yo itelwa kha u riferiwa ha GP

zwi dodombedzwa zwa uri kwama

Ofisi ya u davhidzana ya khasitama (CLO)

I khou rangisa u manndafhadza nga kha pfunzo.

Uniti ya CLO I ita dzisesheni dza u funza mirado na hune vha nga shuma hone u maandafhadza mirado kha u khwinisa na u pfesesa mbeyelo, milayo ya tshikimu na maitele.

Uniti ya CLO I shuma **kha mavundu othe a 9.**

Imeili: clo@gems.gov.za ya u setha aphonthimenthe na munwe wa vhashumisani.

Senthara ya Vhukwamani ya GEMS,
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kha vha shumise **epe ya murado ya GEMS** u davhidzana na tshikimu vha hayani kana ndilani u leludza vhutshilo havho.



Kha shumise QR khoud u daunuloda **epe ya membashipi GEMS**

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U Landula

Heyi bugwana i na manweledzo a mbuyelo dza ngalafho dzine dza nekedzwa nga GEMS kha riwaha wa 2023 na mbadelo ine ya todea rhwedzi muhwe na muhwe na / mbadelo dzi tshimbidzanaho na zwenezwo ("Mbuyelo dza GEMS na Mbadelo dza 2023").

Mbadelo na Mbuyelo dza GEMS dza 2023 dza u fhedzisela dza CMS dzo themendelwaho dzo katelwa kha Milayo ya GEMS dza anjadzwa kha webusaihi ya GEMS. Kha tsiitea hune ha vha na u fhambana vhukati ha maiifi a re kha yeneyi bugwana na o anjadzwaho kha Milayo ya GEMS, zwa vhuvhili zwi do vha zwa ndeme. U itela u wana nzudzanyo nga vhudalo ya Mbadelo na Mbuyelo dza GEMS dza 2023, ri humbela uri ni sedze Thumetshedzo B, C, D, E, F na G ya Milayo ya GEMS, ine ya nga waniwa kha webusaihi ya GEMS kha www.gems.gov.za. Ni nga dovha na ri kwama nga ho livhaho kha 0860 00 4367 uri ni humbele kopi