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BRILLIANCE
of GEMS



2021 GEMS Member Newsletter

TABLE OF CONTENTS



PO's Note

Dear Valued member,

Welcome to the first member newsletter of 2021

Compliments of the New Year! May this new year be filled with great accomplishments and a renewed spirit to conquer for you and your loved ones.

As we have just closed off the eventful year that was 2020, there are many lessons to be learnt from it about the resilience of the human spirit. At GEMS, we pride ourselves on being a medical aid scheme that was there every step of the way as our members navigated what is now widely known as the “new normal.”

A new year is also a great opportunity for all of us to reflect on our health and wellness, as well as to consider how we can further enhance our health and wellbeing by adapting to healthier lifestyles.

In this newsletter, we share important updates and notices, which include the opening of new GEMS offices in the Northern Cape and Western Cape; how to avoid Medicine Price List (MPL) co-payments, an update on Trustee elections, what you need to know about orthodontic treatment, the importance of whistleblowing, COVID-19 safety guidelines and most importantly, ways to get answers quickly.

At GEMS, we continue to closely monitor the healthcare needs of our members and expand access to quality healthcare to all our members and beneficiaries. For the year 2021, the Scheme has accordingly enhanced benefits which includes a significant increase in the medicine benefit on the Tanzanite One and Beryl options. All options will have access to SAHPRA approved COVID-19 vaccines which will be administered in accordance with the national COVID-19 vaccination implementation roll-out plan, once available. We hereby announce a 4.25% contribution increase on the Tanzanite One and EVO options. The increase is to enable the Scheme to make the necessary benefit enhancements to the 2021 benefits based on our members' needs. The option selection period is open from 15 December 2020 till 14 January 2021 should you wish to join a different option offered by the Scheme.

Despite the ups and downs we've faced in 2020, GEMS remains committed to providing clinically appropriate care amid the COVID-19 pandemic, ensuring each member gets the best healthcare for their needs in 2021 and beyond. We hope you enjoy this first edition of the GEMS member newsletter for 2021 and look forward to being of great service to you and your family.

Yours in Health
Dr Stan Moloabi
Principal Officer

News Alert: 2020-21

Option Selection Period

Each year GEMS members are encouraged to review their current benefit option and afforded the opportunity to change to a different option. The 2020-21 GEMS benefit option selection period is open from **15 December 2020 until 14 January 2021**, should a member wish to join a different option offered by the Scheme.

You can change your option via:

- 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 found on page 15 of the newsletter.
- 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



Yet another Milestone achieved: **New offices on the block!**

The Scheme is pleased to announce the successful opening of the Northern Cape and Western Cape Client Liaison Offices (CLO). This is in our continued effort to extend the Scheme footprint and improve member service and experience in the two provinces. The opening of the two offices aims to enhance our day to day operations and maintain member centric services, with the consistent objective of ensuring the delivery of excellent services in a continually growing environment.

The new offices are located at New Park Centre shop 14, Bultfontein Valley Way & Lawson Street, Kimberly, Northern Cape and 124 Adderley Street, Constitution House, Cape Town, Western Cape.

With the opening of these regional offices, GEMS aims to ensure provision of equitable service to all our members across South Africa as we work toward becoming the number one Scheme for public service employees.





Use generic medicines and avoid MPL co-payments

A Medicine Price List (MPL) co-payment is an amount that a member is liable for when purchasing medicine that is priced above the MPL used by GEMS to pay for medicine claims. Please speak to your pharmacist about how to avoid this co-payment.



What is a Generic Medicine?

Generic medicine is the name given to medicines that have the same active ingredient(s), dosage form and strength as the originator brand-name product and are generally more cost-effective than the originator brand product. Generic products are usually intended to be interchangeable with the originator product and have the same therapeutic effect as the originator product. All generic products must meet the Current Good Manufacturing Practice (CGMP) standards. They must be approved and registered with the medicine regulatory body, the South African Health Products Regulatory Authority (SAHPRA), in order to be legally sold.

The law requires your Pharmacist to advise you on the availability of generic alternative products and it allows for generic substitution.



What does the term Medicine Price List (MPL) mean?

The Medicine Price List (MPL) is a pricing reference model used by GEMS for generically similar medicine products. It provides guidance on the maximum amount the Scheme will pay for your medicine. It is used together with medicine pre-authorisation and medicine formulary lists to contain medicine costs. The MPL model does not restrict members in their choice of medicines. However, it ensures equitable member access to an effective range of quality medicines at a cost effective price.

GEMS has introduced an SMS notification initiative that warns you before incurring a MPL co-payment. This notification is sent to members to ensure optimal access to cost-effective and quality healthcare services without having out-of-pocket payments.

SMS Wording	Why you are receiving this SMS?	Action(s) required by member
<p>“GEMS: You obtained medicine that is higher than the recommended MPL price. Ask for a generic alternative within the MPL price to avoid co-payments”</p>	<p>This message is received by members who obtain medication that is charged above the Medicine Price List that GEMS uses to pay medicine claims.</p> <p>Should you continue with the purchase you will be liable for any fees that are charged by the pharmacy, since the Scheme will only pay up to the Medicine Price List price.</p>	<p>When you receive this message always ask the pharmacist:</p> <ul style="list-style-type: none"> • To provide you with reason(s) for any co-payments applicable. • To give you the name(s) of products affected by the co-payments. • To confirm the associated co-payment amount. • To give you an alternative generic medicine to that causing the co-payment – to avoid having to pay out of pocket. • Confirm if the co-payment will be eliminated by substituting the products that have a co-payment applicable with an alternative generic medicine.

You can find the MPL list on the GEMS website at www.gems.gov.za under the ICD 10 Codes. Should you need more information please contact us on **0860 00 4367** or send an email to enquiries@gems.gov.za.



Whistle blowing for justice!



We wish to thank seven of our valued members for making use of the GEMS whistle blowing hotline and providing affidavits disputing the claims submitted by the practice of a Pharmacy on their behalf or that of their dependants. Their testimonials were essential in uncovering information and activity that was deemed illegal and a form of fraud.

At GEMS, we understand that Fraud Waste and Abuse (FWA) is driven through an individual or group of individuals' need to act in a manner that may prejudice the Scheme, its beneficiaries and other providers, if this is not prevented. Therefore we encourage all members to make use of the GEMS whistleblowing hotline as it can bring to light criminal activities which result in financial charges that subsequently affect members' contributions towards their medical aid.

GEMS is committed to acting pro-actively in addressing unethical behaviour, theft, fraud or misconduct. All cases received via the GEMS hotline are forwarded to the GEMS investigators for further investigation.

Raising concerns about unethical activities plays an important role in bringing people to justice and preventing further human and corporate disasters.

All suspected acts of misconduct can be reported to GEMS through the following contact details:

1. Toll Free Number: 0800 21 220
2. Toll Free Fax: 0867 26 1681
3. SMS Short Code: 33490
4. Email: gems@thehotline.co.za



WHAT YOU NEED TO KNOW ABOUT ORTHODONTIC TREATMENT

Every smile is unique and beautiful. But, if a person's teeth are misaligned in such a way that it affects the way they bite, chew and speak, they may need orthodontic treatment or braces.

An orthodontist or dentist may carry out treatment to achieve any of the following:

- Align the tips of the teeth;
- Straighten misaligned teeth;
- Improve speech or chewing ability;
- Enhance the long-term health of gums and teeth;
- Prevent long-term excessive wear or trauma of the teeth;
- Treat an improper bite;
- Close the gap between the top and bottom front teeth; or
- Eliminate crowding of teeth.

When treatment is concluded, retainers keep the newly straightened teeth in position, while the surrounding gum and bone settles. The retainers can be removable or fixed, depending on the original problem suffered by patient.

Benefit for orthodontic treatment

GEMS does not have a separate benefit limit for orthodontic treatment; all claims are payable from the available dentistry limit.

The benefit for orthodontic treatment is only available to GEMS beneficiaries under the age of 21 on the Ruby, Emerald, Emerald Value and Onyx options. This is a once in a lifetime benefit.

A treatment plan is required and approval is subject to evaluation according to the ICON (Index of Complexity, Outcome and Treatment Need) criteria. This will confirm if the treatment planned by the orthodontist is suitable for the member's specific condition. The approval for the orthodontic treatment is valid for one year.

What you need to know about the payment

When the GEMS dental advisor approves the treatment, it does not guarantee that GEMS will pay for the treatment. Benefits are only paid from the available dental financial limit for the beneficiary at the time of processing the claim. The amount cannot be held in reserve. Approval of orthodontic treatment is not a guarantee of payment. The claim will be paid according to available benefits at the time of claim processing.

Once the application for orthodontic treatment has been approved, you will receive an authorisation letter that specifies the requested amount, as well as the approved amount. If the dental benefit is depleted, or if the dental practitioner charges more than the Scheme rate, the member will be responsible for paying the difference.

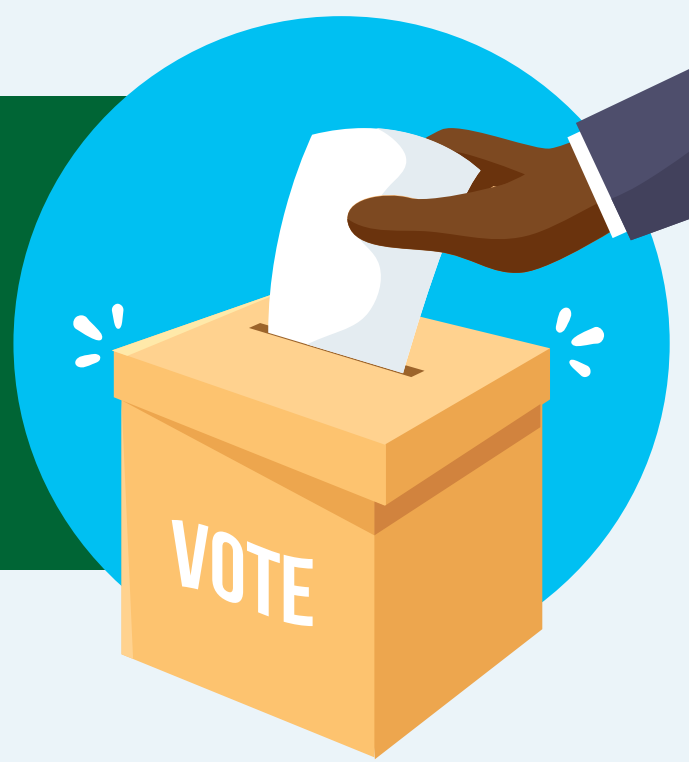
Plan ahead

Your dental practitioner will plan regular appointments to monitor the movement and to ensure that everything is going according to plan. If you miss appointments, the treatment plan will be negatively affected leading to prolonged removal of retainers. Correction may occur, which means more time before the removal of the retainers.

Please ensure that you have enough personal funds available to continue orthodontic treatment and routine dental treatment when benefits become depleted. Any possible available orthodontic benefit in the following year will only be used to pay for the remaining treatment in that benefit year.



All members are encouraged to take part in the Board of Trustees election



The tenure of three serving member-elected Trustees came to an end on 29 July 2020, but due to the COVID-19 pandemic and the postponement of the AGM, the Registrar for Medical Schemes extended their terms until the holding of the AGM.

The outgoing BoT members are:

- Dr Izak Van Zyl;
- Dr Josef Adriaan Breed; and
- Mr Jan Stephanus Roux.

According to the Registered Rules of GEMS, the business of the Scheme shall be managed by a Board consisting of twelve persons who are fit and proper to be Trustees. Six (6) Trustees are directly elected from amongst and by GEMS principal members and the remaining six (6) are appointed by the Minister for Public Service & Administration. The three candidates who receive the highest number of votes shall be appointed to hold office for a period of six years.

Look out for more details on the re-opening of the Trustee election!

Members are advised to direct all their elections-related queries to the Elexions Agency by using the following:

Share Call: 0860 886 335

Email: gems@elexionsagency.co.za

Fax: 086 678 4123

Address: P.O. Box 3318, Houghton, 2041



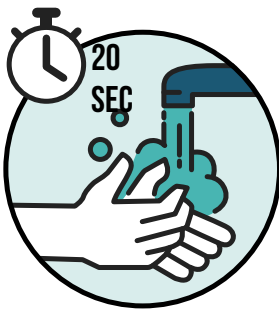
Remember to stay safe and remain vigilant!

Please remember to act responsibly in support of the fight against the COVID-19 pandemic. Take note of the following guidelines to ensure that you and your family are kept safe:



Wear your mask at all times! President Cyril Ramaphosa has announced that this is compulsory and not complying is illegal.

The National Coronavirus Command Council recommends that everyone in South Africa should wear a cloth face-mask (also known as a non-medical mask) when in public. Commuters travelling in taxis and other forms of public transport, as well as people spending time in spaces where social distancing is difficult to practice, are particularly encouraged to wear cloth face-masks.



Clean hands save lives - wash your hands

All members and beneficiaries are urged to wash their hands regularly with clean water and soap for 20 seconds or sanitise your hands with an alcohol-based sanitiser, to prevent the spread of the virus.



Avoid large gatherings - stay home

The Government has urged people to continue to stay at home during the COVID-19 lockdown period to curb the spread of the virus.

For more information and updates, contact the COVID-19 24-hour hotline number on 0800 029 999 or send a WhatsApp text to 0600 12 3456



How to get answers and solutions, QUICKLY.

Should you have a question regarding a benefit or a service, or require GEMS to make a change relating to your membership or any other matter, the best and quickest way to resolve your enquiry is to send an email to enquiries@gems.gov.za. You can also use any of the following ways to contact us or to learn more about GEMS:

- **call our call centre at 0860 00 4367**
- **visit one of our walk-in centres**
- **reach out to one of the CLO offices in your province.**

If you've raised your query and feel that your question was not answered or that your problem was not resolved, you can lodge a complaint with the Scheme by sending an email to complaints@gems.gov.za.

To ensure that we resolve your complaint as speedily as possible, please remember the following:

- **Add your membership number or your ID number in the subject line;**
- **Ensure all the relevant details have been included and also attach any supporting documents; and**
- **Include your contact number, postal or email address to ensure that we can contact you.**

Please visit the GEMS website, www.gems.gov.za for more information on how the Scheme works and how to access your benefits. Also remember to download and register on the GEMS Member App which you can find on your mobile app store.



Testimonials

I have been using the GEMS Medical Scheme on the Emerald option for over 5 years now, and have to say that their services are one of the best offered nowadays. Their staff are always friendly and eager to help me out, should I have any queries regarding limits, etc. Thank you GEMS for giving my family and I the much needed medical assistance we need.

Today is my birthday and GEMS graciously, like you do every year, sent me a birthday message and wished me good health.

What is different this year is that your wish for my good health had more gravitas. I have seen with my own eyes how much GEMS cares for its members.

My daughter was gravely ill in March 2020 and was admitted to our local, Vanderbijlpark private hospital in April. GEMS ensured I had a peace of mind by sending me daily updates of claims for all kinds of expensive treatments. The doctors could not fathom a diagnosis for my daughter's condition which made her confinement stretch up to two weeks.

She was then referred to specialists in Johannesburg, where she spent a further two weeks in a private hospital. You can imagine the heavy costs that were incurred during this period of time: two private hospitals, lab tests, doctors and specialists. GEMS paid them all, barring a few doctors who charged outside the Scheme limit.

I want to use this opportunity to say, thank you, thank you GEMS. Thank you for your totally professional, no strings attached, caring service. I thank Jesus for saving my daughter's life, by using good instruments like GEMS, the hospitals and the medical teams.

Dear GEMS,

Thank you so much for all your help when my daughter fell very ill.

You stood by us, approved our hospital stay, granted us an extension, allowed my daughter to go to theatre and do many scans and so so so many tests.

While I was very weak and my daughter was helpless and getting worse, you stood by us until she started responding to treatment.

I honestly thank you from the bottom of my heart.

Forever yours

I was a GEMS member, until I had to go onto a different scheme. You do not know how great GEMS' benefits are until you try the other open schemes out there...I shopped around, chose the best one I could afford, and still had to pay in for things that GEMS covered fully. I urge you to shop around and make comparisons, then you will see how good GEMS is. Yes, there is room for improvement, but, much better than most. Congratulations on your improved rating, GEMS!!

CONGRATULATIONS on your wonderful TV AD giving thanks to our frontline COVID workers. I am so proud to be member. Thank you and God bless you all.



Download our Member App

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



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



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@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