



Member Newsletter



2021



DISCOVER the
BRILLIANCE
of GEMS

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PO's Note



Dear valued **member**

A lot has happened in the first three months of 2021. A milestone worth noting is that South Africa has received its first batch of COVID-19 vaccines.

The COVID-19 pandemic rendered 2020 as a year of extreme financial and emotional stress for many. Our country's economy took a dive, and many economists painted a bleak picture of 2021.

As we reflect on the first quarter of the year, we have seen some significant developments take place, but we have also seen many people lose loved ones. The financial, physical and emotional effects of COVID-19 remains with us.

In this edition of the GEMS Newsletter, we look at specific areas in your lives where we can support you with practical insights to help navigate through the difficult times that many people are currently facing, including stress, loss, and financial matters, among others. We also take time to celebrate the small wins in life, because we still need to be grateful for those moments.

Research shows that financial problems are the number one cause of stress. Work-related stress is another, as is loss. Illness and supporting extended family members can also be a cause of tension. Stress in turn can lead to high blood pressure, poor heart health, anxiety, and a host of other physical and mental health issues.

Our editorial team has put together some thoughts to help support anyone who may be dealing with stress during this time. These include advice on realigning money matters for 2021, setting practical budgets, and ways to help you take control of your personal finances. We have also included an update on the 2021 subsidy increase, as well as how you can switch to EVO and experience more savings.

We have also shared practical tips on dealing with loss and hope you will find solace in some of these insights.

It is difficult to prioritise your health when you are dealing with many things in your life and at work, and are occupied

with the family, kids and household matters, but your health and wellness must not be neglected in the process. We share some tips to help you navigate through a busy day and lifestyle, to keep your health and wellbeing a priority.

On a lighter note, we tell the story of 21-year-old Sizwe Nzima, who was inspired by events in his own life, when he had to collect medication for his grandparents at a local clinic and found the process tedious. He saw a gap in the market and set up a bicycle courier company called Iyeza Express in Khayelitsha, Cape Town. Iyeza has grown into an award-winning health logistics company and employs over 1000 young people across Cape Town communities. Last year, GEMS sponsored an award to Nzima in honour of his role in creating healthier communities through improved access to healthcare. Please take the time to read more about this inspiring business, and if you need this service, visit www.iyezahealth.co.za

Look out for more information on how you may exercise your right to participate in the 2020 GEMS Trustee Elections (continuation) and an update on our newly revamped website.

Please share your thoughts on this newsletter and give us some ideas on how we can keep working together towards a healthier you. Remember – do what you can, the best way you can.

Yours in Health
Dr Stan Moloabi
GEMS Principal Officer

Review money matters to ease your financial burden this year



With the COVID-19 pandemic, 2020 was a year of extreme financial stress for many. Our country's economy took a dive, and many economists painted a bleak picture for 2021.

Coping with the economic fall-out of 2020 and realigning money matters for 2021 is on everyone's priority list— and likely to be a source of stress. Financial stress can have a negative impact on your health. Symptoms of stress include fatigue, insomnia, being unable to eat or over-eating, or physical discomforts, like headaches and other digestive issues. You may even feel anxious and depressed. Financial stress can also have a serious impact on personal relationships.

Taking control of your personal finances is a step towards taking control of your health. Financial security starts with a plan and setting a foundation for your financial year ahead.



Here are some ways to navigate your finances this year:

• Identify your stressors —

What is your main concern regarding finances this year? If you aren't able to meet payment obligations, now is the time to contact your creditors and make arrangements. If you are concerned about monthly spending, write up or review your current budget. If you don't track your spending, prioritise that so you can find ways to reduce expenses. Make a note of what you spend every day, so you can find ways to save. Cut back on entertainment funds and shift the money into more essential areas. Start an emergency fund if you don't already have one.

• Shift your mindset —

How can you do things differently? If you cope with stress by turning to 'retail therapy', find other ways to cope that don't involve spending money. Find your spending triggers. For many, it can be social media and the need to 'keep up with the Dlaminis'. You may want a new car but is it a smart money move right now?

- **Make healthcare a priority** —

Do you know what your medical aid benefits are? Review your option so you have a clear idea of what benefits are available to you and how payments are made. If you have a savings fund, consider what contributions are made. If you aren't sure about benefits, visit www.gems.gov.za or contact the GEMS Call Centre on 0860 00 4367.

- **Continue to repay loans** —

Are you thinking ahead? Don't fall behind on debt. Should your financial situation change within the next several months, it's important that all loan repayments be up to date. Your bank may consider a payment holiday – if you are in good standing.

- **Consider one financial decision at a time** —

Do you need to make big financial decisions this year? If so, space them out so you can consider your options carefully for each one. Too many at once can be overwhelming. An emotional decision may not be a correct one, so contact a financial advisor for advice if you are unsure.

- **Set a new financial goal** —

What motivates you? Perhaps you can save for a holiday or pay off short-term debt. If you have clothing accounts or other store accounts, the interest rates are probably high. Consider paying these off. Don't absorb the money into everyday expenses, plough extra money into your emergency fund or start saving for your child's education.



2021 Subsidy Increase



GEMS is pleased to announce that confirmation of the 2021 subsidy adjustment was received from the Department of Public Service and Administration. The increased subsidy implementation has been back dated to 1 January 2021 on your membership.

The subsidy is determined by your employer and therefore, all adjustments to your contribution deductions will be implemented accordingly by your payroll department. Should any refunds be due to you as the member, it will be processed via your monthly salary.

The circular with details on the subsidy increase can be viewed using the below link copied into your web browser: http://www.dpsa.gov.za/dpsa2g/documents/cos/2021/17_12_p_04_02_2021.pdf or by visiting www.dpsa.gov.za

Kindly note that if you are on a cost to company package, you will need to contact your payroll office to restructure your package in line with the 2021 subsidy.

Switch to EVO today and save!



Members on Emerald may switch to EVO and save up to R811 in contributions.

- Your cellphone by dialling *134*20018#;
- Member Online Platforms by clicking on 'Login' at www.gems.gov.za or using the QR code to download the GEMS Member App;
- The self-help facility by calling 0860 00 4367 and following the voice prompts;
- At a GEMS walk-in centre;
- Sending an email to enquiries@gems.gov.za;
- Sending a fax to 0861 00 4367 or post to GEMS, Private Bag X782, Cape Town 8000

You can switch from 1 April to 31 July 2021.



GEMS applauds Sizwe Nzima for changing the face of public health



It was in 2013, when Sizwe Nzima was collecting medication for his grandparents at a local clinic in Khayelitsha, Cape Town, that he had the idea of providing the same service to others in his community. He also realised that there must be many other people in the poorer communities of Cape Town who were not able to collect their chronic medication from public health facilities due to lack of money, time, energy and transport.

And so the 21 year-old entrepreneur set up a bicycle courier company called Iyeza Express, with his grandmother as his first customer.

The founder of this inspirational organisation, Mr Sizwe Nzima, was the well-deserving recipient of a GEMS-sponsored award at the KZNDHC virtual conference in November last year for his role in creating healthier communities through improved access to healthcare.

From humble beginnings, Iyeza Health has grown into an award-winning health logistics company committed to helping ordinary people access the chronic medical care they need to live healthy and fulfilling lives. Not only does Iyeza Health help the patients – it also helps local hospitals struggling to cope with a rapid increase in chronic patients.

Today, Iyeza Health delivers medication to over 1000 people in Khayelitsha and creates employment for youth with basic skills – the company currently employs five local residents as specialised chronic medicine delivery couriers.

Future plans are to extend the service to the delivery of high-cost chronic medication for HIV, medication for diabetes, as well as for treating cancer, for patients who are diagnosed with co-morbidities.

GEMS applauds this impressive young entrepreneur and wishes him well as he continues to play a key role in strengthening and enhancing health programme sustainability over time in local communities across South Africa.



Coping with loss and grief

As we settle into this year, we look back at a year that was filled with challenges, uncertainty, trauma and loss. Some of us have experienced a loss over the last 12 or more months - our jobs, our sense of financial security, our sense of safety, our independence and mobility. Many of us have lost loved ones too.

None of us will go through our lives without experiencing loss and grief. Loss – and its accompanying grief – comes in many forms. We lose things we love – a favourite pair of earrings, a much-loved book, our sense of safety, being able to fit into our favourite pair of jeans. We lose our beloved pets, and we lose people we love.

Human nature being what it is, we want to have someone to blame when things go wrong. We need to simplify all that is going wrong, so we don't feel so helpless. We need someone to be held accountable. Most people don't like change. It's uncomfortable and unpredictable and we often feel like change is being done to us. We feel powerless. But the truth is, we are rarely in control. Life twists and turns, and throws up challenges and obstacles, and we can't control any of it. We can, however, control and change how we react to it.

This has undoubtedly been a sad time in history. The world over, we have experienced a vulnerability that only grief and loss can expose. One of the most powerful lessons we have learned during the COVID-19 pandemic is that we share grief, we are all vulnerable, life is fragile and precious, and it is absolutely okay to not be okay.

We are grieving. Throughout the world, we are grieving and mourning the loss of the world we used to know, the lives we used to lead, the things we thought we knew. Grief is complicated, and there's no "right" or "wrong" way to experience it. Grief is not a one-size-fits-all kind of process – it is a deeply and uniquely individual process.

We need to mourn the loss of what used to be, of the people we loved, and to find a renewed sense of meaning.

Living life while grieving often feels like climbing a mountain because grieving takes energy and is draining. Grief produces resilience when we can hold on to cherished memories and love while still moving forward in our lives.

Here are some tips to help you:

Accept your feelings: Allow yourself to feel what you feel at any given moment, with a sense of self-compassion, and without judgment or comparison. Be mindful of your thoughts and feelings.

Express your feelings: Just as important as accepting your feelings is expressing them in a way that is helpful to you. Keep a journal, talk about it, dance, sing – process your grief and get your feelings out.

Reach out: Even in times of social distancing, reaching out is important. Don't isolate yourself from others. Ask for guidance and support. Find a balance between sitting with yourself and being with others.

Self-compassion is key: As much as possible, continue to eat well, exercise, and maintain your wellness practices. Be kind to yourself and treat yourself with the same love, compassion and understanding as you would a loved one.

Remember that the way we end something will affect the way the next thing begins. Hanging on to the past and living in regret limits our ability to welcome the new.

If you need support, guidance or someone to talk to, please contact us by SMSing 32377.

We want to hear from you!



It could happen sometimes that you are not satisfied with the feedback you received after you have emailed enquiries@gems.gov.za or contacted the GEMS Call Centre. Do not despair, we have you covered.

We have a dedicated complaints mailbox and all you need to do is to send your complaint to complaints@gems.gov.za. The complaint will be investigated by our Customer Service Team and we will take into account all the information available. Once the investigation is finalised, written feedback will be provided.

To ensure that we resolve your complaint as quickly as possible, please remember to include the following:

- Your membership number or your ID number in the subject line;
- All relevant details and any supporting documents (if available); and
- Your contact number (i.e cellphone number) to ensure that we are able to contact you.

Please also visit the GEMS website at www.gems.gov.za for further information and download and register on the GEMS Member App. If you wish to submit a compliment, please email us at compliments@gems.gov.za. We look forward to receiving your positive feedback.



2020 GEMS Trustee Elections

Cast Your
Vote Before
24 May 2021

The voting phase of the 2020 GEMS Trustee Elections is now open!

Members who are in good standing with the Scheme have the opportunity to make their voices heard by electing members of the Board who have their best interests at heart. Visit the GEMS website to read up on all the of this year's candidates.

Members of the Scheme will each receive a unique ballot number either by email or post that they may use when casting their vote. This number is non-transferrable and may not be duplicated.

Visit www.gems.gov.za for more information, and exercise your right to make GEMS the number one medical scheme in South Africa

Living well with chronic illnesses



If you have just been diagnosed with a chronic illness, you may be feeling overwhelmed. Your doctor probably prepared you for the fact that your diagnosis will impact your health but also your lifestyle – which may include your finances. Do not panic – there is help.

What is a chronic illness?

A chronic illness is any health condition that requires ongoing medical attention for a year or more and limits your daily activities. Stress can worsen chronic illnesses and for most of us, finances are very stressful.

The “B” word

Managing personal finances can be challenging for anyone. And the “B” word, budget, is hard for most of us. However, people who live with a chronic illness often experience a unique set of financial challenges.

Try these 7 tips to make managing a little easier:

1. Get support from a professional: Dealing with finances and money makes many people’s heads spin. If you are just not a ‘numbers person’ or struggle with money – speak to an expert and get professional advice. This is one expense that is a real investment.

2. Join a Managed Care Programme: Find out what programmes GEMS offers for your illness and join these programmes. You could benefit from psychological and financial guidance and support over-and-above physical healthcare.

3. Plan: It can be really intimidating and seriously strange but getting a handle on your financial health – like wills, trusts, and estates – is also empowering and reduces stress. Once all of this is done, you will not need to worry about them in the future if your health changes.

4. Budget: It is hard enough living with a chronic illness without having to stress over finances. So, budget carefully and stick to your budgets as soon as possible. Speak to a professional if you need help.

5. Live a healthy lifestyle: It might seem obvious, but unhealthy diet, stress, smoking, weight, and drug or alcohol abuse are contributors to illness. You did not cause your illness, but you can manage it through eating nutritious food, exercising regularly, and leading a healthy lifestyle. This will help you feel better, have more energy, and spend less time and money on medical treatment.

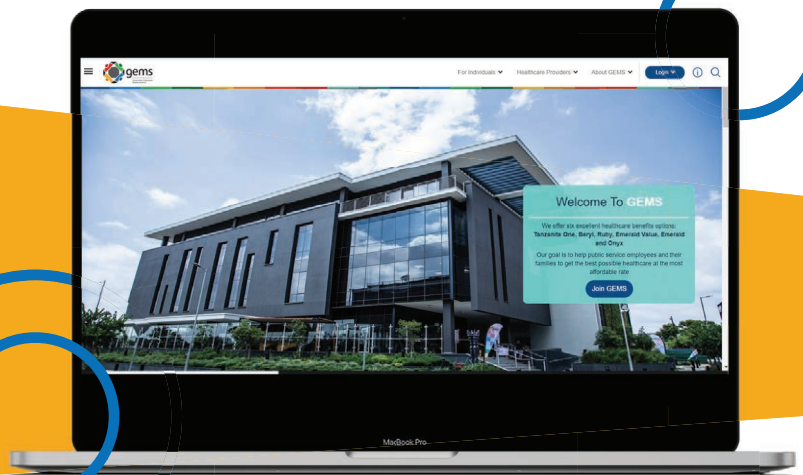
6. Prioritise: Remember what matters most in your life. When you are living with a chronic illness, it is especially important to prioritise what is important to you and delegate what is not.

7. Be kind to yourself: Life is hard enough when you have a chronic illness. Do not make it harder with negative self-talk or self-blame. You cannot control everything, no matter how much you want to. Instead, take advantage of when you feel strong and rest when you do not. And always take time out for yourself. The cost of healthy living, even if you do not have a chronic illness, is expensive. Plan ahead and take back control of what you have. Maybe you need more fresh vegetables in your diet – rather than last minute shopping, plant a small veggie garden.

If you would like to know more about GEMS’ chronic illness benefits or need support in managing a chronic illness, please contact us by SMSing 32377.



OUR NEWLY REVAMPED WEBSITE: YOU ASKED, WE LISTENED

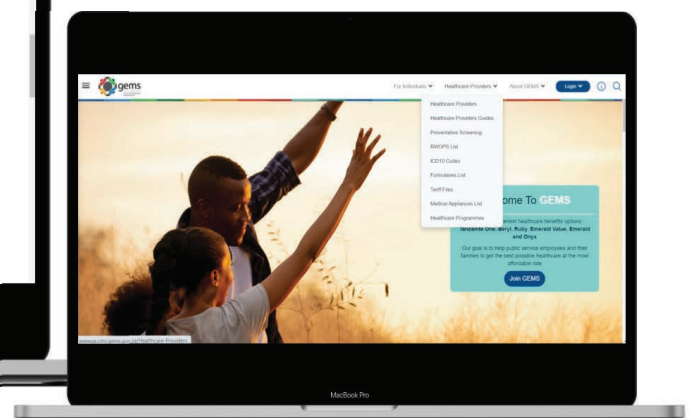
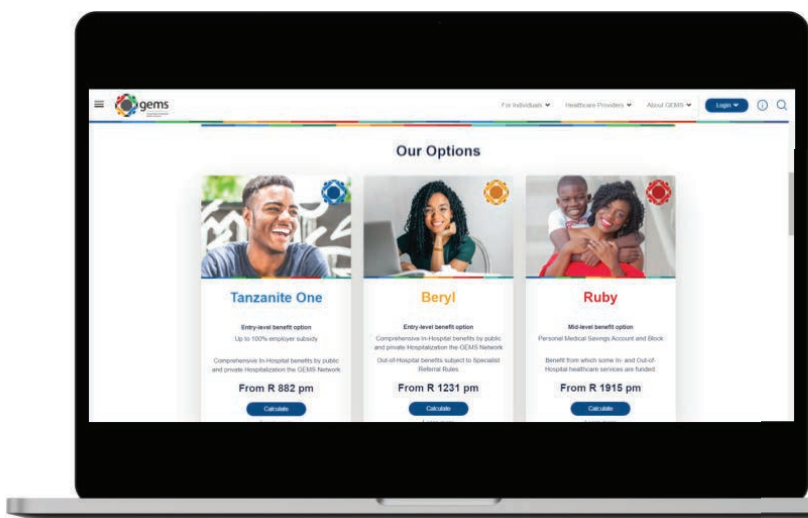


We are excited to announce the launch of our innovative, newly redesigned website. The new website is simplified and tailored to meet all your needs. This redesign is aimed at providing users with a platform that is aesthetically pleasing, interactive, and hosting content that is accurate and up to date. The website comes with a fresh new look & feel that provides easy access to information and navigation, with the intention to improve user experience.

Visit www.gems.gov.za to experience the new look & feel. You can also expect to see:

- A simplified look with fresh new colours;
- A modern style for our product pages;
- A modern contribution calculator;
- An Information Centre for quick links;
- Quick access to Individual, Business and Provider pages; and
- Quick search Geo-mapping (Provider search)

This is what you can expect to see:



Be the first to experience our brand new website by visiting www.gems.gov.za.

Testimonials

Anonymous

Happy with Beryl. I've been on the Beryl option for 5 years.

I've given birth at Femina, my daughter was also recently admitted to Louis Pasture for 6 days, with no co-payments

Anonymous

GEMS is the best medical aid I've ever used in terms of Costs VS Benefits.

There is no perfect medical aid, each one has its own issues however on a Cost VS Benefit basis GEMS takes the cup for me.

I've been a GEMS member for over 10 years and hardly experience any issues.

You can't expect expensive, over-the-counter medication while you're on Beryl or Tanzanite One. Know your medical aid and it's options.

Anonymous

I went through an unexpected and very trying time last year with my physical health.

With your support however, I'm in a much better place now. You paid most of my accounts, from specialists to dietician, psychologist and pharmacy fees. Even now, I still receive emails/messages of support and guidance.

It's pretty awesome knowing you have a team looking out for your best interest.

I am truly grateful and humbled.

General Enquiries



Call centre
0860 00 4367



Web
www.gems.gov.za



GEMS Emergency Service
0800 444 367



Fax
0861 00 4367



Email
enquiries@gems.gov.za



Postal Address
**GEMS, Private Bag
X782, Cape Town, 8000**



Twitter:
[@GEMS_Number1](https://twitter.com/GEMS_Number1)



Facebook
[@GEMS1GEMOFASHEME](https://www.facebook.com/GEMS1GEMOFASHEME)

Report all suspicions of fraud, waste and abuse by:

Calling the anonymous 24 hour toll free line listed below:



GEMS Fraud Hotline
0800 212 202
gems@thehotline.co.za