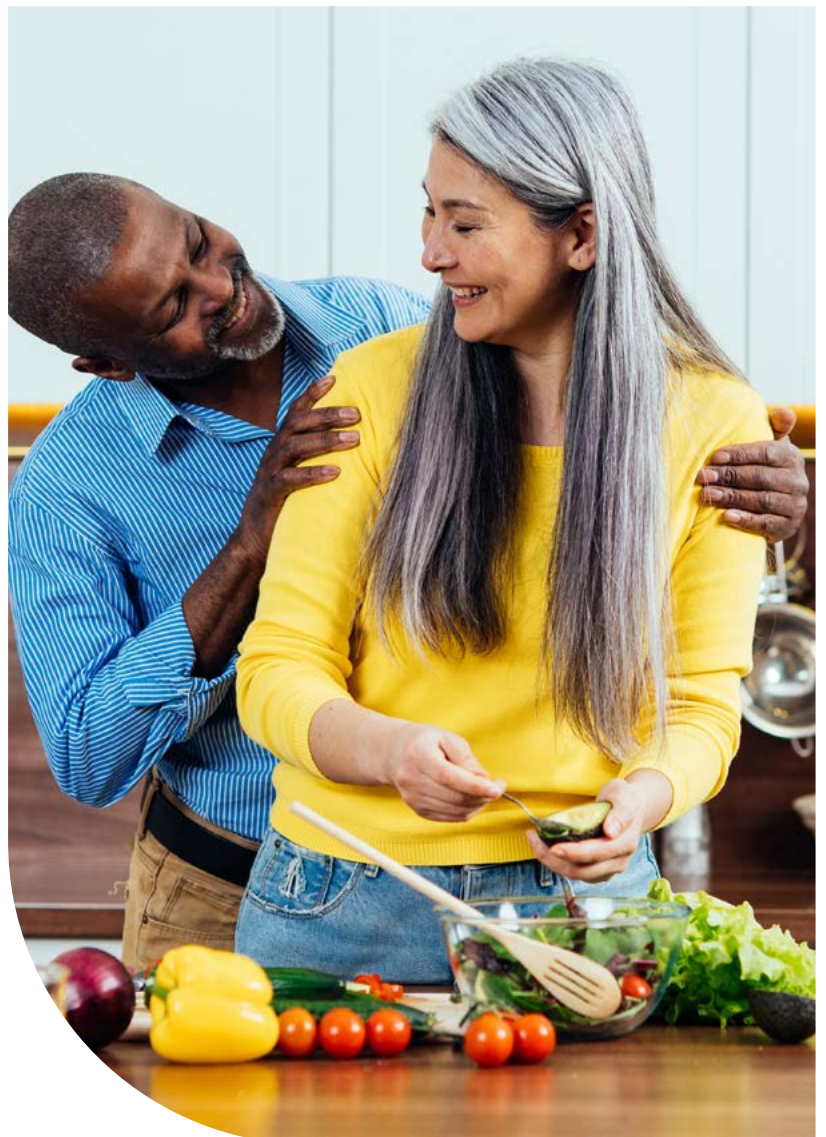
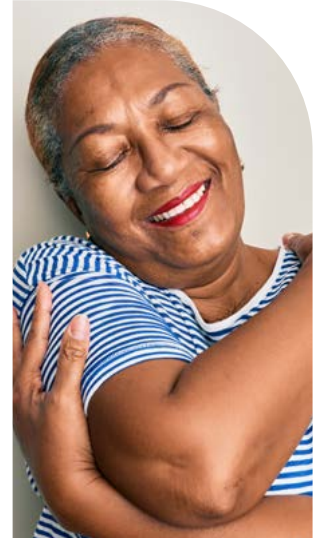
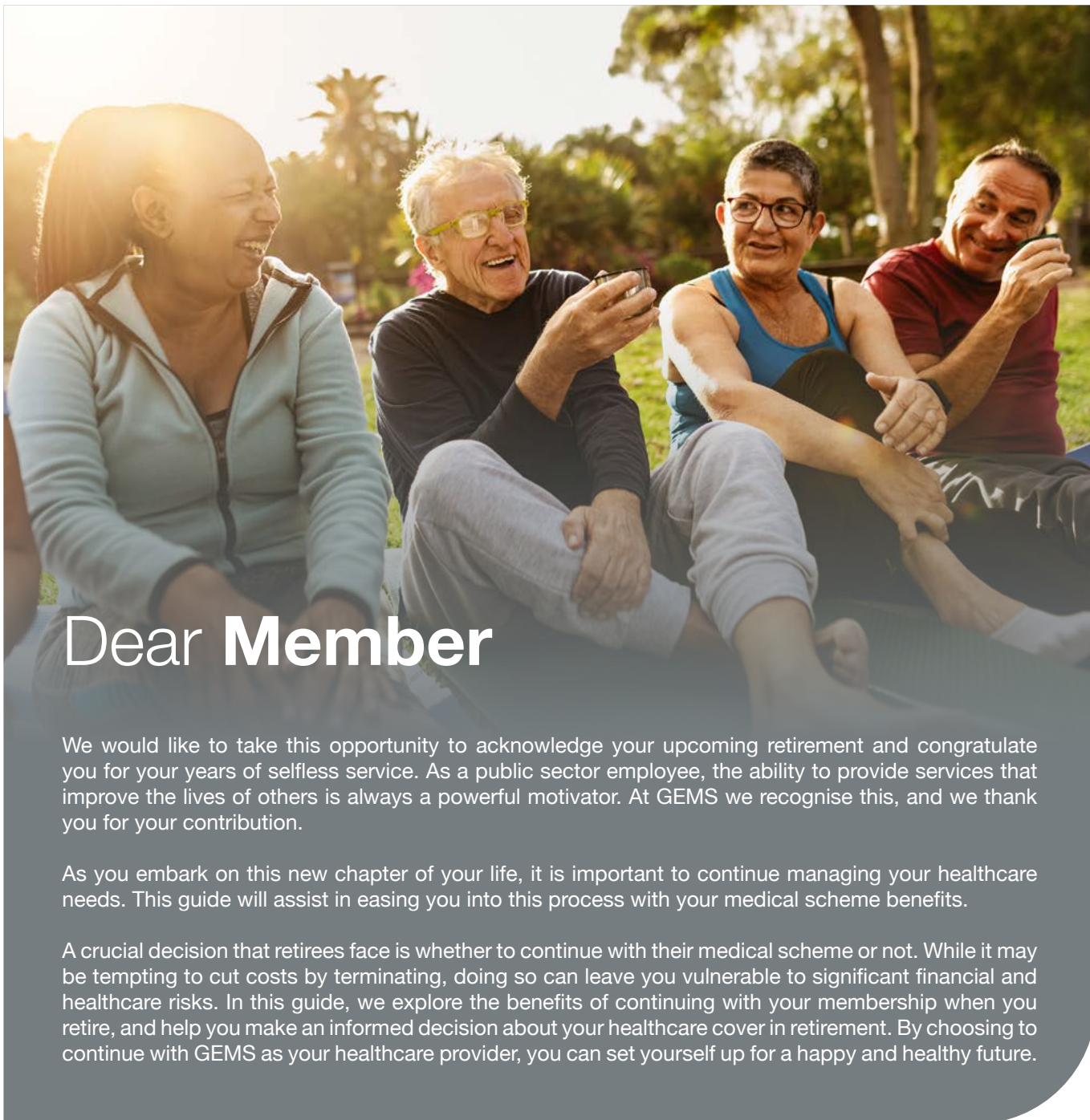


Your quick guide to  
**transferring to a  
GEMS pensioner  
membership**



DISCOVER THE  
**BRILLIANCE**  
OF **GEMS**



# Dear Member

We would like to take this opportunity to acknowledge your upcoming retirement and congratulate you for your years of selfless service. As a public sector employee, the ability to provide services that improve the lives of others is always a powerful motivator. At GEMS we recognise this, and we thank you for your contribution.

As you embark on this new chapter of your life, it is important to continue managing your healthcare needs. This guide will assist in easing you into this process with your medical scheme benefits.

A crucial decision that retirees face is whether to continue with their medical scheme or not. While it may be tempting to cut costs by terminating, doing so can leave you vulnerable to significant financial and healthcare risks. In this guide, we explore the benefits of continuing with your membership when you retire, and help you make an informed decision about your healthcare cover in retirement. By choosing to continue with GEMS as your healthcare provider, you can set yourself up for a happy and healthy future.

As a GEMS member, you can choose between the two options below when you retire:

1

**Continue on your benefit option:**

This option allows you to maintain your current level of healthcare coverage, including access to GEMS benefits and services.

2

Continue and transfer to another benefit such as Tanzanite One or Emerald Value. These options provide comprehensive healthcare coverage at a reduced rate compared to other GEMS options.

# Pensioner **subsidy**

As a government retiree you may qualify for a post-retirement medical benefit. This benefit may assist you with covering your medical aid contributions during retirement.

## How do you qualify?

The amount of your subsidy depends on the length of your service:

**15<sup>+</sup>**  
Years

**15<sup>-</sup>**  
Years

If you have LESS THAN 15 YEARS of actual service, you will receive a once-off medical benefit. The amount payable depends on whether you have less than 10 years' service, or less than 15 years' service.

## Subsidy requirements

**12**  
Months

Member remained a principal member of a registered medical scheme for 12 months immediately before the date he/she exited or exits the public service.



Member exited or exits the public service because of retirement (including early retirement), death or dismissal on account of incapacity due to ill health or injury on duty.

**50**  
Years of age

Member has attained at least 50 years of age.

**15**  
Years of service

Member has at least 15 years of actual service; For Injury On Duty (IOD), all benefits will be monthly no matter the years of service.



Members who do not meet the service year requirements may still be eligible for a gratuity payment, which will be paid directly to the member.

Despite not meeting the requirements the member can continue with GEMS membership, but they will be responsible for paying the full contributions.

# The subsidy policy for pensioners on GEMS is as follows:

## Level 1 to 5

GEMS Pensioner members who were on salary level 1 to 5 and on the Tanzanite One option while they were active employees, and retire on the same option, will continue to receive a 100% subsidy for the main member and up to one dependant, up to a maximum of amount which is determined every year.



Pensioner members will receive 75% of their monthly contribution as a subsidy to the maximum amount determined every year for a member without dependants and for a member with dependants.



If you have any questions about Post-retirement medical benefit, you may discuss them with the GPAA. Please note that the qualifying criteria to join GEMS as a Pensioner member is determined by the GEMS Scheme Rules.



You and your dependants are not allowed to belong to more than one medical scheme at the same time.





# How do I continue with my membership after retirement?

To continue your membership, you must follow these 3 steps.

## STEP 01

### Apply for your post-retirement medical subsidy

Apply by providing the following documents to GPAA:



#### Z583

A completed Z583 (obtain from your department HR).



#### Supporting documents

Certified copies of Identity documents (certified not longer than six months ago) for all beneficiaries on the medical scheme and proof of studies for students, or medical reports for disabled dependants.



#### Member certificates

Membership certificates of all medical schemes you belonged to in your last 12 months of service with the government.



#### Pay slip

A copy of your last salary advice.



#### Banking Details Form

If you have less than 15 years' services, a completed Banking Details Form.

# STEP 02

## Complete the following to continue your membership:



### Forms

Z583 and Z894 form to be completed



### Supporting documents

Certified copies of Identity documents for all beneficiaries on the medical scheme and proof of studies for students, or medical reports for disabled dependant



### Salary advice

Your last salary advice



### GEMS

Application forms



### FICA documents

FICA documentation not older than 3 months (a certified copy of your ID, proof of address and Stamped Bank statement)

## Choose between six excellent healthcare benefit options:



### Tanzanite One

#### Entry Level Care-coordinated Network Option

In-Hospital benefits within a defined hospital network subject to an annual hospital limit. Out-of-Hospital benefits subject to GEMS Network and FP nomination and Specialist rules



### Beryl

#### Entry Level Network Option

In-Hospital benefits subject to an annual hospital limit. Out-of-Hospital benefits subject to GEMS network



### Ruby

#### Mid-Level Savings Option

Comprehensive In-Hospital benefits. Out-of-Hospital benefits subject to a Savings account and Block Benefit



### Emerald Value

#### High Level Care-coordinated Network Option

Comprehensive In-Hospital benefits within a defined hospital network. Comprehensive Out-of-Hospital benefits subject to GEMS network, FP nomination. Day-to-day Block Benefit



### Emerald

#### High Level Benefit Option Comprehensive In-Hospital benefits

Comprehensive Out-of-Hospital benefits subject to Day-to-day Block Benefit and Primary Care Extender Benefit.



### Onyx

#### Top Level Benefit Option Comprehensive In-Hospital benefits

Comprehensive Out-of-Hospital benefits subject to a high value Day-to-day Block Benefit

Calculate your contributions, by using our contributions calculator on our website, [www.gems.gov.za](http://www.gems.gov.za).

# STEP 03

## Submitting your GEMS application form

A completed GEMS application form with supporting documentation may be submitted via the below channels:



### Email

enquiries@gems.gov.za



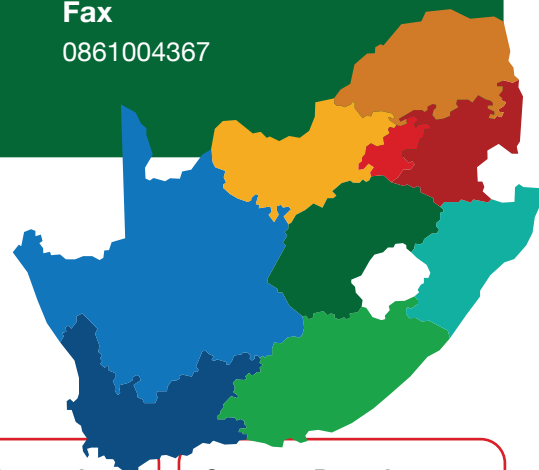
### Post

GEMS at Private Bag X782,  
Cape Town 8000



### Fax

0861004367



## Dropped off at one of the GEMS Walk-in Centres

(please check below for the walk-in Centre near you)

### Free State, Bloemfontein Bloem Plaza

Shop 124, Charlotte  
Maxeke Street

### North West, Klerkdrop City Mall

Shop 101, Cnr OR Tambo  
and President Street

### Gauteng, Johannesburg Traduna House

118 Jorrisen Street, Ground  
Floor, Cnr Jorrison and Civic  
Boulevard

### Gauteng, Pretoria Sancardia Building

Shop 51, First Floor,  
cnr Beatrix & Church  
Streets, Arcadia

### Free State, Welkom Gold Fields Mall

Shop 51A, Cnr Strateway  
and Buiten Street

### Limpopo, Polokwane GEMS walk-in Centre

Shop 1, 52 Market Street

### Northern Cape, Upington Market Street

61A Market Street

### Metropolitan Centre

Thohoyandou Unit G3

### KwaZulu-Natal Pietermaritzburg Arch

39/45 Chief Albert Luthuli  
Street, Pietermaritzburg

### Western Cape, Worcester Mountain Mill Shopping

Office 5, 72 High Street,  
Worcester Central

### Mpumalanga, Nelspruit Nedbank Centre

Shop No.18, 30 Brown  
Street

### Northern Cape, Kimberley New Park Centre

Shop 14, Bultfontein  
Wayard Lawson Street

### North West, Mafikeng Mmabatho Megacity

Shopping Centre, Shop  
39, c/o Sekame and James  
Moraka Streets, Mmabatho

### Western Cape, Worcester Q Squared Shopping Centre

Office 5, 72 High Street  
Worcester Central, 6849

### Mpumalanga, eMalahleni Safeways Crescent Centre

Shop S67, Cnr. President  
and Swartbos Streets, Die  
Heuwel

### Eastern Cape, East London Gillwell Shopping Centre

Shop LG36, Lower Level,  
Cnr. Gillwell Road and  
Fleet Street

### Eastern Cape, Mthatha Savoy Complex

Unit 11 and 12A, Nelson  
Mandela Drive

### Western Cape, Cape Town Constitution House

124 Adderley Street

### KwaZulu-Natal, Durban The Berea Centre

Shop G18, Entrance 1, 249  
Berea Road, Berea

# How are pensioner contributions collected?

GEMS pensioner member contributions are deducted via debit order or cash payment and subsidy portion are received from GPAA. Pensioners are responsible for the full contribution while awaiting GPAA subsidy approval. Once your subsidy is approved, submit your GPAA approval letter to [premiums@gems.gov.za](mailto:premiums@gems.gov.za), and you will then be refunded the approved subsidy portion for the months you contributed whilst awaiting for subsidy approval.



Thank you for your continued support. We look forward to continue our relationship with you in this next phase of your life.

**Kind Regards**  
GEMS Communication Team

## Glossary

**Main member:** The main/principal member registered on the Scheme.

**Dependants:** is an individual that relies on another person for support, most often financial support. A dependant can be a child, a relative, or any other individual who cannot take care of themselves and relies on another person.

**Benefit:** The amount of money allocated by GEMS to a member or dependant to spend on medical treatment and medicine, according to the relevant Scheme option: Tanzanite One, Beryl, Ruby, Emerald Value, Emerald, or Onyx.

**GEMS Networks:** GEMS has contracted with various providers to deliver quality healthcare to members at Scheme rates. Members on the Tanzanite One and Emerald Value options must make use of network providers for their healthcare needs to avoid co-payments.

**Family Practitioner (FP):** FPs are doctors who provide general healthcare services. It is important to always consult the same FP so that your FP can develop a good understanding of your health and treatment history. They can then make informed decisions about your care, such as if you need to be referred to a specialist.

**GPAA:** Government Pensioners Administration Agency is a government component that reports to the Minister of Finance. Its job is to administer funds and benefits on behalf of GEPP and National Treasury. This relationship is managed by Service Level Agreements that allow GEPP to make sure that the level of service offered to you is of the highest standard.

**Post Retirement Medical Benefit:** If you have fifteen or more years (10 years in case of discharge due to ill health) of service, the Government will pay a portion of your monthly medical aid membership for the rest of your life, as long as you remain a principal member of a medical scheme.

## General Enquiries



GEMS CONTACT CENTRE  
0860 00 4367



WEB  
[www.gems.gov.za](http://www.gems.gov.za)



FAX  
0861 00 4367



EMAIL  
[enquiries@gems.gov.za](mailto:enquiries@gems.gov.za)



POSTAL ADDRESS  
**GEMS, Private Bag X782**  
Cape Town, 8000



GEMS FRAUD HOTLINE  
0800 212 202  
[gems@thehotline.co.za](mailto:gems@thehotline.co.za)



GEMS EMERGENCY SERVICES  
0860 44 4367

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[@GEMSMEDICALAID](https://www.instagram.com/GEMSMEDICALAID)



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[@GEMSMEDICALAID1](https://www.youtube.com/GEMSMEDICALAID1)



LINKEDIN  
Government Employees Medical Scheme



Tik Tok  
[@GEMSMEDICALAID](https://www.tiktok.com/@GEMSMEDICALAID)



### Stay Connected with GEMS

Enhancing your Healthcare Experience Through Multiple Platforms.

Make use of the multi-function GEMS Member App to interact with the Scheme at home or on the go to make your life easier. Use the QR-code to download the GEMS Member App.



### Disclaimer

Every effort has been made to ensure that all information provided to you is factual and accurate. However, in the event of a dispute, the Scheme Rules shall apply. You can view the Scheme Rules on our website at [www.gems.gov.za](http://www.gems.gov.za). The information provided on this correspondence is for information purposes only and cannot replace medical advice from your professional healthcare provider. We are committed to protecting your personal data. Your right to privacy and security is very important to us. The Government Employees Medical Scheme (GEMS) and its contracted Service Provider Network (SPN) treat personal information as private and confidential. We collect personal information for the purposes set out in the Scheme's Registered Rules or otherwise communicated to you and we use your information for a number of different purposes, for example to provide our services to members and others and to meet our legal and regulatory obligations. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please view the GEMS Protection of Personal Information Policy and Promotion of Access to Information Manual on our website.