



gems

I-Government Employees
Medical Schemes



**2023
INCWADANA
YENTENGISO**

Ngena kwi GEMS namhlanje ube ngomnye okwiSkimu esibeka phambili Ezempilo ezifikelelekayo ezisemgangathweni uze wena nosapho nizuze ngokumandla!

**FUMANA
UBUCHULE
BEGEMS**

Masikwazise nge-GEMS

I-Government Employees Medical Scheme (GEMS) sisikim sonyango esingathathi wonke umntu apho abaSebenzi BakwaRhulumente abafanelekayo nabo baphantsi kwabo ababakhethileyo befumana iinzuzo ezifikelekayo, ezingabizi mali ininzi nezininzi kakhulu. Sithetha nje i-GEMS inikeza ukongiwa okusemgangathweni kumalungu angaphezu kwe-790 000 nakwabo bangaphantsi kwawo abangaphezu kwe-2 miliyoni.

Ngena kwi-GEMS namhlanje ibe sisikimu sezonyango esiva wena uzifumanele ukugqwesa kwenene



NGUBANI ONOKUNGENA KWI-GEMS?

I-GEMS yenzelwe ngokukhethekileyo ukunikeza ukongiwa kwezonyango okungabizi mali eninzi nokufikelekayo kubaSebenzi bakwaRhulumente abafanelekayo abakula maziko alapha ngezantsi:

- ISebe leSizwe elidweliswe kwiShedyuli yoku-1 yoMthetho weNkonzo kaRhulumente.
- ISebe lePhondo elidweliswe kwiShedyuli yesi-2 yoMthetho weNkonzo kaRhulumente.
- ULawulo lwePhondo oludweliswe kwiShedyuli yesi-2 yoMthetho weNkonzo kaRhulumente.
- Amacandelo ombutho adweliswe kwiShedyuli yesi-3 yoMthetho weNkonzo kaRhulumente.
- Naliphi na iqela labaqeshi elivunye sesi Skimu (uluhlu lwaba baqeshi luyafumaneka kwiSihlomelo A seMithetho yesi Skimu).

Ngelishwa, kukho amasebe akwaRhulumente angenako ukungena kwesi Skimu lawo ke ngala:

- Amalungu aneyunifomu oMkhosi woKhuselo weSizwe waseMzantsi Afrika (i-SANDF).
- I-Arhente yezobuNtlole yeSizwe (NIA).
- INkonzo yeMfihlo yoMzantsi Afrika (SASS).
- Amalungu aneyunifomu eNkonzo yesiPolisa yoMzantsi Afrika (SAPS).
- Naliphi na isebe apho imiqathango yomsebenzi wakho igakuvumeli ukuba ungene kwi-GEMS.

UMthetho weNkonzo kaRhulumente uyafumaneka kwiwebhusayithi yeSebe leNkonzo kaRhulumente noLawulo ku www.dpsa.gov.za



KHUMBULA: Awunakuba lilungu okanye ube ngumntu obhalisiweyo oxhomekeke kwilungu kwizikimu ezahlukeneyo



Xa ujonga imali ehlawulwa ngenyanga engephi kunye nonyango olusemgangathweni, unqandwa yintoni ungangeni kwi-GEMS?

Izizathu zokuba i-GEMS ibe yeyona onokuyizikhethela yona wena nosapho lwakho

1. **Iphantsi intlawulo** ayifani neezikimu ezivuliweyo nezivaliweyo
2. Intlawulo ixhomeke kumvuzo wakho
3. **Abasebenzi abafanelekayo baxhaswa ukuya kutsho kwi-100% abakumvuzo okwizinga 1 – 5** (kusenokubakho imiqathanga)
4. Abaphantsi kwakho bandiswe kakhulu – **ungafakaukuya kutsho kwizizukulwana ezi-5!**
5. **Awohlwaywa ngokujoyin sekudlule ixesha**
6. **Inzuzo ye-Ukwandiswa kokunyanyekelwa okuyintloko**– ikunika i-R863 ngonyaka kukhetho lwe-Emerald Nolwe-Emerald Value.
7. **Ineyona enkulu i-HIV Disease Management Programme (DMP)**
8. **Ibambisene ne-Trade Unions nabasebenzisana norhulumente**
9. I-GEMS ikunceda **kakhulu wongiwe ngezempilo ezisemgangathweni** ngodederhu lwee-networks.
10. I-GEMS ikubonelela **ngoxilongo olupheleleyo neenzuzo zokunyanyekelwa okuthintelayo** kumalungu ayo. Ezi nzuzo zifumaneka kuzo zonke okhetha kuzo kwaye zibhatalwa ngenzuzo yomngcipheko kuwo onke amalungu afanelekayo nabaxhamli. **Oku kuthetha ukuba iinzuzo zemihla ngemihla azizi kuchaphazeleka.**

Ndwendwela u www.gems.gov.za ukwenzela ukubona izinto ezikwenza ufaneleke



Khetha ikhava kwenye yezintlanu esinazo okanye kwezo zinesaphulelo esihle



I-TANZANITE ONE

Olu lukhetho olusisiseko lweNetwork lwabasebenzi beLevel 1-5 kwaye lunee-GP eziKhethiweyo zeNetwork Nemithetho Yeengcali Ongathunyelwa Kuzo.

Kwi-Tanzanite One, ufumana Ukongiwa Okulungelelanisiweyo– ukuze wongiwe ngendlela ephucukileyo!

Kuyafuneka ukuba wonyule i-GP yeNetwork eya kujongana nezonyango ozidingayo! Oku kuthetha ukuba uya kufumana iintlawulo ezincinci kakhulu eziphuma epokothweni xa undwendwela iGP YAKHO ekwiNetwork. Wena kunye nomntu ngamnye oxhomekeke kuwe kufuneka nityumbe i-GP.

Onke amalungu akwi-TANZANITE ONE anokufikelela kuthungelwano lwezibhedlele zabucala! I-GEMS iye yathethathethana neqela lezibhedlele zabucala ukumisela amaxabiso ekuvunyelwene ngawo kwaye ngaloo ndlela ibonelele ONKE amalungu ngokongiwa kwempilo okusemgangathweni kwe-TANZANITE ONE.

Ukusebenzisa ababoneleli beNetwork be-GEMS kunye neziBhedlele Zabucala zeNetwork kuthetha ukuba awuzukukhupha mali, utsho ukwazi ukwenzela usapho ezinye izinto.

Amalungu eTanzanite One afumana oku kulandelayo:

- Izibonelelo eziBanzi zaseSibhedlele zeenkono zonyango ezinikezelwa ngamaziko e-Network ye-GEMS ukuya kumda obekiweyo ngosapho ngalunye ngonyaka;
- Iinzuzo eziBanzi zaNgaphandle kweSibhedlele kwiinkono zonyango ozifumana kwiNetwork ye-GEMS, apho ufumana i-GP ye-Network NemithethoYokuthunyelwa KwiNgcali;
- Ukufikelela kubaboneleli kunye namayeza eNetwork ye-GEMS ye-Tanzanite One kuluhlu olusebenzayo lwefomula ye-GEMS, efikelekayo kwiwebhusayithi yeGEMS;
- Ezongezelekileyo izigulo ezingapheliyo ezingezoze-PMB ezintathu; kunye
- Nokufikelela kumaZiko KaRhulumente.



I-BERYL

Olu lukhetho lwenzuzo yeNethiwekhi yenqanaba lokungena, eyenzelwe amalungu aneemfuno zempilo ezilinganiselweyo.

- Inika amalungu izibonelelo ezibanzi zaseSibhedlele ngeenkono zokhathalelo lwempilo ezinikezelwa kwizibhedlele zikarhulumente nezabucala ukuya kumda obekiweyo ngosapho ngalunye ngonyaka;
- nikezelwa ngababoneleli bezempilo kwiNetwork ye-GEMS, ngokuxhomekeke kwi-GP ye-Network kunye neMithetho Yokuthunyelwa KwiNgcali;

- Ukufikelela kubaboneleli beBeryl Gems Network kunye namayeza akuluhlu lwe-GEMS Formularyaefikelekayo kwiwebhusayithi yeGEMS;
- Ezongezelekileyo izigulo ezingapheliyo ezingezoze-PMB ezintathu; kunye
- Nokufikelela Kumaziko KaRhulumente.



I-RUBY

Le yinzuzo ephakathi yamalungu angenazidingo zokongiwa kangakho ngezonyango afuna ukuba neakhawunti ye-savings yezonyango.

- Inika amalungu izibonelelo ezibanzi zaseSibhedlele ngeenkono zokhathalelo lwempilo ezinikezelwa kwizibhedlele zikarhulumente nezabucala;
- Izibonelelo eziBanzi zangaphandle kweSibhedlele kwiinkono zonyango;
- I-Akhawunti Yobuqu Ye-Savings Yezamayeza (PMSA) ne-Block Benefit ezixhaswa kuyo
- Iinkono zangaPhakathi nangaPhandle ezisesiBhedlele
- INzuzo ye-Network kaGqirha Wosapho xa iphelile i-PMSA ne-Block Benefit;
- Ezongezelekileyo izigulo ezingapheliyo ezingeyo-PMB ezisibhozo; kunye
- Nokufikelela Kumaziko KaRhulumente



I-EMERALD VALUE

Le lukhetho lwe-Emerald enesaphulelo esihle eyenzelwe amalungu anezidingo ezingephi ukuya kwezibonakalayo noko zezonyango.

- Inika amalungu izibonelelo ezibanzi zaseSibhedlele ngeenkono zokhathalelo lwempilo ezinikezelwa kumaziko e-Network ye- GEMS;
- zibonelelo eziBanzi zangaPhandle kweSibhedlele kwiinkono zonyango ezinikezelwa ngababoneleli bezempilo kwiNetwork ye-GEMS, ngokuxhomekeke kwi-GP ye-Network kunye neMithetho Yokuthunyelwa Kwingcali;
- Ukufikelela kubaboneleli kunye namayeza eNetwork ye-GEMS kuluhlu olusebenzayo lwefomula ye-GEMS, efikelekayo kwiwebhusayithi yeGEMS;
- Amalungu ase-Emerald atshintshela kukhetho lwe-Emerald Value (EVO) aya kufumana ukonga okukhulu kwigalelo lawo lenyanga, lo gama bexhamla iibhenefithi ezifanayo ebebenokuzifumana kwi-Emerald. Nangona kunjalo, kufuneka utyumbe i-GP yeNetwork;
- Ibhenefithi yoNcedo oluPhambili kunye neFamily Practitioner Network Extender Benefit emva kokuba iBloko yeNzuzo yemihla ngemihla iphelile;
- limeko ezongezelelweyo ezingama-41 ezingezizo ezondeleyo ze-PMB; kwaye
- Ukufikelela kwiZibonelelo zoLuntu





I-EMERALD

Le ingaphezu kokhetho oluqhelekileyo lwezinga eliphezulu, olulungiselewe amalungu anezindingo ezingephi ukuya kwezibonakalayo.

- Inika amalungu izibonelelo ezibanzi zaseSibhedlele ngeenkonzco zokhathalelo lwempilo;
- linzuzo Zangaphandle Kwesibhedlele kwiinkonzco zonyango;
- Inzuzo ye-Ukwandiswa kokunyanyekelwa okuyintloko kunye neNzuzo ye-Family Practitioner Network Extender emva kokuba iBloko yeNzuzo yemihla ngemihla iphelile;
- limeko ezongezelelweyo ezingama-41 ezingezizo ezondeleyo ze-PMB; kunye
- Nokufikelela kwiZibonelelo zoLuntu.



ONYX

Olu lukhetho olukwizinga eliphezulu lwenzuzo, olwenzelwe amalungu anezindingo ezingaphezu kweziqhelekileyo ukuya kweziphezulu zezonyango

- Inika amalungu izibonelelo ezibanzi zaseSibhedlele ngeenkonzco zempilo;
- linzuzo eziBanzi zangaphandle kweSibhedlele kwiinkonzco zonyango;
- iFamily Practitioner Network Extender Benefit kanye nje ukuba iBlock Benefit yemihla ngemihla iphelile;
- limeko ezongezelelweyo ezingama-41 ezingezizo ezondeleyo ze-PMB; kwaye
- Ukufikelela kwiZibonelelo zoLuntu.



PHAWULA

Qhagamshelana neziko leenkonzco zongxamiseko le-GEMS (0800 44 4367) ukuba:

- Udinga i-ambulensi okanye iinkonzco zikaxakeka.
- Awuqinisekanga ukuba udinga i-ambulensi okanye awuyidingi.
- Udinga iingcebiso emva kweeyure zomsebenzi malunga nesibhedlele esikufutshane kwindawo yesiganeko



linzuzo ezingakumbi ngo-2023!

Ezi nzuzo zisebenza kulo lonke ukhetho:

Inzuzo yamayeza e-depression engapheliyo: ULuhlu lweZifo eziNgapheliyo (CDL) iimeko azikho phantsi komda wenzuzo ngelixa uluhlu olongezelelweyo lwezifo ezingapheliyo (i-CDL) zikhona. I-depression sisigulo se-CDL nangona kunjalo iNgxowa-mali iya kuxhasa ngemali ukuxilongwa, unyango kunye nokunyamekelwa koxinzelelo ngokupheleleyo, ngokungathi yimeko ye-CDL ephantsi kweemeko ezifanayo ezisebenza kwii-PMB, njengoko kubonelelwe kwicandelo A leSihlomelo C seMithetho ye-GEMS.

Inzuzo yasemva kotyando lokongulwa: Umyinge kwiilensi ze-bifocal kunye neefreyimu zotyando lwasemva kokongulwa uya kunyuswa ukusuka kwi-R1 276 ukuya kwi-R1 585 ngo-2023 ngophantsi kwakho ngamnye. Olu ncedo lusetyenziswa kuphela ukuba inzuzo ye-optometry esemgangathweni iphelile.

Isicwangciso sokukhulelwa: Sithetha nje, abaxhamli benkqubo ye-GEMS yokubeleka banelungelo lokubonisana kahlanu noogqirha okanye ababelekisi ngokubanzi ngexesha lekota yesibini. Ezimbini zolu thethwano zinokutshintshwa kutyalelo lwe-gynecologist.

Ugonyo lwe-HPV: I-GEMS yandise ukufaneleka kogonyo lwe-HPV kwabasetyhini ukusuka kwiminyaka eyi-9-14 ukuya kwiminyaka eyi-9-45 ubudala.

I-Oncology rule removal: I-GEMS ivume amayeza e-oncology ebekade ethintelwe ngaphambili ukuba afakwe. Ezi ziquka amayeza e-antifungal, i-monoclonal antibodies kunye neyeza ze-biological ezivela kwiiiprotheni zabantu ezilungiselelwe ukujolisa kumacandelo omzimba abangela ukuvuvukala. Oku kwenza inkxaso-mali yala mayeza ifumaneka ngokuhambelana nemigaqo yenkxaso-mali yeSkimu.

Ukuhlolwa kwe-Pap smear: I-GEMS iya kwandisa inzuzo yayo yokuhlolwa kwe-Pap Smear ukuze iquke uvavanyo lwe-HPV DNA, olusetyenziselwa ukujonga usulelo lwe-HPV olusemngciphekweni omkhulu kwabasetyhini, kubasetyhini abaneminyaka eyi-12 nangaphezulu.

Ulawulo lwamanxeba omlomo wesibekeko phambi komhlaza: I-GEMS iya kuxhasa ngemali ukusetyenziswa kweLoop Electrosurgical Excision Inkqubo (LEEP), ekwabizwa ngokuba yiLarge Loop Excision yoMmandla weNguqu (LLETZ) njengonyango lwezilonda zomlomo wesibekeko zangaphambi komhlaza. Olu hlobo lwenkqubo lususa indawo encinci yomlomo wesibekeko ukuze kuhlolwe, okanye ukunyanga utshintsho lweeseli zomlomo wesibekeko (iiseli ezingaqhelekanga).

I-sub-limit ye-frames ye-Ruby, i-Emerald, i-EVO, kunye ne-Onyx iya kuhlala ingatshintshi ngo-2023. Oku kuthetha ukuba umda we-2023 wefreyimu awuyi kulungelelaniswa kwi-CPI, okukhokelela ekunciphiseni umda ngokwemiqathango yokwenene.

Kwiinzame zokugcina esibhedlele kunye nangaphandle kwesibhedlele umda wamazinyo, izitywini zamazinyo ziya kuhanjiswa kwiinkonzo zothintelo lonyango lwenzuzo yenkxaso-mali. Oku kusebenza kwi-Ruby, Emerald, EVO kunye ne-Onyx kunye nabaxhamli ukuya kwiminyaka eyi-18 xa besebenzisa ababoneleli benethiwekhi.

Iintlawulo zakho zanyanga nganye zika-2023

I-GEMS iyavuyiswa kukwazisa ngomyinge wokunyuka kweentlawulo kwe-5% kuzo zonke izinto okhetha kuzo eziziinzuzo ngo-2023*

Ezi zicangca zilapha ngezantsi zibonisa ukuba ingakanani imali omele uyihlawule ngonyaka kwaye azifakwanga izibonelelo, osenokuba uyazifanelekela. Ukuba uyazifanelekela izibonelelo**, umqeshi wakho uza kuhlawula inxalenye yentlawulo kwaye nawe kuza kufuneka uhlawule eseleyo.

Ndwendwela u www.gems.gov.za ukuze ufumane into eza kukwenzela lula ukubala iintlawulo zakho.

| I-TANZANITE | | | | I-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 | | | | |

| I-BERYL | | | | I-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 |

Nceda uphawule: I-20% yentlawulo kuKhetho lwe-Ruby iza kuya kwi-Personal Medical Savings Account.

*Ukunyuka kwaminyakale kwemali kuza kwahluka kuxhomekeka kwabaxhomekeke kuwe, izinga lomvuzo nezinto okhetha kuzo.

**Inkxaso ixhomekeke kwimvume enikezwe nguMphathiswa Weenkonziso ZikaRhulumente kunye nemvume evela kuLawulo ngesiGqibo Soncedo Ngezonyango kunayaka ka-2023.

| Ilungu | Umntu omdala | Umntwana |
|---|---------------------------------------|--------------------------------------|
| | | |
| Libhekisela 'KwLungu' (ukutsho, ilungu) | Ubhekisela 'kuMntu omdala' Namwuhhina | Ubhekisela kuye nawuphina 'umntwana' |

UBUSAZI NA?

Njengomphangel weNkonzo kaRhulumente, ungafaneleka ukufumana i-mpfunomali kumqeshi wakho xa ungenela i-GEMS nto leya enokuphumela ekongeni okungakumbi kwipokotho yahho. I-mpfunomali yimali ehlawulwa ngumqeshi wakho kwiindleka ze-GEMS. Uyafanele ukuba ufumane inkxaso-mali, umqeshi wakho uya kuhlawula inxalenye yentlawulo yanyanga nganye kwaye wena uya kuhlawula eseleyo. Esi sixa-mali sixhomekeke kubungakanani bentsapho yakho. I-HR yakho iza kukunceda uqonde ukuba ufaneleka njani kule nkxaso-mali.

Umphangeli obengelilo iLungu le-GEMS ngaphambi kokudla umhlala-phantsi okanye ngaphambi kokuyeka ukuphangela ngenxa yempilo enkenekene oye wanemvume ekhethekileyo okanye osenokuba unezizathu ezimenza afaneleke ezichazwe kuMthetho 6.3.2, kungakhathaliseki ukuba uye wawuthatha ngawuphi umhla umhlala-phantsi, okanye iQabane Lomtshato eliswelekelwe liqabane lalo ebeliphangela ebelingelilo ilungu le-GEMS ngaphambi kokuba lisweleke, okanye uMxhamli obhalisiweyo womphangeli okufanelekelayo ukungenela i-GEMS kodwa ebekiwiSkimu Sezamayeza esisesinye ngaphambi kokusweleka kwakhe, uza kuba selungelweni ukuba abhalisele ukuba lilungu le-GEMS.

AbaXhamli beLungu eliswelekileyo abebebhaliswe njengabaXhamli kwiSkimu ngexesha apho iLungu lisweleka ngexesha baselungelweni lokuqhubeka nokuba ngamalungu kwiSkimu kwaye abazi kuba nemiqathango emitsha okanye amaxesha okulinda

ZIFUMANELE UKUGQAMA KWE-GEMS NGOKHETHO LOWETHU OLUYIMBALASANE OLUKABINI UZE UZINANDIPHELE IINZUZO EZININZI NEZINGABIZI MALI ENINZI

Ukuthetho lwe-Tanzanite One lukuphathela oku:

- I-inshorensi ebanzi yeenzuzo zangaphakathi esibhedlele nangaphandle kwesibhedlele.
- Abasebenzi benkonzo karhulumente abafanelekileyo abakwinqanaba lomvuzo 1-5 baqhubeka bexhamla ukuya kutsho kwi-100% yenkxaso-mali kumqeshi wabo. Oku kuthetha ukuba ungafumana okuninzi ungalawulanga nesenti!
- Ukhathalelo olulungelelanisiweyo. Ngoku uya kuba nogqirha ozinikelelo onokufikelela kwi-Network yezibhedlele zabucala - nokuba luhlobo luni na lokulaliswa.
- Ukufikelela ngokuphelele kwi-Network yezibhedlele zaBucala.
- Ukuya kwaGqirha nakwiNgcali okungenamda – kuxhomekeka ekuthotyelweni kwemithetho ye-Care Coordination.

I-EVO lolona khetho lunkqenqeza phambili kwi-GEMS!

Ekubeni imali ehlawulwa ngenyanga inyuke nge-5% kuphela, bubulumko ukuhlala kwi-EVO!

Zuza kukhetho lwee-Network ngokulandela ukhetho lwe-Coordinated Care Network. Ukuba ukwi-Tanzanite One okanye i-EVO, nanga ke amanyathelo omele uwalandele...



1. Qala **utyumbe i-GP** kwi GEMS Network. Nabaphantsi kwakho baza **kutyumba i-GP yabo – kubhetyebhetye!**



2. **KHUMBULA!** Musa ukuya **Kwi-GP engatyunjwanga**, okanye kuya kufuneka uhlawule epokothweni yakho **i-30%**.



3. **Ukuthunyelwa kwingcali.** Ukuba udinga ukuqhagamshelana nengcali, i-GP yakho ye-network GP iza kukuthumela kuyo. Kulapho kukhoyo ukubaluleka kwe-EVO **coordinated care**. I-GP yakho iyazi ukuba umele uyibone nini ingcali.



4. **Ukuya esibhedlele.** Amaxesha ngamaxesha, sonke kufuneka siye esibhedlele. Njengamalungu e-EVO, intsapho yakho imele isebenzise isibhedlele esikwi-GEMS network. Kukho iqela le lezibhedlele ze-network ongakhetha kuzo (**uludwe olupheleleyo** ungalufumana kwiwebhusayithi ye-GEMS ku-www.gems.gov.za). Ukuba akusifumani isibhedlele esikwi-Network ye-GEMS Network phakathi kwi-**50km kwindawo okuyo**. Unokusebenzisa isibhedlele esikutshane.

Indlela yokutyumba i-GP

Inyathelo 1 – Fowunela i-GEMS call centre ku 0860 00 4367

Inyathelo 2 – Khetha ubulungu

Inyathelo 3 – Cela ukutyumba i-GP yakho

Inyathelo 4 – Nikela ngenombolo yokusebenza ye-GP yakho

Ungayibona nini ingcali ngaphandle kokuthunyelwa:

- Ukuba abantwana bakho bangaphantsi kweminyaka emibini, kwaye banding ukubona i-Paediatrician;
- Ukuba ulibhinqa kwaye udinga ukubona i-Obstetrician ne-Gynaecologist;
- Ukuba sele unayo into ekuthumelayo yokubona ingcali ngenxa yesigulo esihlala sikho.

ISAZISO ESIBALULEKILEYO:

Ungasisebenzisa nini isibhedlele esingekho kwi-network?

- Xa uhambile kube kungekho sibhedlele se-network sikufutshane;
- Kwimeko **yongxamiseko lwezonyango**; OKANYE
- Ukongiwa okudingayo akufumaneka kwisibhedlele esikutshane se-network

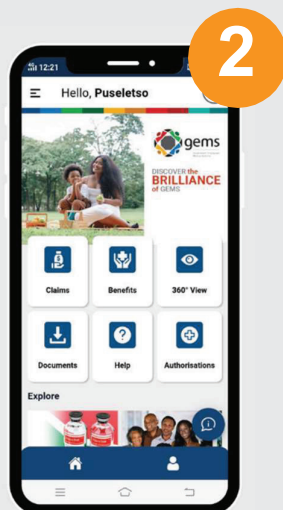
Ukusetyenziswa kwezibhedlele ezingezizo ezenethiwekhi kunokuphumela ekubeni kuhlululwe ngokubambisana ukuya kutsho kwi-R13 500 ngokwamkelwa ngakunye.

Unxibelelwano IweDijithali

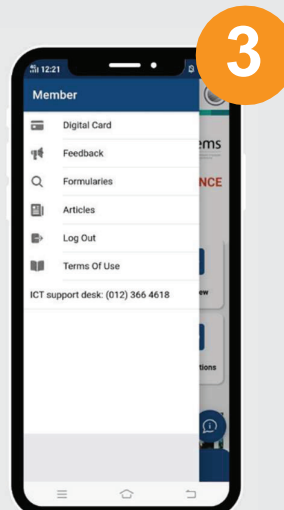
Njengelungu le-GEMS, uyakwazi ukusebenzisa ezedijithali ezifana ne-Member App ne-Portal, kwakunye nekhadi lokuba lilungu ledijithali le-GEMS. Nantsi indlel ongalifumana ngayo ikhadi lakho lokuba lilungu ledijithali.



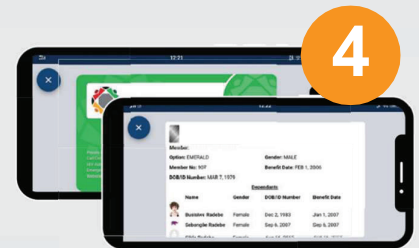
Loga ungene okanye ubhalise usebenzisa amagama okungena.



Emva kokuloga ungene, **cofa iqhosha elithi menu elingasentla ekhohlo kwiskrini sakho.**



Cofa kwethi **DIGITAL CARD** Ngasentla kwindawo ye-menu.



Ikhadi lakho ledijithali liza kubonakala apha eskrinini, emva koko **swayipa uye ngasekunene** ukuze ubone iinkcukachaza zakho njengelungu.



Nantsi indlela esingathetha nawe ngayo!



Iindaba ze-GEMS

I-GEMS inendlela yedijithali ebizwa ngokuba yi-GEMS News eneendaba, izaziso noko iskimu sifuna ukukuthetha nawo onke amalungu nabo bachaphazelekayo.

Oku kuyafumaneka kuwo onke amalungu kwaye kuyafumaneka kwiwebhusayithi zethu nkumaziko okuncokola.



Ileta yeendaba yekota

Ileta zethu zamalungu ziyeyona ndlela ephumelelayo esixelela amalungu ethu izinto ngayo nesiwagcina ngayo esazi ukuba kwenzeka ntoni kwiSkimu. Ileta zethu zeendaba zithunyelwa kumalungu ethu ngekota nganye.



Usuku lwe-GEMS

Iintsuku zethu ze-GEMS ziziganeko zanyanga le eziye zayilelwa ukuba zibe luncedo ekufundiseni amalungu ngeemveliso zethu nezinto azidingayo ukuze anyanyekelwe kwezempilo. Ezi ziganeko zisetyenziselwa ubukhulu becala ukufundisa amalungu ngeenzuzo ezahlukahlukeneyo anokukhetha kuzo ezikhoyo kwesi Skimu ukuze afumane izinto zokunyanyekelwa kwezempilo azilindeleyo. Amalungu akwafundiswa ngokuxabiseka kwenethiwekhi yezibhedlele ze-GEMS ukuze kuphetshwe intlawulo "ePhuma Epokothweni" phakathi kwezinye izinto.





Ukuqonda Ukufakwa Njengehlakani

Ukuba ndifakwe phantsi kwehlakani, liliphi ithuba lokulinda eliza kusebenza?



UKUBA LILUNGU



Ubuqhingana, imosharha nokusetyenziswa kakubi



Njengalungu, nantsi into onokuyenza ukuqinisekisa ukuba uyancedisa **ukuthintela Ubuqhingana Imosharha Nokusetyenziswa kakubi.**

Iinkcukacha zakho ze-medical scheme zigcine kuwe.

Zihlole lonke ixesha izitatimente zenyanga ukuze uqiniseke ukuba yonk e into ekuzo ichanile kwaye izinto ezibhalwe apho uye wazifumana.

Lumka ukuba ngubani omnika inombolo yakho okanye ikhadi lakho njengalungu.

Ungaze uvume ukunikwa iinkonzo zezonyango okanye izixhobo zasimahla kuba kufunwa ikhadi lakho

Qiniseka ukuba wena nosapho lwakho neizisebenzisa iinzuzo zokongiwa kuphela xa kuyimfuneko.

Qho lixele uze uune elinye xa ikhadi lakho lilahlekile okanye libiwe.



Ungalibali ukuxela xa kukho into engaqondkaliyo ngezi ndlela:

Fowunela i-24-hour toll-free GEMS Fraud line Service ongazichaciyo kuyo ku **0800 21 22 02**

- Cela ukufowunelwa ngokuthumela i-SMS to **30916**.
- Okanye emeyilela ku **Office@thehotline.co.za**

| | | | |
|---|--|---|--|
| li-I-Prescribed minimum benefits (PMBs) | ✓ MC U C DSP | | |
| Inzuzo yaminyaka le yesibhedlele (esikarhulumente nesabucala, ezotyando ezibhalisiweyo, iikliniki zasemini namaziko ezengqondo) | Ikumda we R287 451 kwi-non PMB/usapho/ngonyaka ✓ % MC P H | I-Oncology (chemotherapy and radiotherapy) | ✓ % PMB A P C H |
| Ukuxhomekeka kutywala neziyobisi | ✓ % PMB MC P | Ukufakelwa kwelungu nesicwili | R25 447/ongaphantsi ukwenzela i-corneal grafts ✓ % PMB MC P |
| linkonzo zempilo ezinxulumeneyo | Ikumda we R1 840/usapho kunye R1 150/ongaphantsi/ngonyaka ✓ % PMB MC P H | Ubugcisa be-Pathology nezoNyango | ✓ % PMB MC A P H |
| Ezinye iindlela ezingesosibhedlele (izibhedlele ezingezozengxaki ezinkulu namakhaya okongo) | ✓ % PMB MC P | I-Physiotherapy | R2 875/ongaphantsi/ngonyaka ✓ % PMB P G |
| Utofelo-gazi | ✓ % PMB A P G | Izixhobo zezonyango notyando nokufakelwa amalungu | Ikumda we R33 831/usapho/ngonyaka wokufakelwa kwamalungu jikelele kunye ne R33 831/ usapho/unyaka ukwenzela uhlolo oludibeneyo kuphela ✓ % PMB P H |
| linkonzo zamazinyo (ezilandelelanayo, ezibuyiselwayo nezikhethekileyo) | Iphleliselwe kunyango olunye lwe root canal ngongaphantsi ngonyaka, equka ungxamiseko olunye (1) uphumile kwi-Network ngonga Phantsi ngonyana, kuxhomekeka kwii-PMBs Kuquka isicwangciso se-periodontal esihlawulwe kwimingcipheko, kuxhomekeka kwinzuzo yonyango lwe-periodontal ✓ % PMB A P H | I-Radiology (ehambele phambili) | Umda ongaphantsi we R9 199 , or R13 798 if R9 199 umda ongaphantsi uyadlulwa kweyokuqala i-CT/MRI scan/ongaphantsi/ngonyaka (kuyabelwana) ✓ % PMB A P C H |
| Linkonzo zongxamiseko (isebe labagula kakhulu) | ✓ % PMB A P G | I-Radiology (ehambele phambili) | ✓ % PMB A H |
| Linkonzo ze-GP neNgcali | ✓ % PMB MC P H | I-Renal dialysis | ✓ % PMB MC A P C H |
| Impilo yengqondo | R11 498/ ongaphantsi/unyaka Kukho imida ekwabelwana ngayo engakumbi yangaphandle kwesibhedlele ye- R2 616/usapho/ngonyakakwiinkonzo zokuFundiswa naezemiCimbi yeNgqondo kwezoShishino ✓ % PMB MC P C | linkqubo zotyando (kuquka utyando lwe- maxillofacial surgery) | Utyando lwe-Maxillofacial kuxhomekeka kumda ongaphantsi we- R26 548 ✓ % PMB A P H |



Iyafumaneka



Ayifumaneki

% 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkono
SUB Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedlele yonyaka ngamnye
P Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisiwe ye-PMB **H** Ixhomekek kwimimida yesibhedlele yonyaka
U Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network

IINZUZO ZANGAPHANDLE KWESIBHEDLELE

| | | | |
|---|---|---|---|
| I-Personal Medical Savings Account (PMSA) | | Iiplayensi zezonungo notyando namalungu afakelwayo | Ikumda we R7 962 /usapho/ngonyaka PMB MC |
| Iinkonzo zempilo ezinxulumeneyo | Umda we R1 150 /ngophantsi kwakho kunye R1 840 /ngosapho PMB F | Impilo yengqondo (Ukuya, uxilongo, uyango kunye/okanye iintetho-ngocebiso yi-GP, i-Psychiatrist okanye i-Psychologist) | R5 749 /ongaphantsi/ngonyaka Kwabiwa ngakumbi kwimida engaphantsi yokulala esibhedlele Impilo yengqondo of R2 616 /usapho/ngonyaka yeenkonzo yi-Psychologists Yezemfundo Nezoshishino PMB MC |
| I-audiology, unyango lwezomsebenzi nolokuthetha | PMB MC P C F | Iinkonzo zamehlo (uxilongo lwamehlo, iifreyimu, iilensi, iilensi ezisisigxinaokanye ezilahlwayo kunye namayeza wezinzulu) | Umda we R1 380 /ongaphantsi rhoqo kwiminyaka emi-2 PMB MC |
| Inzuzo ye-block (inzuzo zemihla ngemihla) | | I-Pathology ne-Medical Technologists | PMB F |
| Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu | Ixhomekeke kubhaliso Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu PMB MC | I-Physiotherapy | Ziqukiwe Iinkonzo zempilo ezinxulumeneyo PMB MC P C F |
| Ukoluka | Umda Jikelele we R1 812 /ngongaphantsi kuquka ukunyanyekelwa emva kotyando kwinyanga e-1 yotyando PMB MC P C H | Amayeza nezitofu ezibhalwe ngugqirha | R671 umda wosapho/usapho/ngonyaka kumayeza e-homeopathy. Ikumda we R109 /ngongaphantsi/ngesiganeko, kunye R303 /ongaphantsi/ngonyaka, Ezokucwangcisa Ikumda we R3 PMB MC C |
| Iinkonzo zamazinyo (ezilandelelanayo, amazinyo kuquka amayeza wezinzulu) | PMB MC | Iinkonzo zokongiwa ezikhuselayo | Lonke olunye ugonyo (ukongezelela kolukhoyo lwe-Influenza, i-Pneumococcal ne- HPV), apho kufanelekileyo ngokwezonyango, kuxhomekeka kumda wezimali we R863 ngoNgaphantsi ngonyaka. PMB MC |
| Uncedo longxamiseko (endleleni nasemoyeni) | PMB MC | Ukwandiswa kokunyanyekelwa okuyintloko | |
| Iinkonzo ze-General Practitioner (GP) nezeNgcali | PMB MC F | Iinkonzo zokuxilongwa | PMB P |
| Inzuzo yokwandisa i-network ye-GP (kwabangaphantsi abanezigulo ezingapheliyo ababhaliswe kwi-DMP) | | I-Radiology (ehambele phambili) | Umda ongaphantsi kunye nomda wokulala esibhedlele we R9 199 , okanye R13 798 xa R9 199 umda ongaphantsi uyadlulwa kweyokuqala i-CT/MRI scan/ongaphantsi/ngonyaka PMB A P C |
| Ulwusuleleko lwe-HIV, i-AIDS nezigulo ezihambisanayo | Ixhomekeke kubhaliso lweNkqubo Yolawulo Lwesifo Se-HIV PMB MC | I-Radiology (esisiseko) | PMB MC U F |
| Ukungazali | PMB MC P C | I-Renal dialysis | Ukuba umboneleli ongekho kwi-network usetyenziswe ngokuzithandela, intlawulo yokuncedisa ye-30% iza kufuneka kwisiganeko ngasinye PMB MC |
| Ezokukhulelwa (ukongiwa kwaphambi nasemva kokubeleka). Ixhomekeke kubhaliso lweprogramu | Kuxhomekeka KwiiProtokoli Zesicwangciso Sezokukhulelwa PMB MC | | |



- 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkonzo
- SUB** Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedlele yonyaka ngamnye
- P** Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewiswe ye-**PMB** **H** Ixhomekek kwimimida yesibhedlele yonyaka
- U** Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network



BERYL

IINZUZO ZESIBHEDLELE

| | | | |
|--|---|---|--|
| i-Prescribed minimum benefits (PMBs) | ✓ % PMB U C DSP | I-Oncology (i-chemotherapy ne-radiotherapy) | Umda ongaphantsi we R265 483 /usapho/ngonyaka ✓ % PMB A P C H |
| Inzuzo yesibhedlele yaminyakale (izibhedlele zikarhulumente nezabucala, ezotyando ezibhalisiweyo ezingadityaniswa, iikliniki zasemini namaziko ezengqondo) | Inomda we R1 327 438 kwengayo -PMB/usapho/ngonyaka ✓ % PMB MC P H C | Ukufakelwa Ilungu nesiwili | R749 643 /ongaphantsi/ngonyaka, R25 447 /ongaphantsi nge- corneal grafts ✓ % PMB MC P |
| Ukuxhomekeka kutywala ziyobisi | ✓ % PMB MC P | Ubugcisa be-Pathology nezoNyango | ✓ % PMB MC A P H |
| linkonzo zempi ezinxulumeneyo | Inomda we R3 867 /usapho kunye R2 572 /ongaphantsi/ngonyaka (kwabelwana ngayo) ✓ % PMB MC P H | I-Physiotherapy | R5765 /ongaphantsi/ngonyaka ✓ % PMB P C |
| Okunye endaweni yesibhedlele (izibhedlele zezigulo ezingekho nzulu namakhaya okonga) | ✓ % PMB MC P | Iiplayensi zezonyango nezotyando namalungu afakelwayo | Umda we R39 825 /usapho/ngonyaka ye zifakelwayo eziqhelekileyo ne R39 825 /usapho/ngonyaka/yohlolo lwamalungu kuphela ✓ % PMB MC P H |
| Utofelo-gazi | ✓ % PMB A P C | I-Radiology (ehambele phambili) | Umda ongaphantsi we- R25 651 (ekwabelwana ngayo) ✓ % PMB A P C H |
| linkonzo zamazinyo (eziqhelekileyo, ukubuyiselwa nezikhethekileyo) | Isikelwe umda kolunye (1) unyango lwe- root canal kongaphantsi ngamnye ngonyaka, oluquka (1) ezongxamiseko xa uya kweziNgekho kwi-Network ngongaphantsi ngamnye ngonyaka, kuxhomekeka kwi-PMBs Kukukwa i-periodontal programme ehlwalulwa kumngcipheko, kuxhomekeka kwiinzuzo zonyango lwe-periodontal ✓ % PMB A P H | I-Radiology (esisiseko) | ✓ % PMB A H |
| linkonzo zongxamiseko (isebe labagula kakhulu) | ✓ % PMB A P C | I-Renal dialysis | Umda ongaphantsi we R265 483 /ongaphantsi/ngonyaka nge-renal dialysis engapheliyo ✓ % PMB MC A P C H |
| linkonzo ze-GP nezeNgcali | ✓ % PMB MC P H | Iinkqubo zotyando (kuquka utyando lwe- maxillofacial) | Utyando lwe-Maxillofacial kuxhomekeka kumda ongaphantsi we R26 548 ✓ % PMB A P H |
| Impilo yengqondo | Umda ongaphantsi we R21 377 /ongaphantsi/ngonyaka ngaphandle komda ongaphantsi osetyenziswa ngabangaphantsi we R12 061 /usapho/ngonyaka ngaphandle kwesibhedlele Okwabelwana ngakumbi ngayo umda ongaphantsi neMpiilo Yengqondo ngaphandle kwasesibhedlele R2 616 /family/year for services by Educational and Industrial Psychologists ✓ % PMB MC P C | | |



- ✓ 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkono
- SUB** Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedlele yonyaka ngamnye
- P** Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisive ye-PMB **H** Ixhomekeke kwimimida yesibhedlele yonyaka
- U** Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network

| | | | |
|--|---|--|--|
| I-Personal Medical Savings Account (PMSA) | | Iiplayensi zezonyango notyando namalungu afakelwayo | Ikumda we R51 010 /usapho/ngonyaka PMB MC |
| Iinkonzo zempilo ezinxulumeneyo | Shared limit with in-hospital Iinkonzo zempilo ezinxulumeneyo of R1 933 PMB | Impilo yengqondo (Ukuya, uxilongo, uyango kunye/okanye intetho-nccebiso yi-GP, i-Psychiatrist okanye i-Psychologist) | Umda ongaphantsi kwabelwana ngawo nenzuzo yesibhedlele ye R22 489 /usapho/ngonyaka Kwabiwa ngakumbi kwimida ongaphantsi yokulala esibhedlele Impilo yengqondo of R2 616 /usapho/ngonyaka yeenkonzo yi-Psychologists Yezemfundo Nezoshishino PMB MC |
| I-audiology, unyango lwezomsebenzi nolokuthetha | Kwabelwana ngomda we R2 737 /ongaphantsi/ngonyaka and R5 484 / usapho/ngonyaka kwabelwana ngobugcisa be-pathology nezonyango, umda ongaphantsi we R2 202 /ngophantsi kwakho kunye R4 398 /usapho/ngonyaka PMB | Iinkonzo zamehlo (uxilongo lwamehlo, iifreyimu, iilensi, iilensi ezisisigxina okanye ezilahwayo namayeza wezinzulu) | Umda we R2 817 /ongaphantsi rhoqo kwiminyaka emi-2 PMB MC |
| Inzuzo ye-block (inzuzo zemihla ngemihla) | Ikumda we R5 610 /ngophantsi kwakho kunye R11 224 /usapho/ngonyaka, kuxhomekeka kutyumbo lwe-GP nemithetho yokuthunyelwa kwingcali PMB A P | I-Pathology ne-Medical Technologists | Kwabelwana ngawo ne audiology, unyango lwezomsebenzi nolokuthetha of R2 737 /ngophantsi kwakho kunye R5 572 /usapho/ngonyaka PMB F |
| Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu | Ixhomekeke kubhaliso Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu PMB MC | I-Physiotherapy | Shared with day-to-day block benefit limit, umda ongaphantsi we R2 628 /ngophantsi kwakho kunye R5 257 /usapho/ngonyaka PMB MC |
| Ukoluka | Umda Jikelele we R1 812 /ngongaphantsi kuquka ukunyanyekelwa emva kotyando kwinyanga e-1 yotyando PMB MC P C H | Iyeza nesitofu ezibhalwe ngugqirha | Umda we R4 498 /ngophantsi kwakho kunye R13 492 /usapho/ngonyaka, umda ongaphantsi we R671 kumayeza e homeopathy/usapho/ngonyaka - Izigulo zezonyango ezingapheliyo, Umda we R13 492 /ongaphantsi kunye R27 169 for non-PMB conditions/usapho/ngonyaka. Umda wesiganeko we R303 /beneficiary. Umda ongaphantsi we R1 133 /ongaphantsi/ngonyaka. Umda wosapho wonyaka we R1 812 . Ezokucwangcisa umda ongaphantsi we R3 414 /ongaphantsi/ngonyaka PMB MC |
| Iinkonzo zamazinyo (ezilandelelanayo, amazinyo kuquka amayeza wezinzulu) | Kwabelwana nomda wesibhedlele we R6 271 /ongaphantsi/ngonyaka PMB MC | Iinkonzo zokongiwa ezikhuselayo | Lonke olunye ugonyo (ukongezelela kolukhoyo lwe-Influenza, i-Pneumococcal ne- HPV), apho kufanelekileyo ngokwezonyango, kuxhomekeka kumda wezimali we R863 ngoNgaphantsi ngonyaka. PMB MC |
| Uncedo longxamiseko (endleleni nasemoyeni) | PMB MC | Ukwandiswa kokongiwa okuyintloko | Umda ekwabelwana ngawo neenkonzo ze-GP, ubugcisa be-pathology, namayeza abhalwe ngugqirha, R863 inzuzo eyongezelekileyo/ongaphantsi/ngonyaka xa inzuzo ye-block okanye imida ongaphantsi iphelile PMB MC |
| Iinkonzo ze-General Practitioner (GP) nezeNgcali | Umda ekwabelwana ngawo wenzuzo ye-block zemihla ngemihla PMB MC F | Iinkonzo zokuxilongwa | PMB P |
| Inzuzo yokwandiswa kwe-network ye-GP (yabangaphantsi abanezigulo ezingapheliyo kwebhalisiweyo i-DMP) | ukuya okongezelekileyo ka-2 kwi-GP ye-network xa inzuzo ye-block zemihla ngemihla iphelile PMB MC P | I-Radiology (ehambele phambili) | Umda ongaphantsi kunye nomda wokulala esibhedlele we R26 985 /usapho/ngonyaka PMB A |
| Ulwusuleleko lwe-HIV infection, i-AIDS nezigulo ezifanayo | Ixhomekeke kubhaliso lweNkqubo Yolawulo Lwesifo Se-HIV PMB MC | I-Radiology (esisiseko) | Ukuba kusetyenziswe ongekho kwi-network ngokuzithandela intlawulo yokuncedisa ye-30% iza kusebenza PMB MC |
| Ukungazali | PMB MC P C | I-Renal dialysis | Umda ongaphantsi we R4 480 /ongaphantsi kunye R8 210 /usapho/ngonyaka PMB MC |
| Ukukhulelwa (ukongiwa ngaphambi nasemva kokubeleka). Ixhomekeke kubhaliso lwesicwangciso | Kuxhomekeka KwiiProtokoli Zesicwangciso Sezokukhulelwa PMB MC | | |

Iyafumaneka Ayifumaneki

100% yamaXabiso eskimu isebenza **PMB** Ikumda we **PMBs** **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkonzo **SUB** Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedleli yonyaka ngamnye **P** Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisiwe ye-PMB **H** Ixhomekeke kwimimida yesibhedlele yonyaka **U** Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network



I-EMERALD

IINZUZO ZASESIBHEDLELE

| | | | |
|--|--|--|---|
| I-Prescribed minimum benefits (PMBs) | ✓ % PMB U C DSP | I-Oncology (ichemotherapy kunye neradiotherapy) | Umda ongaphantsi we R449 790 /usapho/ngonyaka ✓ % PMB A P C |
| Inzuzo yaminyaka le yasesibhedlele (izibhedlele zikarhulumente nezabucala, ezotyando ezibhalisiweyo, iikliniki zasemini namaziko empilo yengqondo) | ✓ % PMB MC P C U | Ukufakelwa kwelungu nesicwili | R749 643 /ongaphantsi/ngonyaka, R25 447 /ongaphantsi ukwenzela i-corneal grafts ✓ % PMB MC P |
| Ukuxhomekeka kutywala neziyobisi | ✓ % PMB MC P | Ubugcisa be-Pathology nezoNyango | ✓ % PMB MC A P U |
| Iinkonzo zempilo ezinxulumeneyo | Kwabelwane ngayo nenzuzo yasesibhedlele ye R1 933 /usapho/ngonyaka ✓ % PMB MC P | I-Physiotherapy | R6 065 /ongaphantsi/ngonyaka ✓ % PMB P C |
| Ezinye iindlela ezingesosibhedlele (izibhedlele ezingezozengxaki ezinkulu namakhaya okongo) | ✓ % PMB MC P U | Iiplayensi zezonyango notyando namalungu afakelwayo | Ikumda we R51 010 /usapho/ngonyaka (kuyabelwana) generally, plus R51 010 /usapho/ngonyaka for joint revisions only ✓ % PMB MC P |
| Utofelo-gazi | ✓ % PMB A P C U | I-Radiology (ehambele phambili) | Umda ongaphantsi we R26 985 (kuyabelwana) ✓ % PMB A P C |
| Iinkonzo zamazinyo (ezilandelelanayo, ukubuyisela nezikhethekileyo) | Kwabelwana ngayo nomda wenzuzo yangaphandle kwesibhedlele ye R6 271 /ongaphantsi/ngonyaka Iquka isicwangciso seperiodontal ehlawulwa kumngcipheko, kuxhomekeka kwinzuzo yonyango lwe-periodontal ✓ % PMB A P | I-Radiology (esisiseko) | ✓ % PMB A U |
| Iinkonzo ezingxamisekileyo (isebe lengozi) | Ihlawulwe kwiinkonzo ze-GP ezingaphandle kwesibhedlele ze-non-PMB kunye neziganeko ezingagunyaziswanga ✓ % PMB A P C | I-Renal dialysis | Umda ongaphantsi we R321 268 /ongaphantsi/ngonyaka ye chronic dialysis ✓ % PMB MC A P C |
| Iinkonzo ze-GP nezengcali | ✓ % PMB MC P U | Iinkqubo zotyando (kuquka utyando lwe-maxillofacial) | ✓ % PMB A P U |
| Impilo Yengqondo | R22 489 /usapho/ugonyaka Ezingakumbi ekwabelwana ngazo ezinemida engaphantsi kunye neMpilo Yengqondo Yangaphandle Kwesibhedlele ye R2 616 /usapho/ngonyaka ukwenzela iinkonzo zezeMfundo neze-Industrial Psychologists ✓ % PMB MC P C | | |

✓ 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkono

























SUB Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedlele yonyaka ngamnye

P Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisive ye-PMB **H** Ixhomekek kwimimida yesibhedlele yonyaka

U Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network

✓ Iyafumaneka
✗ Ayifumaneki

IZINZUZO NGAPHANDLE KWESIBHEDLELA

| | | | |
|--|---|--|---|
| I-Personal Medical Savings Account (PMSA) |  | I-Pathology ne-Medical Technologists | Inomda we- R51 010 /usapho/ngonyaka  % PMB MC |
| linkonzo zezempilo ezibumbeneyo | Umda ekwabelwana ngawo kwi- Allied health services zasibhedlele ze R1 933  % PMB | Impilo yengqondo (Ukuya, uxilongo, uyango kunye/okanye intetho-ngcebiso yi-GP, i-Psychiatrist okanye i-Psychologist) | Umda ongaphantsi ekwabelwana ngawo nenzuzo yesibhedlele ye R22 489 /usapho/unyaka Ekuphinda kwabelwane ngawo nomda ongaphantsi weMpilo yeNgqondo yasesibhedlele ye R2 616 /usapho/ngonyaka ngeenkonzo ze-Educational and Industrial Psychologists  % PMB MC |
| I-Audiology, unyango lwasembenzini nonyango lokuthetha | Kwabelwana ngomda we R2 737 /ongaphantsi/unyaka kunye ne- R5 484 /usapho/unyaka ekwabelwana ngawo ne pathology nobugcisa bezamayeza nomda ongaphantsi we- R2 202 /ongaphantsi ne- R4 398 /usapho/ngonyaka  % PMB | linkonzo zamehlo (uxilongo lwamehlo, iifreyimu, iilensi, iilensi ezisisigxinaokanye ezilahwayo kunye namayeza wezinzulu) | Inomda we R2 817 /ongaphantsi rhoqo kwiminyaka emi- 2  % PMB MC |
| Inzuzo ye-block (inzuzo yamihla le) | Isikelwe umda kwi R5 610 /ongaphantsi kunye ne R11 224 /ngosapho ngonyaka  % PMB A P | I-Physiotherapy | Kwabelwana ngomda ongaphantsi kunye ne- Audiology, unyango lwasembenzini nonyango lokuthetha lwe R2 737 /ongaphantsi ne R5 484 /usapho/unyaka  % PMB |
| Isicwangciso Sokubuyiselwa Komqolo nentamo | Kuxhomekeka kubhaliso loMqolo Nentamo engapheliyo  % PMB MC | Amayeza nezitofu ezibhalwe ngugqirha | Kwabelwana nenzuzo yomda we-block yamihla le nomda wanphantsi we R2 786 /ongaphantsi kunye ne R5 572 /usapho/ngonyaka  % PMB MC P |
| Ulwaluko | Umda kazwelonke we R1 812 /ongaphantsi kuquka uncedo lwasemva kotyando phakathi kwinkqubo yenyanga e- 1  % PMB MC P C H | linkonzo zokongiwa ezikhuselayo | Umda we- R4 498 /ongaphantsi kunye ne R13 492 /usapho/unyaka, umda ongaphantsi we- R671 ukwenzela amayeza e homeopathy/ngosapho/ngonyaka – izigulo ezingapheliyo zezonyango, zinomda we R13 492 /onga phantsi kunye ne R27 169 ukwenzela izigulo ezingezezoze-PMB /usapho/ngonyango. Umda wesiganeko we R303 /ongaphantsi. Umda ongaphantsi we R1 133 /ongaphantsi/ngonyaka. Umda wasapho waminyaka le ukwi  % PMB MC C |
| linkonzo zamazinyo, ugqirha wamazinyo (ezesiqhelo, ugqirha wamazinyo kuquka izigulo ezinzulu) | Kwabelwana ngawo nomda wesibhedlele we R6 271 /ongaphantsi/unyaka  % PMB MC | I-Primary care extender | Lonke olunye ugonyo (ukongezelela kolukhoyo lwe-Influenza, i-Pneumococcal ne-HPV vaccinations), apho lufanelekileyo kwezonyango, kuxhomekeka kumda wezimali we R863 ngongaphantsi ngamnye ngonyaka.  % PMB MC |
| Uncedo longxamisekao (endleni nasemoyeni) |  % PMB MC | linkonzo zoxilongo | Kwabelwana ngawo neenkonzo ze- GP, i-pathology, ne-medical technology namayeza abhalwe ngugqirha, i- R863 eyinzuzo eyongezelelekileyo/ngamnye ongaphantsi/ngonyaka xa inzuzo ye-block okanye umda ongaphantsi uye waphela  % PMB MC |
| I-General Practitioner (GP) neenkonzozeengcali | Umda ekwabelwana ngawo weenzuzo zemihlangemihla  % PMB MC F | I-Radiology (ehambele phambili) Radiology (advanced) | Umda ongaphantsi ekwabelwana ngawo nomda wasesibhedlele we R26 985 /usapho/ngonyaka  % PMB A P C |
| Inzuzo ye-GP network extender (ukwenzela abangaphantsi abanezigulo ezingapheliyo kwi- DMP) | Ukuya ka-2 kwi-GP Ye-network kanye kwiinzuzo ze-block xa ziye zaphela  % PMB MC P | I-Radiology (esisiseko) | Umda ongaphantsi we- R4 480 /ongaphantsi kunye R8 210 /usapho/ngonyaka  % PMB MC U F |
| Ulwasurelelo lwe-HIV, i-AIDS nezigulo ezidibenezo | Ixhomekeke kubhaliso lwesiCwangciso Solawulo Lwesifo Se-HIV  % PMB MC | I-Renal dialysis | Ukuba usebenzisa umboneleli ongekho kwi-network ngokuzithandela uya kuhlawula i-30% ngesiganeko ngasinye  % PMB MC |
| Ukungafumani bantwana |  % PMB MC P C | | |
| Ukukhulelwa (ukunyanyekwla kwaphambe nasemva kokukhulelwa). Kuxhomekek kwisicwanciso sobhaliso | Kuxhomekeka kwiiProtokholi Zokhulelwa  % PMB MC | | |



Iyafumaneka



Aiyafumaneki

% 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkonzo

SUB Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulawula esibhedlele yonyaka ngamnye

P Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewiswe ye-PMB **H** Ixhomekek kwimimida yesibhedlele yonyaka

U Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network



IINZUZO ZANGAPHANDLE KWESIBHEDLELE

| | | | |
|--|---|--|--|
| I-Personal Medical Savings Account (PMSA) | | liaplayenzi zezonyango notyando namalungu afakelwayo | Ikumda we R13 274 /usapho/ngonyaka % PMB MC |
| Iinkonzo zempilo ezinxulumeneyo | Umda we R2 572 /ngophantsi kwakho kunye R3 867 /ngosapho % PMB F | Impilo yengqondo (Ukuya, uxilongo, uyango kunye/okanye intetho-ngcebiso yi-GP, i-Psychiatrist okanye i-Psychologist) | Umda ongaphantsi we R12 061 /usapho/ngonyaka Kwabiwa ngakumbi kwimida engaphantsi yokulala esibhedlele Impilo yengqondo of R2 616 /usapho/ngonyaka yeenkonzo yi-Psychologists Yezemfundo Nezoshishino |
| I-audiology, unyango lwezomsebenzi nolokuthetha | % PMB MC P C | Iinkonzo zamehlo (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine) | Umda we R1 748 /ongaphantsi rhoqo kwiminyaka emi-2 % PMB MC |
| Inzuzo ye-block (inzuzo zemihla ngemihla) | | I-Pathology ne-Medical Technologists | % PMB P F |
| Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu | Ixhomekeke kubhaliso Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu % PMB MC | I-Physiotherapy | Ziqukiwe Iinkonzo zempilo ezinxulumeneyo % PMB MC P C F |
| Ukoluka | Umda Jikelele we R1 812 /ngongaphantsi kuquka ukunyanyekelwa emva kotyando kwinyanga e-1 yotyando % PMB MC P C | Iyeza elibalwe ngugqirha nenaliti | R671 family limit/family/year for homeopathic medicine. Limited to R109/beneficiary/event, and R303/beneficiary/year, Contraceptives limited to R3 414/beneficiary/year % PMB MC C |
| Iinkonzo zamazinyo (ezilandelelanayo, amazinyo kuquka amayeza wezinzulu) | % PMB MC | Iinkonzo zonyango lokuthintela | Lonke olunye ugonyo (ukongezelela kolukhoyo lwe- Influenza, iPneumococcal ne-HPV vaccinations), apho kufanelekileyo ngokwezonyango, kuxhomekeka kumda wezimali we R863 ngoNgaphantsi ngonyaka. % PMB MC |
| Uncedo longxamiseko (endleleni nasemoyeni) | % PMB MC | I-Primary care extender | |
| Iinkonzo ze-General Practitioner (GP) nezeNgcali | % PMB MC | Iinkonzo zoxilongo | % PMB P |
| Inzuzo yokwandiswa kwe-network ye-GP (yabangaphantsi abanezigulo ezingapheliyo kwebhalisiweyo i-DMP) | | I-Radiology (ehambele phambili) | Umda ongaphantsi ekwabelwana ngawo nomda wasesibhedlele we R25 651 /usapho/unyakar % PMB A P C |
| Ulwasureleko lwe-HIV infection, i-AIDS nezigulo ezifanayo | Ixhomekeke kubhaliso lweNkqubo Yolawulo Lwesifo Se-HIV % PMB MC | I-Radiology (esisiseko) | % PMB MC U F Ukuba usebenzise umboneleli ongekho kwi- network ngokuzithandela, intlawulo ehambisanayo ye 30% kuza kusebenza yona ngesinganeke ngasinye |
| Ukungazali | Kuxhomekeka KwiiProtokoli Zesicwangciso Sezokukhulelwa % PMB MC | I-Renal dialysis | % PMB MC |



% 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkonzo
SUB Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulalisa esibhedlele yonaka ngamnye
P Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisiwe ye-PMB **H** Ixhomekeke kwimimida yesibhedlele yonaka
U Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network



RUBY

IINZUZO ZESIBHEDLELE

| | | | |
|--|---|--|---|
| I-Prescribed minimum benefits (PMBs) | ✓ % PMB U C DSP | I-Oncology (chemotherapy and radiotherapy) | Umda ongaphantsi we R404 813 /usapho/ngonyaka ✓ % PMB A P C |
| Inzuzo yaminyaka le yasesibhedlele (izibhedlele zikarhulumente nezabucala, ezotyando ezibhalisiweyo, iikliniki zasemini namaziko empilo yengqondo) | ✓ % PMB MC P H C | Ukufakelwa kwelungu nesicwili | R749 643 /ongaphantsi/ngonyaka, R25 447 /ongaphantsi ukwenzela i-corneal grafts ✓ % PMB MC P |
| Ukuxhomekeka kutywala neziyobisi | ✓ % PMB MC P | Ubugcisa be-Pathology nezoNyango | ✓ % PMB MC A P |
| Iinkonzo zempilo ezinxulumeneyo | Ikumda we PMSA and block benefit ✓ % PMB MC P | I-Physiotherapy | R6 065 /ongaphantsi/ngonyaka ✓ % PMB P C |
| Ezinye iindlela ezingesibhedlele (izibhedlele ezingezozengxaki ezinkulu namakhaya okongo) | ✓ % PMB MC P | Iiplayensi zezonyango notyando namalungu afakelwayo | Ikumda we R51 010 /usapho/ngonyaka (kuyabelwana) generally, plus R51 010 /usapho/ngonyaka for joint revisions only ✓ % PMB MC P |
| Utofelo-gazi | ✓ % PMB A P C | I-Radiology (ehambele phambili) | Umda ongaphantsi we R26 985 (kuyabelwana) ✓ % PMB A P C |
| Iinkonzo zamazinyo (ezilandelelanayo, ukubuyisela nezikhethekileyo) | Kwabelwana ngayo nomda wenzuzo yangaphandle kwesibhedlele ye R4 080 /ongaphantsi/ngonyaka Iquka isicwangciso seperiodontal ehlawulwa kumngcipheko, kuxhomekeka kwinzuzo yonyango lwe-periodontal ✓ % PMB A P H | Radiology (esisiseko) | ✓ % PMB A |
| Iinkonzo zongxamiseko (isebe labagula kakhulu) | Ihlawulwe ivela kwiinkonzo ze-GP zangaphandle kwesibhedlele ezingezizo eze-PMB neziganeko ezingagunyaziswanga ✓ % PMB A P C | I-Renal dialysis | Umda ongaphantsi we R321 268 /ongaphantsi/ngonyaka ye chronic dialysis ✓ % PMB MC A P C |
| Iinkonzoze-GP neeNgcali | ✓ % PMB MC P | Iinkqubo zotyando (kuquka utyando lwe-maxillofacial) | Ayinaamida, iquka utyando lwe-maxillofacial surgery ✓ % PMB A P |
| Iisigulo sengqondo | R22 489 / usapho/unyaka Umda ongaphantsi ongakumbi ekwabelwana nawo neMpilo yeNgqondo yangaphandle kwesibhedlele R2 616 /usapho/unyaka ngeenkonzo zezeMfundo ne-Industrial Psychologists ✓ % PMB MC P C | | |

Iyafumaneka
 Ayifumaneki

% 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkonzo
SUB Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedlele yonyaka ngamnye
P Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisiwe ye-PMB **H** Ixhomekeke kwimimida yesibhedlele yonyaka
U Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network



I-RUBY

IINZUZO ZANGAPHANDLE KWESIBHEDLELE

| | | | |
|--|--|--|---|
| I-Personal Medical Savings Account (PMSA) | I-20% yentlawulo yonyaka iyodwa eyenziwe ebueni bonyaka-mali ✔️ % PMB | Iiplayensi zezonyango notyando namalungu afakelwayo | Ikumda we R51 010 /usapho/ngonyaka ✔️ % PMB MC |
| Iinkonzo zempilo ezinxulumeneyo | Ixhomekeke kwi-PMSA neenzuzo ze-block ✔️ % PMB | Impilo yengqondo (Ukuya kwagqirha, uhlobo, unyango kunye/okanye i-Psychiatrist okanye ngeenkonzo ze-Psychologist) | Ikumda we PMSA Further Kwabelwana ngawo ne in hospital GP, Health of R2 616 /usapho/ngonyaka for servi Educational and Industrial Psychologists ✔️ % PMB MC |
| I-audiology, unyango lwezomsebenzi nolokuthetha | Ixhomekeke kwi-PMSA neenzuzo ze-block ✔️ % PMB | Iinkonzo zamehlo (uhlobo lwamehlo, iifreyimu zenzuzo, ilensi, ezisisigxina okanye ezilahlwayo ii-contact lenses namayeza ezinzulu) | Ikumda we PMSA and block ✔️ % PMB MC |
| Inzuzo ye-block (inzuzo zemihla ngemihla) | R2 735 /usapho/ngonyaka ✔️ % PMB | I-Pathology ne-Medical Technologists | Ngokuxhomekeke kwi-PMSA kunye nenzuzo yebhloko ✔️ % PMB |
| Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu | Ixhomekeke kubhaliso Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu ✔️ % PMB MC | I-Physiotherapy | Ngokuxhomekeke kwi-PMSA kunye nenzuzo yebhloko ✔️ % PMB |
| Ukoluka | Umda Jikelele we R1 812 /ngongaphantsi kuquka ukunyanyekelwa emva kotyando kwinyanga e-1 yotyando ✔️ % PMB MC P C H | Amayeza nezitofu ezibhalwe ngugqirha | Subject to PMSA and Ikumda we R228 /beneficiary/event and a Umda we R671 /usapho/ngonyaka kumayeza e-homeopathy ✔️ % PMB MC C |
| Iinkonzo zamazinyo (ezilandelelanayo, amazinyo kuquka amayeza wezinzulu) | Kwabelwana nomda wesibhedlele we R4 080 /ongaphantsi/ngonyaka ✔️ % PMB MC | Iinkonzo zokonga okuthintelayo | Lonke olunye ugonyo (ukongezelela kolukhoyo lwe-Influenza, i-Pneumococcal ne- HPV), apho kufanelekileyo ngokwezonyango, kuxhomekeka kumda wezimali we R863 ngoNgaphantsi ngonyaka. ✔️ % PMB MC |
| Uncedo longxamiseko (endleleni nasemoyeni) | ✔️ % PMB MC | Ukwandiswa kokunyanyekelwa okuyintloko | ✖️ |
| Iinkonzo ze-General Practitioner (GP) nezeNgcali | Ikumda we PMSA ✔️ % PMB MC | Iinkonzo zokuxilongwa | ✔️ % PMB P |
| Inzuzo yokwandiswa kwe-network ye-GP (yabangaphantsi abanezigulo ezingapheliyo kwebhalisiweyo i-DMP) | Ukuya okongezelekileyo ka-1 kwi-GP ye-network xa inzuzo ye-block yemihla ngemihla iphelile ✔️ % PMB MC | I-Radiology (ehambele phambili) | Umda ongaphantsi kunye nomda wokulala esibhedlele we R26 985 /usapho/ngonyaka ✔️ % PMB A P C |
| Ulwasureleko lwe-HIV infection, i-AIDS nezigulo ezifanayo | Ixhomekeke kubhaliso lweNkqubo Yolawulo Lwesifo Se-HIV ✔️ % PMB MC | Radiology (esisiseko) | Ngokuxhomekeke kwi-PMSA ✔️ % PMB MC |
| Ukungazali | ✔️ % PMB MC P C | I-Renal dialysis | Ukuba umboneleli ongekho kwi-network usetyenziswe ngokuzithandela, intlawulo yokuncedisa ye-30% iza kufuneka kwisiganeko ngasinye ✔️ % PMB MC |
| Ukukhulelwa (ukongiwa ngaphambi nasemva kokubeleka). Ixhomekeke kubhaliso lwesicwangciso | Kuxhomekeka KwiiProtokoli Zesicwangciso Sezokukhulelwa ✔️ % PMB MC | | |



Iyafumaneka

Aiyifumaneki

- %** 100% yamaXabiso eskimu isebenza **PMB** Ikumda we **PMBs** **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkonzo
- SUB** Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedlele yonyaka ngamnye
- P** Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisiwe ye-PMB **H** Ixhomekeke kwimimida yesibhedlele yonyaka
- U** Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network

IINZUZO ZAPHAKATHI ESIBHEDLELE

| | | | |
|--|--|--|---|
| I-Prescribed minimum benefits (PMBs) | ✓ % PMB U C DSP | I-Oncology (chemotherapy and radiotherapy) | Umda ongaphantsi we R449 790 /usapho/ngonyaka ✓ % PMB A P C |
| Inzuzo yaminyaka le yasesibhedlele (izibhedlele zikarhulumente nezabucala, ezotyando ezibhalisiweyo, iikliniki zasemini namaziko empilo yengqondo) | ✓ % PMB MC P C U | Ukufakelwa kwelungu nesicwili | R749 643 /ongaphantsi/ngonyaka, R25 447 /ongaphantsi ukwenzela i-corneal grafts ✓ % PMB MC P |
| Ukuxhomekeka kutywala nezinyobisi | ✓ % PMB MC P | Ubugcisa be-Pathology nezonyango | ✓ % PMB MC A P U |
| Iinkonzo zempi ezinxulumeneyo | Kwabelwane ngayo nenzuzo yasesibhedlele ye R1 933 /usapho/ngonyaka ✓ % PMB MC P | I-Physiotherapy | R6 065 /ongaphantsi/ngonyaka ✓ % PMB P C |
| Ezinye iindlela ezingesosibhedlele (izibhedlele ezingezozengxaki ezinkulu namakhaya okongo) | ✓ % PMB MC P U | Iiplayensi zezonyango notyando namalungu afakelwayo | Ikumda we R51 010 /usapho/ngonyaka (kuyabelwana) generally, plus R51 010 /usapho/ngonyaka for joint revisions only ✓ % PMB MC P |
| Utofelo-gazi | ✓ % PMB A P C U | I-Radiology (ehambele phambili) | Umda ongaphantsi we R26 985 (kuyabelwana) ✓ % PMB A P C |
| Iinkonzo zamazinyo (ezilandelelanayo, ukubuyisela nezikhethekileyo) | Kwabelwana ngayo nomda wenzuzo yangaphandle kwesibhedlele ye R6 271 /ongaphantsi/ngonyaka Iquka isicwangciso seperiodontal ehlawulwa kumngcipheko, kuxhomekeka kwinzuzo yonyango lwe-periodontal ✓ % PMB A P | Radiology (esisiseko) | ✓ % PMB A U |
| Iinkonzo zongxamiseko (isebe labagula kakhulu) | Ihlawulwe ngeenkono ze-GP zangaphandle kwesibhedlele esingeyo PMB neziganeko ezingagunyaziswanga ✓ % PMB A P C | I-Renal dialysis | Umda ongaphantsi we R321 268 /ongaphantsi/ngonyaka ye chronic dialysis ✓ % PMB MC A P C |
| Iinkonzo ze-GP Nengcali | ✓ % PMB MC P U | Iinkqubo zotyando (kuquka utyando lwe-maxillofacial) | ✓ % PMB A P U |
| Iimpilo yengqondo | R22 489 /usapho/unyaka Kwabelwane ngakumbi nomda ongaphantsi ngaphandle komda weMpilo Yengqondo yangaphandle ye R2 616 /usapho/unyaka yeenkonzo ze-Educational ne-Industrial Psychologists ✓ % PMB MC P C | | |



Iyafumaneka



Ayifumaneki

% 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkono

SUB Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedlele yonyaka ngamnye

P Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisiwe ye-PMB **H** Ixhomekek kwimimida yesibhedlele yonyaka

U Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network

IINZUZO ZAPHAKATHI ESIBHEDLELE

| | | | |
|--|---|--|---|
| I-Prescribed minimum benefits (PMBs) | ✓ % PMB U C DSP | | |
| Inzuzo yaminyaka le yasesibhedlele (izibhedlele zikarhulumente nezabucala, ezotyando ezibhalisiweyo, iikliniki zasemini namaziko empilo yengqondo) | ✓ % PMB MC P C | I-Oncology (I-Oncology (i-chemotherapy ne-radiotherapy)) | Umda ongaphantsi we R590 353 /usapho/ngonyaka ✓ % PMB A P C |
| Ukuxhomekeka kutywala nezinyobisi | ✓ % PMB MC P | Ukufakelwa kwelungu nesicwili | R749 643 /ongaphantsi/ngonyaka, R25 447 /ongaphantsi ukwenzela i-corneal grafts ✓ % PMB MC P |
| linkonzo zempilo ezinxulumeneyo | Ixhomekeke kwinzuzo yemihla ngemihla ye-block ✓ % PMB MC P | I-Pathology nobuGcisa Bezamayeza | ✓ % PMB MC A P U |
| Okunye ngaphandle kwesibhedlele (ezingekho nzulu) | ✓ % PMB MC P U | I-Physiotherapy | R6 065 /ongaphantsi/ngonyaka ✓ % PMB P C |
| Utofelo-gazi | ✓ % PMB A P C U | Iiplayensi zonyango nezotyando | Umda we R68 906 /usapho/unyaka owabiwayo jikelele, kunye R68 906 /usapho/unyaka wohlolo lwemisipha ✓ % PMB MC P |
| linkonzo zamayeza (eziqhelekileyo, ukubuyiselwa nezikhethekileyo) | Umda owabiwayo kunye nenzuzo yangaphandle kwesibhedlele R11 187 /ongaphantsi/ngonyaka Iquka isicwangciso se-periodontal ehlawulwa isuka kweyomngcipheko, kuxhomekeka kwiinzuzo zonyango lwe-periodontal ✓ % PMB A P | I-Radiology (ehambele phambili) | Umda ongaphantsi ka R33 736 (ziyabiwa) ✓ % PMB A P C |
| linkonzo zongxamiseko (isebe labagula kakhulu) | Ihlawule kwiinkonzo ze-GP zezo zingeyo - PMB neziganeko ezingagunyaziswanga ✓ % PMB A P C | I-Radiology (esisiseko) | ✓ % PMB A U |
| linkonzo ze-GP neNgcali | ✓ % PMB MC P | I-Renal dialysis | Umda ongaphantsi we R321 268 /ongaphantsi/ngonyaka ye-chronic dialysis ✓ % PMB MC A P C |
| Isigulo sengqondo | R47 225 /usapho/unyaka Kwabiwe ngokungakumbi ngomda ongaphantsi kunye neMpilo yengqondo yangaphandle kwesibhedlele ye R2 616 /usapho/unyaka ngeenkono ze-Educational ne Industrial Psychologists ✓ % PMB MC P C | Iinkqubo zotyando (kuquka utyando lwe-maxillofacial) | ✓ % PMB A P U |

 Iyafumaneka
 Ayifumaneki

% 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkono
SUB Ixhomekeke kweminye imida ebekiweyo, jonga i-GEMS Rules **A** Ixhomekeke kwinkonzo enokuthanani nenzuzo yokulaliswa esibhedlele yonyaka ngamnye
P Kufuneka isigunyaziso **C** 100% yeendleka, kuxhomekeka, kwimithetho ewisiwe ye-PMB **H** Ixhomekeke kwimimida yesibhedlele yonyaka
U Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network



I-ONYX

IINZUZO ZANGAPHANDLE KWESIBHELELE

| | | | |
|--|---|--|---|
| I-Personal Medical Savings Account (PMSA) | | Iiplayensi zezonyango notyando namalungu afakelwayo | Ikumda we R68 906 /usapho/ngonyaka % PMB MC |
| Iinkonzo zempilo ezinxulumeneyo | Kwabelwana ngomda ngokwenzuzo ye-block yemihla ngemihla % PMB | Impilo yengqondo (Ukuya, uxilongo, uyango kunye/okanye intetho ngeebiso yi-GP, i-Psychiatrist okanye i-Psychologist) | Kwabelwana ngawo ne in hospital Impilo yengqondo of R2 616 /usapho/ngonyaka yeenkonzo yi-Psychologists Yezemfundo Nezoshishino % PMB MC |
| I-audiology, unyango lwezomsebenzi nolokuthetha | Ixhomekeke kwiinzuzo zemihla ngemihla % PMB | Iinkonzo zamehlo (uxilongo lwamehlo, iifreyimu, iilensi, iilensi ezisisigxinaokanye ezilahwayo kunye namayeza wezinzulu) | Umda we R3 325/ongaphantsi rhoqo kwiminyaka emi-2 % PMB MC |
| Inzuzo ye-block (inzuzo zemihla ngemihla) | Iquka i-GP neenkonziso zeengcali, i-radiology esisiseko, i-pathology, Iinkonzo zempilo ezinxulumeneyo, I-Physiotherapy, unyango lwasemsebenzini nonyango lokuthetha, impilo yengqondo, ukukhulelwa nokucwangcisa Ikumda we R11 801 ngongaphantsi ngamnye ne- R23 604 /usapho/ngonyaka % PMB A P | I-Pathology ne-Medical Technologists | Kwabelwana ngayo nomda ongaphantsi wenzuzo ye-block yamihla % PMB |
| Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu | Ixhomekeke kubhaliso Iprogramu Yoncedo Kumqolo Nentamo Ehlala Ibuhlungu % PMB MC | I-Physiotherapy | Kwabelwana ngayo kumda wenzuzo ye-block % PMB MC P |
| Ukoluka | Umda Jikelele we R1 812 /ngongaphantsi kuquka ukunyanyekelwa emva kotyando kwinyanga e-1 yotyando % PMB MC P C H | Amayeza nezitofu ezibhalwe ngugqirha | Umda we R7 582 /ngongaphantsi kwakho kunye R21 236 /usapho/ngonyaka, umda ongaphantsi we R671 kumayeza e-homeopathy/usapho/ngonyaka - Izigulo zezonyango ezingapheliyo, Umda we R23 040 /ngongaphantsi kwakho kunye ne R47 225 ngezigulo ezingezeze -PMB /usapho/ngonyaka. Umda wesiganeko we R377 /beneficiary. Umda ongaphantsi we R1 382 /ngongaphantsi/ngonyaka. Umda wasopho wonyaka we R2 289 % PMB MC C |
| Iinkonzo zamazinyo (ezilandelelanayo, amazinyo kuquka amayeza wezinzulu) | Kwabelwana nomda wesibhedlele we R11 187 /ngongaphantsi/ngonyaka % PMB MC | Iinkonzo zokongiwa ezikhuselayo | Lonke olunye ugonyo (ukungezelela kolukhoyo lwe-Influenza, i-Pneumococcal ne- HPV), apho kufanelekileyo ngokwezonyango, kuxhomekeka kumda wezimali we R863 ngoNgaphantsi ngonyaka. % PMB MC |
| Uncedo longxamiseko (endleleni nasemoyeni) | % PMB MC | Ukwandiswa kokunyanyekelwa okuyintloko | |
| Iinkonzo ze-General Practitioner (GP) nezeNgcali | Umda ekwabelwana ngawo wenzuzo ye-block yemihla ngemihla % PMB MC F | Iinkonzo zokuxilongwa | % PMB P |
| Inzuzo yokwandiswa kwe-network ye-GP (yabangaphantsi abanezigulo ezingapheliyo kwebhalisiweyo i-DMP) | 1 additional consultation at network GP once day-to-day block benefit is exhausted % PMB MC P | I-Radiology (ehambele phambili) | Umda ongaphantsi kunye nomda wokulala esibhedlele we R33 736 /usapho/ngonyaka % PMB A P C |
| Ulwusuleleko lwe-HIV infection, i-AIDS nezigulo ezifanayo | Ixhomekeke kubhaliso lweNkqubo Yolawulo Lwesifo Se-HIV % PMB MC | I-Radiology (esisiseko) | Kwabelwana ngayo nomda wenzuzo ye-block yemihla ngemihla % PMB MC U F |
| Ukungazali | % PMB MC P C | I-Renal dialysis | Ukuba usebenzise umboneleli ongekho kwi-network ngokuzandela is voluntarily used, a Intlawulo ehambisanayo ye-30% iza kusetyenziswangesiganeko ngasinye % PMB MC |
| Ukukhulelwa (ukongiwa ngaphambi nasemva kokubeleka). Ixhomekeke kubhaliso lwesicwangciso | Kuxhomekeka KwiiProtokoli Zesicwangciso Sezokukhulelwa % PMB MC | | |



- %** 100% yamaXabiso eskimu isebenza **PMB** Ikumda we PMBs **MC** Ixhomekeke ekusetyenzisweni **DSP** I-DSP kwabaTyunjiswe Ababoneleli Ngeenkonziso
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- U** Ayinamda, jonga imithetho ye Skimu **F** Ixhomekeke ekuthunyelweni yi-GP ye-network

Iindlela zokuqhagamshelana

I-Client Liaison Office (CLO)

Sikuxhobisa ngemfundo.

Icandelo le-CLO lixakeke ngokufundiswa kwamalungu ngeeseshoni nee-workshops ukuze kuxhotyiswe amalungu atsho aziqonde kakuhle iinzuzo, imithetho yeSkimu neenkqubo.

Icandelo le-CLO uyazikhethela ngokwakho kuwo onke amaphonda ayi-9.

Thumela i-Email: clo@gems.gov.za ucele idinga nomnye wabameli bethu.



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0800 212 202
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Amaphepha ethu amaziko okuncokola:



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Government Employees Medical Scheme

Ibhunga LeSkimu Sezonyango



IZiko Loqhagamshelwano Le-CMS,
0861 123 267

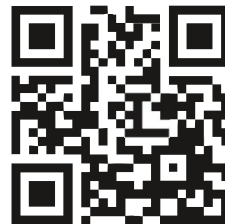


I-email
information@medicalschemes.co.za



I-Web
www.medicalschemes.co.za

Sebenzisa i-GEMS Member App esebenza ngeendlela ngeendlela neSkimu ekhaya okanye naphina apho ukhoyo wenze ubomi bakho kube lula.



Sebenzisa i-QR Code ukudawulowuda i-GEMS Member App



Ukuzikhulula

Le ncwadana iqulethe ushwankathelo lweenzuzo zezonyango ezinikelwa yi-GEMS kunyaka ka-2023 kunye nemali/iiprimiyam ezihlawulwa nyanga nganye ezifunekayo ezinxulumene nako oko ("Iinzuzo Nemali Ehlawulwayo ye-GEMS ka-2023").

I-CMS yokugqibela yeeNzuzo Neemali Ezihlawulwayo ze-GEMS zika-2023 ziye zafakwa kwimiGaqo ye-GEMS zaza zapapashwa kwibusayithi ye-GEMS. Xa kungenzeka kubekho ukungqubana phakathi kwesigama sale ncwadana kwakunye naleyo yemiGaqo ye-GEMS, yile migaqo eza kuebzenza. Ukuze ufumane uhlelo oluzeleyo lweenzuzo neMali Ehlawulwayo ye-GEMS ka-2023, nceda ujonge iziHlomelo B, C, D, E, F no G wemiGaqo ye-GEMS, enokuthi ifunyanwe kwiwebhusayithi ye-GEMS ku www.gems.gov.za. Ukwanokuthi uqhagamshelane nathi ngokuthe ngqo ku-0860 00 4367 ukuze ucele ikopi