

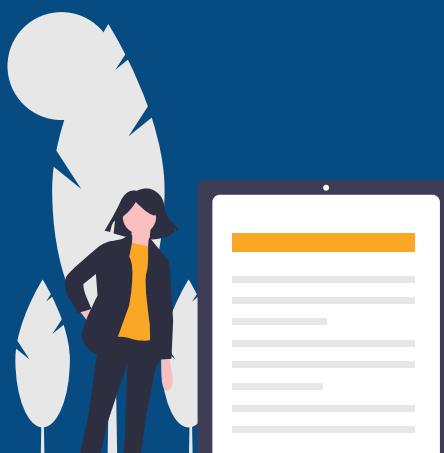


Q4

**Member
Newsletter**

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Principal Officer's note

Dear Valued **Member**

We have reached the last quarter of 2021. A lot has happened this year, but we have made it to this point, and this is something for which we should be grateful.

The country has achieved several milestones in healthcare. It is pleasing to see the improvements that have been made in the fight against the COVID-19 pandemic.

In addition, the National Department of Health has launched digital COVID-19 certificates, which are widely recognised across the region and will enable vaccinated people access to various public amenities, such as sports and events facilities. As at the beginning of December 2021, the country had administered over 26.3 million doses of the COVID-19 vaccine. To all our members who have been able to vaccinate, thank you for contributing towards achieving some of these milestones. These efforts will go a long way towards moving us to a more normal way of life and help stimulate economic activities.

Without a doubt, the impact of the COVID-19 pandemic remains with us. We have lost friends and loved ones and the financial, social, economic, and emotional effects of the pandemic cannot be overstated. Much more still needs to be done in the fight against this pandemic. We encourage our members who have concerns about the vaccine to please contact us for more information about areas in which they need clarification. We have a team available to support you and your family to ensure that you take the necessary steps to protect yourself and your loved ones.

As 2021 draws to a close, we have compiled a series of updates from the Scheme's key activities during the year and collated some insights to help you make the most of the benefits available to you through your GEMS membership.

As you may be aware, on 31 August 2021 we held our Annual General Meeting (AGM) where newly elected members of the Board of Trustees, voted for by you, our valuable members were announced.

Thank you to every member who participated in the voting process for the election of our new Trustees. In addition, we would like to thank all members who were able to attend or send a proxy to the AGM. Inputs provided at the AGM are being considered and we will provide updates on implementation in due course.

On 23 September 2021, GEMS hosted the Scheme's Second Virtual Symposium under the theme of Fraud, Waste and Abuse (FWA). The event brought together industry leaders who deliberated on the impact of FWA on the country's healthcare system. Part of the discussions focused on the role that members can play in curbing FWA and the funds lost can go a long way towards benefit design and enhancements. We urge all members to be vigilant and report any suspicious activities through our fraud helpline.

As we are in the Option Selection period, we urge you to make the best of this opportunity. The Option Selection period provides the opportunity for you to review your benefit options in line with

your current and emerging needs. This is your chance to make changes to your benefit options. It is a simple process and instructions are available on our website. Please note that the 2021-2022 GEMS benefit Option Selection period opens from 07 December 2021 to 10 January 2022.

Our editorial team has put together valuable information on how you can manage allergies and asthma-related ailments. We have also compiled insights to help you navigate network providers for different services to avoid benefit exhaustion and co-payments, and tips on preventive care and practical health and wellness routines that you can easily take up.



For more information on your medical aid benefit options and pricing, please contact our contact centre on **086 000 4367** or visit our website **www.gems.gov.za**. For specific questions on your cover, please email **enquiries@gems.gov.za**.

We value your feedback and want to hear from you. Please share your positive GEMS experiences by sending an email to **compliments@gems.gov.za**. Let's work together to continue improving GEMS for you. Until the next edition, stay safe.

Yours in health,
Dr Stan Moloabi
GEMS Principal Officer



Update on the appointment of the newly elected members of the **Board of Trustees**

Update on the appointment of the newly elected members of the Board of Trustees. On 23 March 2021, the Scheme opened up various platforms as voting options for its principal members to vote for a new Board of Trustees. Voting closed on 24 May 2021.

The following voting options were available to all members:

- Postal ballot
- Online voting
- USSD voting
- Voting at any one of the 18 GEMS walk-in centres.

The planned Pop-up Blitzes at Government Departments had to be cancelled due to COVID-19 restrictions. The election process started with principal members being called upon to use various online channels to nominate candidates. A shortlist was drawn up from those who were declared fit to stand as candidates. Members were then asked to vote for three trustees using any of the options listed above.

The voting process was conducted in line with the Scheme Rules, and in accordance with the Medical Schemes Act. The GEMS Board of Trustees has both employer and Scheme member representation. The Minister for Public Service and Administration represents the employer and appoints six trustees (50%). The remaining six trustees (50%) on the Board are elected by members of the Scheme.

We would like to take this opportunity to thank all Scheme members who participated in the voting process. Thank you for playing your part in identifying the most suitable candidates to provide leadership and guidance to the Scheme, and for providing overall oversight to ensure that the Scheme meets its stated obligation to work towards a healthier you.

The Scheme is pleased to inform you that the member-elected GEMS Board of Trustees was introduced at the Scheme's Annual General Meeting (AGM) held on 31 August 2021.

The Trustees are:

- Dr Izak Jacobus van Zyl (re-elected)
- Dr Frederik Johan Smit (newly elected trustee)
- Mr Pierre Francois de Villiers (newly elected trustee)

Ms Precious Lebohang Khumalo was also introduced as a replacement trustee for the trustee removed from the Board in March 2021, in accordance with Scheme Rule 19.12.

The Scheme welcomes the new members of the Board of Trustees and wishes them all of the best during their term of office.

We thank all members for participating in the election process and encourages all members to continue to participate in as many Scheme activities as possible.

Please stay safe and ensure that you are vaccinated.



News alert: Option Selection period

Each year GEMS members are encouraged to review their current benefit option and are afforded the opportunity to change to a different option. If a member wishes to join a different option offered by the Scheme, the 2021-22 GEMS benefit Option Selection period is open from 07 December 2021 to 10 January 2022.

You can change your option via:

- Your cellphone by dialling ***134*20018#**.
- The Member Online Platforms by clicking on “**Login**” at **www.gems.gov.za** or using the QR code to download the **GEMS Member App** found in the contact section of this newsletter.
- The self-help facility by calling **086 000 4367** and following the voice prompts.
- At a GEMS walk-in centre.
- Sending an email to **enquiries@gems.gov.za**.
- Sending a fax to **086 100 4367** or post to **GEMS, Private Bag X782, Cape Town, 8000**.

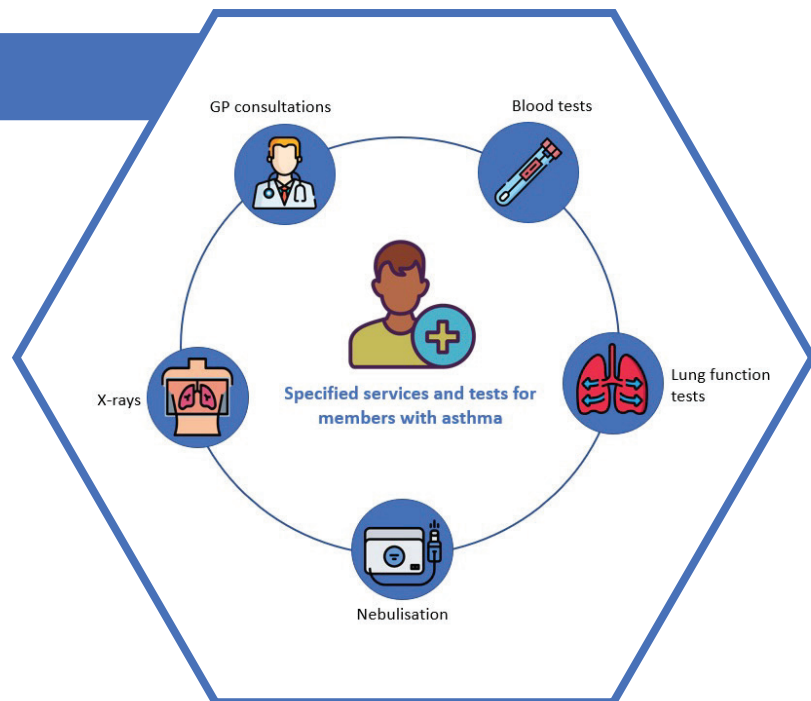
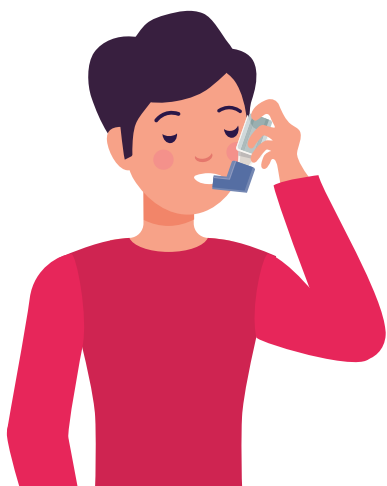


Do you suffer from **Asthma?**


Asthma treatment is covered in terms of the Prescribed Minimum Benefits (PMB) regulations. This means that GEMS will cover your medical expenses for this condition even when your day-to-day benefits are depleted as per the care plan you receive upon registration for your chronic condition. If you suffer from Asthma, please make sure that you are registered for this condition with the GEMS Disease Risk Management Programme in order to access a care plan with additional benefits.

How to manage your Asthma

- Make use of the service benefits provided for in your care plan. These include services such as General Practitioner (GP) consultations and lung function tests to monitor your Asthma (for example, you should have four peak expiratory flow tests done per year).
- Make sure you have the recommended vaccinations.
- Get the flu vaccine before the flu season each year or as soon as the vaccine becomes available (as a new vaccine becomes available for the latest strains of the virus each year). This vaccine can protect you against flu viruses or at least ensure that your symptoms are not as severe, thereby reducing your chance of being hospitalised.
- Also, remember to have a pneumococcal vaccine every five years.
- Make sure you take your medicine regularly and exactly as your doctor has instructed to best control your chronic illness. This will help prevent your chronic illness worsening and decrease the likelihood of complications.
- You may be prescribed at least two types of inhalers: a preventative inhaler used daily as well as a reliever to be used only when there is tightness in the chest or prior to exercise in exercise-induced Asthma.



- Take the correct dosage as prescribed by your doctor and indicated on your medicine labels. Do not change your dose because you feel better or you think you need more or less medicine.
- Ensure the correct use of your inhalers and always rinse your mouth after using the preventative inhaler as it contains cortisone.
- Use your inhaler at the correct intervals as prescribed by your doctor, for example once, twice or three times a day.
- Use your inhaler at the correct time. Should your doctor specify exact time(s), adhere to these to ensure that your medicine works properly.
- If you do not take your medicine as you should, skip doses or stop taking it, your chronic illness may no longer be controlled. Your symptoms may worsen and you may develop recurrent respiratory infections, such as bronchitis, or you may even need to be hospitalised for conditions like pneumonia.

A man with a worried expression is sitting at a desk, looking at his smartphone. He is holding a pair of glasses in his right hand and has several papers and books scattered around him. The image is framed within a red hexagonal shape on a blue background.

How to avoid exhaustion of member benefits and co-payments

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 their 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:

1. 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. Visit www.gems.gov.za for a list of GEMS network providers.

If you don't have a network hospital within 50km of your place of residence, don't stress. You can still use the nearest hospital.

2. 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). 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.

3. 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.

4. 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.

Formulary list, the doctor must provide a clinical motivation for the use of non-generic medicine.

5. 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.

6. 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, only eating foods low in sugar, salt and fats, and stress management are key to good health and longevity.

7. 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.

8. Be on the watch 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.



GEMS second Virtual Symposium



On 23 September 2021, GEMS hosted the second Virtual Symposium under the theme: Fraud, Waste and Abuse (FWA). The event brought together partners, key actors and policymakers in healthcare to discuss and facilitate the advancement of healthcare in South Africa.

The private healthcare industry is increasingly compromised by irregular claims submitted by medical scheme members and healthcare service providers. It is in the interest of members of medical schemes and all industry role players, including healthcare professionals, to limit financial losses arising from FWA.

In the session, a panel of experts addressed the current challenges; the views of healthcare providers; employees; members; and how policy reform and technology can be used to reduce FWA.

Highlights and discussion points

- FWA in context
- The NHI as a key to reducing healthcare FWA
- How has the Section 59 interim report shifted our thinking about FWA in healthcare?
- Lessons learnt
- Perspectives of employers and members
- FWA policy and policy reform: Policies for the digital era
- Where to from here?

The GEMS Virtual Symposium is a platform that promotes dialogue with regards to the ongoing advancement of healthcare in the country.

Look out for more information and updates on upcoming events!





Tips to avoid unexpected co-payments on dental services

GEMS recommends that you visit your dental provider at least once a year for a dental check-up and oral preventative care. To avoid unexpected co-payments, consider going to a dental provider that is part of the GEMS Dental Network. Please refer to point 2 below for more information.

Dental benefits are paid at the GEMS dental tariff. When you visit a dental provider in the GEMS Network, the practice will not charge you more than agreed upon with the Scheme. This means that you will not have to pay any money out of your own pocket, subject to the dental benefits available and funding guidelines.

If any dental work is needed over and above what GEMS covers, the network provider will get your permission first before going ahead with the treatment. This ensures that you always know what dental accounts to expect.

1. How do I find a GEMS Dental Network Provider?

This information can be obtained from the GEMS website at www.gems.gov.za.

Select your medical aid option on the Home page. Click on **“Learn more”** and then **“View Network Doctors”**. You can search for a dental practice by province and practice type, for example, a dentist, dental therapist, oral hygienist, or maxillo-facial and oral surgeon.

The following links will take you directly to the search page for your option:

- **Tanzanite One and Beryl options**
- **Ruby, Emerald Value, Emerald and Onyx options**

Alternatively, phone the GEMS contact centre on **086 000 4367** for assistance. Choose option 4, your preferred language, then 2 for Dental, and 3 for General Enquiries.

All GEMS network providers will display a GEMS Network sticker on their practice window or door, making it easier for you to identify them.

Before you make a dental appointment, always ask the practice if they are a GEMS Dental Network provider for your specific option.

2. What must I do when the network provider asks me for a co-payment?

Inform GEMS when the network provider asks you to pay an administration fee or holds you liable for charges above the GEMS dental tariff. This can be done by calling the contact centre on **086 000 4367** to lodge a complaint. Choose option 4, your preferred language, then 2 for Dental, and 3 for General Enquiries.

3. Members on the Tanzanite One and Beryl options

Although benefits payable on the Tanzanite One and Beryl options are subject to the use of a dental provider on the GEMS Dental Network, members are allowed one emergency out-of-network visit per year. This is only applicable to emergency pain and sepsis treatment. If there is no network provider in your area, contact GEMS on **086 000 4367** before you go for treatment to confirm if the visit will be covered. Choose option 4, your preferred language, then 2 for Dental, and 3 for General Enquiries. This will help you avoid unexpected co-payments.

No one likes an unexpected surprise!



When you are serviced by a Healthcare Provider, always review your claim statements to ensure your claim is submitted timeously. After it has been submitted and processed, ensure that you understand the outcome of the claim.

Claim statements are issued after every claim payment run and the dates are available on the GEMS website. To learn more about claims and statements, the guidelines can be viewed on the GEMS website (<https://www.gems.gov.za/en/Information/Claims-guide>). This will provide you with the necessary information about stale claims and claims rejected due to outstanding information, incorrect ICD10 codes, authorisation problems, etc.

It is also advisable that you monitor your annual benefit limits on a regular basis, in particular your day-to-day and savings balances. This will assist you in tracking your available benefits so that you can plan accordingly for any out-of-pocket expenses.

Should you wish to enquire about a claim, you can contact us via the GEMS contact centre on **086 000 4367** or reach out via **enquiries@gems.gov.za**. If you are unsatisfied with the feedback received, you can submit a complaint to **complaints@gems.gov.za**. The complaint will be investigated and written feedback will be provided.

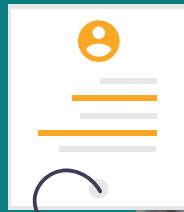
To ensure that we resolve your complaint as quickly as possible, please remember to include the following:

- Your membership number or your ID number in the subject line.
- All relevant details and attach any supporting documents (if available).
- Your contact number and email to ensure that we can contact you.
- The name of practice and practice number as well the service date(if available).
- The details of the claim being queried.

Please also visit the GEMS website at **www.gems.gov.za** for information on GEMS benefit options and how to access your benefits. Take the time to read the member guide.

Remember to download and register on the GEMS Member App to have all your information readily available.

If you wish to submit a compliment, please email us at **compliments@gems.gov.za**. We look forward to receiving your positive feedback.



GEMS Days

Your Health Matters – Be Informed

In 2021, GEMS has taken a non-traditional route to engage with members through GEMS Days. The member engagement events were hosted virtually and targeting members all provinces. The advantage of online events is that we are able to reach a broader target audience without the restriction of distance and space.

The theme for the 2021 GEMS Day was **Your Health Matters – Be Informed**. In line with this approach, each event covered a variety of topics, including product update information, wellness education, and health awareness (aligned with the national health calendar).

The second GEMS Day was held on 14 September 2021 and broadcasted live on our Facebook page, reaching about 916 views from members. The event included a dialogue between fraud, waste and abuse experts in an effort to educate and mitigate the impact of these problems on our members.

The healthcare industry is increasingly compromised by irregular claims submitted by medical scheme members as well as healthcare service providers. It is in the interest of members of medical schemes and all industry role players to limit financial losses arising from fraud, waste and abuse.

The third GEMS Day was held on 11 November 2021 with specific focus on education and raising awareness on health issues such as diabetes amongst others.

The discussions focused on what the Scheme is doing in order to improve and sustain the quality of life for members. Educational topics that were covered on the day included; Scheme disease management programs (Managing HIV/AIDS and Chronic Management) and PMB benefits education. In line with the traditional GEMS Days, the virtual events explore ways to keep members healthy from the comfort of their home.

GEMS screening benefits for members



GEMS members are encouraged to pursue a healthier lifestyle through our developed preventative care benefits that enable them to undergo a number of screenings, preventative tests, and vaccines.

Procedure	Frequency	Eligible beneficiaries
Blood pressure monitoring	Once per annum	All beneficiaries 18 years and older
Cholesterol screening	Once per annum	20 years and older
Osteoporosis screening (bone densitometry scan)	Once per annum	Females 65 years and older
Cytology screening (pap smear)	Once per annum	Females 12-65 years
HIV/AIDS pre-test counselling with no test	Once per annum	All beneficiaries
HIV/AIDS screening test, post-test counselling, confirmatory test, and condoms	Once per annum	All beneficiaries
Mammography Screening	Once per annum	Females 40 years and older or earlier or earlier as required
Peak flow measurement	Once per annum	Beneficiaries 4 years and older
Pregnancy screening test	Once per annum	Females only
Prostate screening (PSA)	Once per annum	Males 45-69 years
Faecal occult blood test	Once per annum	50-75 years
Glucose screening	Once per annum	20 years and older
Glaucoma screening	Once per annum	40 years and older
Neonatal hypothyroidism	Single Screening	Up to 28 days old
Childhood hearing screening	Once per beneficiary	1-7 years
Childhood hearing screening for infants	Once per beneficiary	Birth - from 3 months to 1 year
Childhood optometry screening	Once per beneficiary	Birth - from 3 months to 7 years
Syphilis screening	Once per beneficiary per annum	All beneficiaries
Chlamydia and gonorrhoea screening	Once per beneficiary per annum	All beneficiaries
TB screening	Once per beneficiary per annum	All beneficiaries
Urine analysis	Once per beneficiary per annum	All beneficiaries
VACCINATION SERVICES		
Vaccine	Frequency	Eligible beneficiaries
Influenza vaccination	Once per annum	All beneficiaries from 6 months of age
Pneumococcal vaccination	Once every 5 years	High-risk beneficiaries: ≥65 years 2-64 years with a chronic condition registration and relevant hospital admission
HPV vaccination (1 course of 3 doses)	One course per beneficiary per lifetime	Females 9-14 years

COVID-19 VACCINATION SERVICES

GEMS covers the COVID-19 vaccine as a PMB. This means that all costs are taken care of with no risk to your day-to-day benefits!

Visit www.gems.gov.za for your nearest vaccination site and get vaccinated today!




About GEMS News

GEMS has launched an interactive digital platform called GEMS News, which provides news, updates and Scheme communication to all members and stakeholders.

Look out for the latest edition on all our social media platforms and website.

Testimonials

- 
- “I suffer from eczema and cannot use cortisone on an extended basis due to bad side effects. My dermatologist advised me to use an ointment called Protopic, which does not have the side effects of cortisone, but the drawback of Protopic is it's very expensive.

I sent in a request for GEMS to approve the use of Protopic on the chronic benefit. Obtaining it on the Acute limit depleted the funds within a few months due to the cost. GEMS initially declined the request but stated they would reconsider if further information was provided by the dermatologist. After submitting the first motivation, I was approved for two tubes a year, which would be too little as I need Protopic monthly.

After submitting a second motivation, I was approved for Protopic monthly for an entire year. I am very thankful for this as it will allow me to keep the eczema under control. I would not be able to afford it on a monthly basis otherwise. Thank you GEMS for the positive outcome, I really do appreciate it.” ANONYMOUS

- “Ja baie baie dankie! Nog nooit sulke vinnige diens gekry nie” ANONYMOUS
- “Thank you for your assistance. Excellent service received.
May you have a blessed day.
Stay safe”
ANONYMOUS
- “I hope this email finds you well.
I would like to thank you for helping my mother”
ANONYMOUS





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



Contact centre
086 000 4367



Web
www.gems.gov.za



GEMS Emergency Service
0800 444 367



Fax
086 100 4367



Email
enquiries@gems.gov.za



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



Twitter:
@GEMS_Number1



Facebook
@GEMS1GEMOFAScheme

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



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