



Q3

# Member Newsletter



DISCOVER the  
**BRILLIANCE**  
of GEMS

# Table of contents

1	Principal Officer's note	1
2	COVID-19 vaccination saves lives	2
3	Phase 2 COVID-19 vaccine rollout underway - Find out how to register for your vaccination	4
4	GEMS 2020 Annual Integrated Report and AGM Notice	5
5	Supporting employees with chronic illnesses	6
6	What you need to know about gum disease	8
7	How to conserve your member benefits	10
8	How to navigate the GEMS Member Mobile App	13
9	Share the joy if we made you smile!	14
10	Compliments from our members	14



## Principal Officer's note



### Dear Valued **Member**

South Africa has recently been hit by the third wave of the COVID-19 pandemic, and we remain concerned for the health and wellbeing of our members, their families, and our communities. We need to protect ourselves and one another as much as ever. We would like to take this opportunity to urge you to stay safe and continue in your efforts to follow all COVID-19 protocols.

Our hearts go out to those of you who have lost loved ones. We realise that this has been a difficult time for many families. Our prayers and thoughts continue to be with those whose family members have been unwell. We continue to wish you strength during these difficult times and assure you that GEMS is here for you and your loved ones.

While challenges remain, there is a ray of hope. The vaccination rollout in South Africa has a three-phased approach, beginning with the most vulnerable people in our population and various people in certain age groups who are now eligible for vaccination. Our country's overall aim is to vaccinate 67% of the population by the end of 2021.

In this issue of our newsletter, we explore several matters that are on the minds of many people. We unpack the science behind vaccines and explain the concept and importance of herd immunity in more detail.

Our editorial team has also compiled guidelines on administering the vaccine, who will be prioritised in the different phases of the vaccination programme, the availability of the vaccine, and how members can register for their vaccine.

We debunk some myths about vaccinations, specifically COVID-19 vaccines. We provide you with factual information to help you make the right decision regarding vaccinations in order to protect yourself and those around you.

Despite the challenging operating environment posed by the Covid-19 pandemic, the Scheme is pleased to report on continued performance in 2020 and value creation for our Members. All of this information is provided in our 2020 Annual Integrated Report and notice on the upcoming Annual General Meeting (AGM) taking place virtually is also provided.

We have put together some insights for decision-makers in organisations to assist them in supporting employees with chronic illnesses. Our aim is to sensitise everyone to the challenges faced by those who have chronic illnesses and to support these individuals in the best way possible as they deal with and manage their illness. We realise that there is a need for a broader understanding of chronic illnesses across the board. This article sheds light on some of the challenges faced by those living with chronic conditions.

While everyone is wearing masks at this time, oral hygiene remains a crucial aspect of our health and wellbeing. Our editorial team has put together some useful information on oral hygiene and gum care, as well as how to prevent gum disease.

Your feedback is important to us, and we would love to hear from you. Please share your experiences with us and what has made you smile. Send your feedback by email to [compliments@gems.gov.za](mailto:compliments@gems.gov.za).

Until next time, stay safe.

*Yours in health,*  
**Dr Stan Moloabi**  
GEMS Principal Officer





## COVID-19 vaccination saves lives. Get one as soon as you can.

It's been a tough journey since the first case of COVID-19 was identified in South Africa. It may seem like time has passed quickly, as it always does. But in reality, we've had to deal with so many COVID-related complications, and in some ways, it's felt like a lifetime.

The 'new normal' has sadly seen a high number of deaths, strict lockdowns, a devastated economy, isolation, emotional distress, and many more problems.

But hope, in the form of an effective COVID-19 vaccine, is now here! Countries around the world have started inoculating their populations.

Let's answer some common questions that you may have about the COVID-19 vaccine.

### What's the science behind the COVID-19 vaccines?

COVID-19 vaccines contain weakened or inactive parts of the virus. This version of the virus will not give you the disease. It will prompt your immune system to recognise it, learn how to fight it, and keep you safer in the long term.

### How safe are the COVID-19 vaccines?

COVID-19 vaccines have gone through rigorous, multi-stage testing processes. Large trials that involve tens of thousands of people have been run for every vaccine. These trials, which include people at high risk, are specifically designed to identify any common side effects or other safety concerns before the vaccine is made available to the broader public.

### What is herd immunity?

When many people are vaccinated, the virus has a hard time circulating because most of the people it encounters are immune. When more people are vaccinated, those who haven't been vaccinated or whose immune system makes them vulnerable are less likely to contract the disease.

### Available vaccines

There are several safe vaccines that have been approved for use by countries around the world. These include vaccines developed by leading pharmaceutical companies, including Pfizer, Moderna, Johnson & Johnson, and AstraZeneca. These vaccines have been developed in different countries, such as Russia, China, India, Brazil, and South Korea.

### Are all COVID-19 vaccines equally effective?

While no vaccine provides 100% protection, all approved vaccines do provide some protection. Doctors recommend that you have a tested and approved vaccine, as it will offer protection to you from contracting the virus. You will also be less likely to pass it on to family, friends, and colleagues.





### What has South Africa done about securing vaccines?

The available vaccines in South Africa are manufactured by Pfizer and Johnson & Johnson. They have proven to be effective against COVID-19 and the South African variant. The country will receive these vaccines on a rotation schedule spread throughout the year, based on the manufacturers' capacity.

### Who gets the vaccine first?

The vaccination rollout in South Africa has a three-phased approach, beginning with the most vulnerable people in our population. Our country's overall aim is to vaccinate 67% of the population by the end of 2021, which will allow South Africa to achieve herd immunity.

### Is it worth getting a 'flu jab' or inoculation?

Getting a flu vaccine during 2021 is more important than ever. While getting a flu vaccine will not protect you against COVID-19, there are significant benefits, as explained below:

- A flu jab will protect your body from having to fight a battle on two fronts if you contract flu and COVID-19 at the same time.
- Getting a flu vaccine can save healthcare resources for the care of patients with COVID-19.
- Flu vaccines have been shown to reduce the risk of illness, hospitalisation, and death caused by the flu.

### Should I believe everything I hear about COVID-19?

No. There is a great deal of fake news about vaccines. You should trust only verifiable information from reputable, official sources, such as the government's COVID-19 website. Anyone who creates or spreads fake news about COVID-19 is liable for prosecution. So, we urge you to verify the information before you share it.

There are several common myths surrounding COVID-19 and life-saving COVID-19 vaccinations. All are false. Here are the facts:

- The COVID-19 vaccination does not oppress, bewitch, possess, or indoctrinate people.
- There is no microchip in the vaccination that aims to control you or your behaviour.
- You still need the COVID-19 vaccine even if you've already had the disease because we don't know how long your body's natural protection will last.

So, make sure you give yourself and your family the best protection. Get vaccinated!

### Resources and references

<https://www.gov.za/covid-19/vaccine/vaccine>

<https://sacoronavirus.co.za/vaccine-updates>

<https://techcentral.co.za/which-is-the-best-covid-vaccine-to-get-its-complicated/105747>





# VACCINATION COVID-19 CORONAVIRUS

## PHASE 2 COVID-19 VACCINE ROLLOUT UNDERWAY FIND OUT HOW TO REGISTER FOR YOUR VACCINATION

Phase 2 of the National COVID-19 vaccine rollout programme is currently underway. We encourage all eligible members to register on the Government Electronic Vaccine Data System (EVDS) to ensure they are in line to get vaccinated. The EVDS is currently the official South African COVID-19 vaccination system for online self-registration.

To self-register online, visit the EVDS website at the following address: <https://vaccine.enroll.health.gov.za/#>

Then follow the steps below:

- 1 Step 1:** Register on the EVDS.
- 2 Step 2:** The welcome screen will tell you what to do next.
- 3 Step 3:** Follow the instructions. Put in all the details the system asks you for.
- 4 Step 4:** When you are done, the system will send you an SMS to the cell phone number you would have provided, confirming registration.
- 5 Step 5:** When it is your turn to be vaccinated, the system will send you another SMS with a date and the name of the vaccination site.

Vaccination registration queries can be directed to EVDS Support. Go to <https://sacoronavirus.co.za/evds/support> for more information on this.





# ANNUAL GENERAL MEETING

31 August 2021 - 15h00

# 20 21



**Despite the challenging operating environment posed by the Covid-19 pandemic, the Scheme is pleased to report on continued performance in 2020 and value creation for our Members.**

The performance achieved by GEMS in 2020 was driven by the implementation of the GEMS five-year strategic plan, stringent monitoring of outcomes and effective risk management. All of this information may be accessed in the 2020 GEMS Annual Integrated Report.

Visit [www.gems.gov.za](http://www.gems.gov.za) to download the 2020 Annual Integrated Report and read more about the upcoming Annual General Meeting (AGM) taking place virtually via the Zoom platform on Tuesday, 31 August 2021 at 15:00.

For more information about the 2020 GEMS Annual Integrated Report, please contact us on the following details:

- Email: [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za);
- Fax: 0861 004 367; or
- Post: GEMS, Private Bag X782, Cape Town, 8000.





## Supporting employees with chronic illnesses

### Supporting a chronically ill employee requires effort but it's worthwhile.

Smart clothes. Fresh face. These are just some of the things that most people place importance on when going to work.

What if your employee is suffering from a chronic illness? They may have all of the above, as well as putting on a brave face. But that doesn't make their disease any less serious.

Many chronic illnesses are, in fact, invisible to those that don't have them. You can't see heart disease, cancer, or diabetes. Even arthritis can go unnoticed by others until it is severe. In reality, for the sufferer, it's an ongoing and sometimes life-threatening struggle. To make matters worse, chronic illnesses last a long time and, in most cases, cannot be cured.

However, these serious conditions are sometimes treatable and manageable. This means that with some chronic illnesses, your employees can return to everyday activities if they have the right support from you. So, it's wise to learn how to help these workers in the right way.

#### Be the boss who cares – you'll be rewarded

There is a delicate balance you need to maintain when dealing with such employees. It takes some skill and discretion in the workplace. Doing whatever you can to manage employees with chronic illness is worth the effort for the following important reasons:

**Company knowledge:** Older, long-term employees possess valuable institutional knowledge and skills. Even with chronic health problems, they can still teach and mentor less experienced employees.

**Your company's reputation:** In today's hyper-connected world, it's critical for businesses to maintain a positive image. Be known as a caring employer. If not, prepare for the social media backlash.

**Legal liability:** Make sure you comply with Section 6 of South Africa's Employment Equity Act. It prohibits unfair discrimination against employees on the grounds of disability or illness. The same Act obliges employers to find ways of recruiting and accommodating people with disabilities.

#### So, what is your organisation's plan for dealing with employees who live with a chronic illness?

Here are some guidelines for you to follow:

**Be compassionate:** It can be difficult for employees to be open about personal health struggles, so approach them gently and show genuine empathy.

**Don't ask for more information than necessary:** Don't ask for detailed information about the employee's medical condition or history. A good policy for employers who have a chronically ill employee is to ask only what's absolutely necessary.

**Do your research:** The best approach to learning more about an employee's illness is often to do the research on your own. Find out more about their condition and see if there are ways to make their work and lives easier.

**Don't share this personal information:** The employee shared the details of their illness with you in confidence. Respect this.



**Don't be condescending:** There are always those who stay late and work up a storm. Remember that most employees with chronic conditions can't as they are truly ill.

**Keep the lines of communication open:** Chronic conditions may worsen over time. It's important to monitor the changes you've made to their working conditions and find out whether they need to be revised.

**Think outside the box:** Find actionable things you can do to make your employee's work life easier. Are they able to work part-time or from home? Can you transition them to more office-based work, or assign them specific projects that help the company?

**Consider the employee's suggestions:** Employees know best what they can and can't do. They will also be more accepting of the accommodations that they propose. So, take the time to listen.

**Help chronically ill employees stay connected:** It's common for chronically ill employees to feel isolated from their co-workers and everything that's going on at work. Make an extra effort to include them in meetings (on conference calls or video chat if they're working from home) and at social events.

**Take your emotions out of it:** Learning of an employee's illness can bring up uncomfortable emotions in yourself. You might experience sadness, worry, frustration, annoyance, pity, fear, or even helplessness. Be aware that these are your own emotions and not the responsibility of your employee.

**Have a preparation plan in place:** Find out what to do, especially if the employee has a condition that needs immediate supervision, such as in the case of seizures. Make sure, with the individual's permission, that fellow co-workers know the plan as well.

**Look at how to change the work environment to avoid health issues:** Many chronic illnesses can be, to some extent, improved and sometimes prevented. Some things you can do to help include positioning the desks of those at risk in the best place, such as near adequate ventilation, maintaining proper chair ergonomics, and encouraging stretching breaks during the day.

Remember that even if a person suffers from a long-term illness, they can still be extremely valuable to the team. So, empathise with them, and give them your full support.

It will be well worth it.

## Resources and references

<https://info.totalwellnesshealth.com/blog/illness-in-the-workplace-how-to-support-chronically-ill-workers>

<https://www.insperity.com/blog/employees-with-chronic-illness>

<https://www.labourguide.co.za/poor-performances/445-lra-provides-strong-protection-for-sick-disabled>



# What you need to know about gum disease

Healthy gums should be firm with a pinkish colour. When you brush your teeth, look at your gums to assess their colour and tendency to bleed. If your gums are red, swollen and bleeds easily while brushing, flossing, or eating hard food, then you might be showing signs of gum disease.

If good oral hygiene is not maintained, you may develop plaque which is a colourless, sticky film that forms on your teeth and eventually builds up between the gums and the teeth. Gum disease starts when harmful bacteria in the plaque begin to grow, causing the gums surrounding the tooth to become inflamed.

If left untreated, gum disease can advance to periodontitis, a condition which affects the gums and bone that support the teeth. Periodontitis is a leading cause of tooth loss, and is also linked to chronic diseases like diabetes and heart disease.

## Warning signs of gum disease

**The warning signs of gum disease include the following:**

- Swollen gums that bleed easily
- Sores in the mouth
- Persistent bad breath
- Pus between the gums and teeth
- Gums that are pulling away from the teeth
- Loose teeth

## Treatment for advanced gum disease

If you have advanced gum disease, your dental healthcare provider will work out a periodontal treatment plan that includes sessions of scaling, polishing, and root planing. This treatment focuses on cleaning the pockets around the teeth to prevent bacteria from further damaging the surrounding bone.



## Benefit for periodontal treatment: Ruby, Emerald Value, Emerald, and Onyx members

The benefit for periodontal treatment is subject to an authorised treatment plan. Treatment is covered from the shared dental sublimit for out-of-hospital dentistry.

Your dental healthcare provider must complete the periodontal pre-authorisation form and forward it to GEMS along with the supporting documentation. This dental form is available on the GEMS website at [www.gems.gov.za](http://www.gems.gov.za).

## Periodontal Programme: Tanzanite One and Beryl members

The Periodontal Programme is a GEMS initiative that allows the Tanzanite One and Beryl members who suffer from advanced gum disease, access to extra benefits. Once the members are successfully registered on the Periodontal Programme, they qualify for the enhanced benefits for dental cleaning and periodontal treatment (i.e., root planing).

These extra benefits are only available if the treatment is provided by a dentist, dental therapist or oral hygienist who is part of the GEMS Dental Network.



▲ To register on the programme, your GEMS Dental Network Provider must complete and submit the periodontal pre-authorisation and the programme registration form to GEMS.

Section E of the form explains to the provider all the requirements for registration. This dental form is available on the GEMS website at [www.gems.gov.za](http://www.gems.gov.za) under the Information Centre tab.

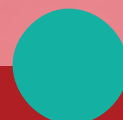
Periodontal treatment requires a number of follow-up visits. Your Dental Provider will discuss this with you and submit the treatment plan to the Scheme for approval along with the Periodontal Programme registration request. It is important that you do not miss these planned follow-up visits as the benefit for periodontal treatment is only valid if the approved treatment plan is followed.

### ▲ How to prevent gum disease

**Add these good oral hygiene habits to your routine to prevent gum disease:**

- Brush your teeth in the morning and at night with a soft brush and fluoride toothpaste.
- Floss every day to clean between your teeth.
- Limit sweets, sugary foods, and sugar-filled drinks. Rinse your mouth with water after you eat these foods.
- Do not use tobacco products.
- Visit your dentist at least once a year for a check-up and professional cleaning.





## How to conserve your member benefits

Various benefits exist for our members, all with different offerings and conditions. Over the years, we have observed that member benefits are sometimes exhausted before the end of the year. Most members will agree that having your medical benefits exhausted earlier than anticipated is frustrating. This can be due to a number of reasons, and chief among them is the frequency of use. The big question is, how can one ensure that benefits take you through the year? Here are some tips that will help you:

### ▲ Only use contracted and network providers.

As a medical aid member, you can save costs by only using specialists, doctors, pharmacies and hospitals on the GEMS network. Avoid making appointments directly with specialist doctors

Members on a care coordinated plan, such as Tanzanite One or EVO, should visit a specialist only on referral from their nominated General Practitioner (GP), and Beryl plan members should have a referral from any Beryl Network GP. For example, do not go to an ear, nose and throat (ENT) specialist before consulting a GP and getting a referral from them to escalate the care of your medical condition if necessary. Many GPs are equipped to deal with common conditions. Specialists are trained to manage complex diseases which affect fewer people. When specialists treat common conditions that can be addressed by a GP, they generally charge more for the same service.

### ▲ Utilise our disease management programme for chronic conditions.

Members who suffer from chronic conditions should register on the disease management programmes to ensure that they utilise the right benefits. This, in turn, will ensure that benefits do not become exhausted.

To register for the programme, members must complete the registration process and support their application with all the relevant documentation from their healthcare provider.

### ▲ Choose generic medicines and save

Instead of using original or brand-name medicines, rather choose generic medicines. Remember, a generic medicine is created to be the same as an already marketed brand-name medicine in its form and function. Essentially, generic medicines work in exactly the same way as the original or brand name medicine, but cost less.

When you use generic medicines, you also avoid Medicine Price List (MPL) co-payments.

Make sure you access the benefit option formulary lists on the GEMS website.

### ▲ Prevention is better than cure

The best way to ensure that your medical aid benefits are not exhausted is to prevent illness in the first place. We encourage you to make use of our developed preventative care benefits proactively. These benefits enable you to undergo a number of screenings and preventative tests, and to get vaccines to ensure better health.



For example, GEMS pays for vaccine benefits for all our members, irrespective of age. This is funded from the risk pool, and you do not pay for it. But should any members of your family suffer from the flu, the cost of the consultation and medicine can easily be over R500 per person. Simply put, for every flu jab, you save a minimum of R500 from your benefits. These benefits can be used later for unforeseen circumstances that might not have been prevented, such as a broken leg.

### ▲ **Live a healthy lifestyle**

Living a healthy lifestyle can help prevent chronic diseases and long-term illnesses. Not smoking, exercising regularly, drinking moderate amounts of alcohol, and only eating foods low in sugar, salt and fats, and stress management are key to good health and longevity.

### ▲ **Get cover that is suitable for your healthcare needs.**

All members need to ensure that they are on a medical option that offers the cover that meets their healthcare needs at the price they can afford.

### ▲ **Be on the watch out for Fraud, Waste and Abuse.**

Fraud, Waste and Abuse (FWA) are some of the factors that contribute to the exhaustion of member benefits. These can occur in various forms, and sometimes members are unaware of it. Some examples are:

- Repetition of medical tests due to doctor-hopping and non-coordinated care;
- People using benefits for non-registered members; and
- Wastage of resources.

In some cases, medical benefits are exhausted due to special or unprecedented circumstances, and Ex Gratia applications may be considered. An Ex Gratia application is considered when Scheme members incur exceptional medical expenses not covered by the benefits available and/or the rules of the Scheme, and as a consequence, the member has experienced, or is likely to experience, financial hardship. These applications are considered on a case-by-case basis by the Ex Gratia Committee set up by the GEMS Board of Trustees.



All Ex Gratia applications must be sent to this Committee along with all the required documentation to enable deliberation on the application.

The following documents must be submitted with all Ex Gratia applications:

- 1 The main member's most recent salary/pension slip/advice.
- 2 The main member's spouse/partner's most recent salary/pension slip/advice.
- 3 The following supporting documents and evidence should be included to assist in the evaluation of your application:
  - Clinical motivation supporting the application from your medical practitioner;
  - Detailed quotation for services to be rendered in future, such as planned surgical procedures (i.e., prospective applications); and
  - Detailed and clear copies of all outstanding accounts in respect of services already received (i.e., retrospective applications).

Please make sure that the financial information provided to the Scheme is correct.



## Ex Gratia Application Process:

- 1 To submit an Ex Gratia application, you need to complete the application form accessible on [www.gems.gov.za](http://www.gems.gov.za) and make sure that you include all the required documents as outlined on the previous page.

Applications can be submitted by fax, email or post using the information below:

**Fax: 0861 00 4367**

**Email: [exgratia@gems.gov.za](mailto:exgratia@gems.gov.za)**

**Head office postal address: GEMS, Private Bag X782, Cape Town, 8000.**

**If you want to deliver the application in person, look for the physical address of the nearest regional office on [www.gems.gov.za](http://www.gems.gov.za).**

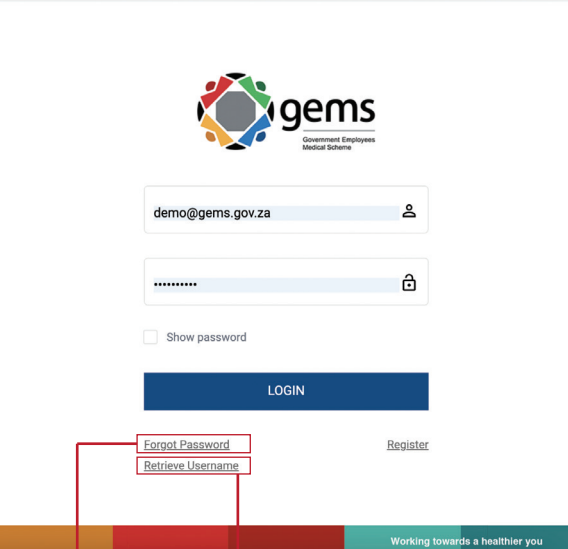

- 2 On receipt of your documents, they will be forwarded to the GEMS Ex Gratia Committee for review and consideration. The process takes between 10 and 14 working days.
- 3 GEMS will contact you telephonically and in writing after the Committee meeting to advise you on the outcome of the application.
- 4 Please make sure that your application is accurate and includes all the relevant information, as the application will be returned if any information is missing.
- 5 Please note that in the event that there is missing information and the Scheme does not receive the requested missing documentation, the Ex Gratia application will be cancelled after a 60-day period. You will be notified of the cancellation.

We urge you to take all considerations and the above guidelines into account before making Ex Gratia applications, as these are only for special conditions, and not everyone qualifies for Ex Gratia. If you are having temporary financial challenges, please inform the Scheme to make an arrangement rather than applying for an Ex Gratia benefit.

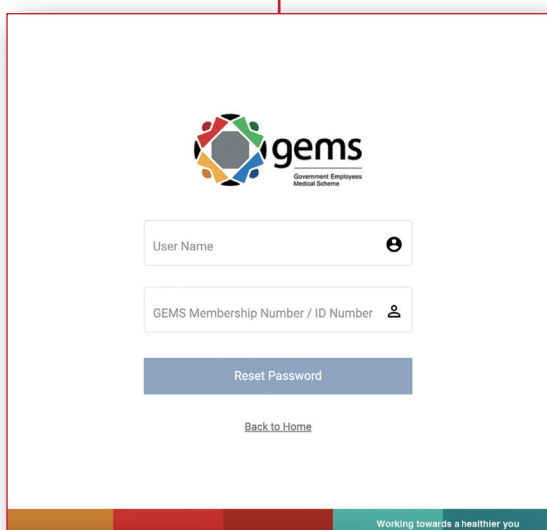




# How to navigate the GEMS Member Mobile App

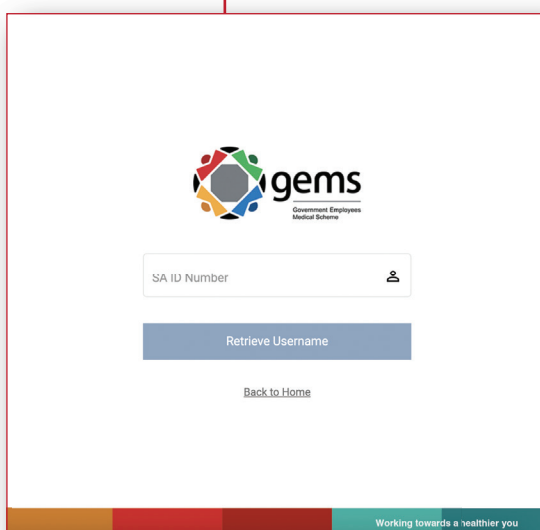


The login screen features the GEMS logo (Government Employees Medical Scheme) at the top. Below it is a text input field containing 'demo@gems.gov.za' with a user icon, and a password input field with masked characters and a lock icon. A 'Show password' checkbox is located below the password field. A blue 'LOGIN' button is positioned below the password field. At the bottom, there are links for 'Forgot Password' and 'Retrieve Username' on the left, and a 'Register' link on the right. The footer contains the slogan 'Working towards a healthier you'.





The 'Reset Password' screen displays the GEMS logo at the top. It has two input fields: 'User Name' with a user icon and 'GEMS Membership Number / ID Number' with a person icon. A blue 'Reset Password' button is centered below these fields. At the bottom, there is a 'Back to Home' link. The footer features the slogan 'Working towards a healthier you'.

Select '**Reset Password**' and enter your User Name and GEMS Membership Number or SA ID Number



The 'Retrieve Username' screen shows the GEMS logo at the top. It includes an input field for 'SA ID Number' with a person icon. A blue 'Retrieve Username' button is centered below the input field. At the bottom, there is a 'Back to Home' link. The footer contains the slogan 'Working towards a healthier you'.

Select '**Retrieve Username**' and enter your SA ID Number



The OTP verification screen displays the GEMS logo at the top. A green message box states: 'We have just sent you an OTP(One Time Pin) to 076 \*\*\* \*\*23 Please enter the 6 digit number in the field below. (Depending on your carrier it may take up to 1 minute)'. Below this is an input field labeled 'Enter OTP XXXXXX' with a user icon. A blue 'Submit OTP' button is at the bottom. The footer features the slogan 'Working towards a healthier you'.

We will send you an OTP. Once received, you will enter the OTP and select **Submit**

# Share the joy if we made you smile!



GEMS measures the positive feedback we receive from our members as it helps us gain insight into whether our members are satisfied with their selected option, benefits and the service they receive.

We would like to encourage you to let us know if we made your day or if you just want to give a shout out to an employee who assisted you.

You may do this by sending us a compliment to **compliments@gems.gov.za**. We look forward to receiving positive feedback about your experience!

Please remember to visit the new revamped GEMS website at **www.gems.gov.za** and use the GEMS Mobile App by downloading it from the Google Play Store or App Store.

## Member Compliments

### Anonymous

In all honesty, I'm happy with GEMS Onyx option. On 26 February, my mom was admitted to Akasia Netcare Hospital, then later got transferred to Netcare Montana Hospital. She stayed until 17 February. Unfortunately, she didn't make it, but my medical aid, GEMS, made sure that she got everything she needed.

Thank you.

### Anonymous

Thank you GEMS Facebook Team. You guys are doing amazing work. My query is finally resolved.

### Anonymous

Today, I would just like to thank you for being there for my family and me when we need you, whenever we need you! Thank you for paying hospital bills and doctors' bills – in October 2020, for Heindre Barnardo, and November 2020, for Heinrich. Thanks for carrying my family and me since May 2009. I really appreciate your assistance. I can trust you to be there. I know and I believe with my whole heart that GEMS is the best medical aid scheme.



## Download our Member App

Use the QR Code to download the GEMS Member App.  
Or get it from Google Play or App Store.



## General Enquiries



Call centre  
**0860 00 4367**



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



GEMS Emergency Service  
**0800 444 367**



Fax  
**0861 00 4367**



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



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



Twitter:  
**@GEMS\_Number1**



Facebook  
**@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](mailto:gems@thehotline.co.za)



### Disclaimer

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