



MEMBER
NEWSLETTER



Q2
2022

DISCOVER THE
BRILLIANCE
OF GEMS

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PO'S NOTE



Dear Valued Member

The rising cost of living, including the rising cost of healthcare, is a concern for many of us at the moment, while we try to figure out how to get the most out of restricted budgets. In this edition of the newsletter, we give you savings tips and ideas on how you can stretch your healthcare budgets to help ease the financial burden on your healthcare expenditure.

Preventative care is one of the most effective ways of reducing critical illness and hospitalisation. It's also crucial for reducing healthcare expenditure. In this issue, we also look at ways in which you can save costs through preventative care.

We would like to thank all members who participated in the GEMS Day event on 28 June 2022. The event provided members with the opportunity to engage with internal and external health experts and created a platform for information sharing about our benefit options.

It's mid-year, and we have noticed that many members are struggling with medical benefits being depleted long before the end of the year. Several things can contribute to this, and we took some time to put together insights on

how you can stretch your medical benefits a little further. Have a look at some of the tips that we have compiled and put them into practice.

In this edition, we also focus on dental care. Good oral hygiene will prevent tooth decay or gum disease. We know that while early detection and treatment of dental problems means minimal intervention and will ensure less pain and discomfort, preventative care is also a good course of action to bring down the cost of dental health expenditure. We provide some practical tips on how you can prevent dental decay.

We have also included valuable insights on why you should use a GEMS Dental Network provider near you to save on costs. We have negotiated good prices for all our members with more than 3 000 dental providers, and we invite you to use these providers on our network to get the best value for money



In keeping with our pledge to keep you informed about all your options and benefits, we encourage you to read more about our upcoming **Annual General Meeting (AGM)** which will take place via **Zoom on 29 July 2022 at 15:00**. Be sure not to miss this year's AGM, as it provides the opportunity for you to take part in decision-making about your Scheme. At the AGM, you will also find out more about the Scheme's performance and continued value creation. Prepare yourself ahead of the AGM and read the **Annual Integrated Report (AIR)** which is available on our website at www.gems.gov.za.

We also unpack important information on the GEMS Maternity Programme. This programme focuses on all stages of pregnancy, from confinement to the postnatal (after birth) period.

An important reminder to all our main members to check whether your adult dependants still qualify as GEMS beneficiaries. To update your details and for more information visit the GEMS website and access the Member Portal.

Last, but not least, we are thrilled to announce that we have been named one of the best companies to work for in 2022 by the Top Employers Institute Africa. Thanks to all our dedicated staff and our strategic partners and providers who have made this possible. We look forward to continuing to make your experience with GEMS a brilliant one. Until next time, stay safe and warm.

Yours in health,
Dr Stan Moloabi





ANNUAL INTEGRATED REPORT 2021

Despite the challenging operating environment posed by the COVID-19 pandemic, the Scheme is pleased to report on continued performance in 2021 and value creation for our members.

Visit www.gems.gov.za to download the 2021 Annual Integrated Report and read more about the upcoming **Annual General Meeting (AGM)** taking place virtually via the Zoom platform on **Friday, 29 July 2022 at 15:00**.

For more information about the **2021 GEMS Annual Integrated Report**, please contact us on the following details:

- ✉ **Email:** enquiries@gems.gov.za;
- ☎ **Fax:** 0861 004 367; or
- 📮 **Post:** GEMS, Private Bag X782, Cape Town, 8000

WHY IT IS IMPORTANT TO DISCLOSE YOUR GEMS MEMBERSHIP WHEN USING STATE HOSPITALS

It has come to our attention that there are instances where GEMS members are using State healthcare facilities without disclosing to these facilities that they are members of the Scheme. Please note that it is a requirement for medical aid members to disclose their membership details when using State hospitals.

What you must do when visiting a State facility

When visiting a State facility for healthcare services, you (or your dependants) must:

- tell the admission officer that you are a member of a medical aid scheme;
- present your identity document and the current, active GEMS membership card; and
- check your claims statement after treatment has been received to see whether the services rendered to you reflect as a submission.



Reasons why members may not be disclosing their GEMS membership and why they should do so

- Members may not always be aware that both private and public (State) hospitals qualify for claims reimbursements by GEMS, provided that the claims are valid. There seems to be a misconception that State hospitals can be used for free, even by members with medical aid cover. The State has a national policy to ensure that those who can pay for medical care must do so. Only categories of patients (also called subsidised patients) are treated for free. Members of medical schemes, such as GEMS members, are defined by this national policy as full-paying patients, as they are externally funded. Further down, read more about this distinction under 'Subsidised vs. full-paying patients'.
- It would seem that some members do not disclose their GEMS membership because they want to 'save' their GEMS benefits by having free treatment at the State hospital rather than having the service covered by their GEMS benefit limits.

Every time a GEMS member uses a State hospital for free because they voluntarily do not disclose that they belong to GEMS, the facility visited loses the opportunity for reimbursement that would have enabled it to help more people who are less fortunate and in need of medical care but without medical aid. By not disclosing their membership, GEMS members are jeopardising the health of the poorest of the poor.

Subsidised vs. full-paying patients

The Department of Health has a national policy that clarifies which patients can receive healthcare for free at State facilities (i.e., subsidised patients) and which categories of patients must pay in full. As you will see further on, it is clear that GEMS members who use State facilities would be defined as full-paying patients, who must therefore voluntarily disclose their membership to the State facility to ensure that GEMS pays the State facility for the services rendered to the member or their dependant.

Who is a subsidised patient?

Subsidised patients are any patients who are not classified as full-paying patients. They are categorised according to their ability to pay for health services. In practice, this means that a subsidised patient is not externally funded, which means that no other fund or entity is required by law to pay their fees.

Who is a full-paying patient?

Full-paying patients are externally funded private patients or non-South Africans. Externally-funded patients, specifically, are those patients whose hospital fees are funded through or being paid by:

- Medical aid schemes (such as GEMS)
- The Compensation for Occupational Injuries and Diseases Fund (formerly Workmen's Compensation Fund)
- The Road Accident Fund
- Another State department
- A local authority
- A foreign government
- An employer

What rates are paid to State hospitals for full-paying patients?

The Uniform Patient Fee Schedule (UPFS) is the tariff schedule that sets out the fees that full-paying patients are charged for service at government hospitals. These rates are payable by the medical schemes barring exclusions if any.



WE ARE A TOP EMPLOYER 2022



The **Top Employers Institute Africa** has published its list of the best companies to work for in South Africa in 2022.

The institute recognises companies for their outstanding HR strategies and people practices, with organisations from 31 African countries included in this year's cohort. As part of the ranking, companies are evaluated across a number of key areas including:

- 01 Talent strategy;
- 02 Workforce planning;
- 03 On-boarding;
- 04 Learning & development;
- 05 Performance management;
- 06 Leadership development;
- 07 Career & succession management;
- 08 Compensation & benefits;
- 09 Culture.

The Top Employers Institute then evaluates the implementation of these practices and reviews how they are supported through strategy, ownership, practices, measurement and technology.

We are extremely proud of this recognition and thank everyone who contributed to achieving this accolade.



WHY IT'S A GOOD IDEA TO USE THE GEMS DENTAL NETWORK

Members of the Ruby, Emerald, Emerald Value and Onyx options may visit any dental practice that they prefer. However, with more than 3 000 dental providers that have an agreement with GEMS, why not make use of a GEMS Dental Network provider near you?

GEMS Dental Network providers

GEMS Dental Network providers charge the agreed Scheme tariffs. If you have benefits available for the treatment, you will not pay anything out of your pocket. If any dental work is needed that is 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 expenses to expect.

If you are on the Tanzanite One or Beryl option, dental services must be provided by a dentist, dental therapist or oral hygienist who is part of the GEMS Dental Network. Before you make a dental appointment, always confirm with the practice if they are a GEMS Dental Network provider for your specific option.

How do I find a GEMS Dental Network provider?

Go to the GEMS website at www.gems.gov.za. Find your option on the Home page, and click on 'Learn more' and then 'View Network Doctors'. You can search for a dental practice by province and practice type i.e., a dentist, dental therapist, oral hygienist, or maxillo-facial and oral



surgeon. Alternatively, call the GEMS Call Centre on 0860 00 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 easy for you to identify them.

What must I do when the Network provider asks me for a co-payment?

You have the right to ask your dental provider to explain the costs of your treatment.

When you visit a dental provider on the GEMS Network, the practice should not charge you more than agreed with the Scheme. Let us know when the Network provider asks you to pay an administration fee or holds you liable for charges above the GEMS dental tariff. Call the Call Centre on 0860 00 4367 to lodge a complaint. Choose option 4; your preferred language; then 2 for Dental and 3 for General Enquiries.



WHAT YOU NEED TO KNOW ABOUT DENTAL PRACTICE TYPES



A visit to the dentist or dental therapist every six months, along with other habits for good oral hygiene, will prevent the development of tooth decay (caries) or gum disease. When caught at an early stage, gum disease is treatable with minimal intervention. Early detection and treatment will also decrease pain and discomfort.

GEMS dental benefits are only available if the treatment is in scope for the specific dental practice type. The following explains the type of procedures that each provider is allowed to perform:

General dental practitioner or Dentist

By treating early signs of disease, dentists are able to prevent the further development of problems. To aid diagnosis, your dentist may have to rely on various diagnostic procedures, such as X-rays or models of your mouth.

Dentists are able to fill cavities; repair most teeth damaged by decay; replace missing teeth; provide dentures (false teeth), diagnose crooked teeth and treat gum disorders.

Dental assistant

The dental assistant works closely with the dentist. They assist the dentist by preparing the correct equipment and mixing the appropriate materials needed for a particular procedure.

Oral hygienist

The oral hygienist is usually part of the team in a general dental practice. The oral hygienist will clean and polish teeth in an attempt to improve and maintain the health of your mouth by the removal of dental plaque. As part of your preventative programme, the oral hygienist may apply fluoride and fissure sealants where necessary.

Dental therapist

The dental therapist can provide fillings and uncomplicated extractions plus all the functions of an oral hygienist. Should a problem arise with any procedure, or should more advanced treatment be required, the dental therapist will refer you back to the dentist.

Dental therapists will refer you to a dentist or specialist for more complex treatment e.g. dentures or crowns.

Dental technician

The dental technician makes crowns, bridges, inlays, dentures and orthodontic appliances as prescribed by the dentist or specialist. In all instances, these items are returned to the dentist or dental specialist for a professional fitting.

YOUR HEALTH MATTERS - THE 2022 GEMS DAY VIRTUAL EVENTS

The GEMS Day event is a dialogue between internal and external health experts with the aim to educate GEMS members on their benefit options and how to make the most of them to support their healthcare needs. The Scheme is dedicated to empowering members with information about their benefits and sharing insights on how best to access them.

The 2022 GEMS Day events were held virtually, on 26 April and 28 June.

The Scheme aims to bring these virtual GEMS days to our members twice per quarter in order to reach members in all the different parts of the country

through virtual platforms. With these events, members can engage with the speakers on the topics which were addressed.

Look out for more member communication that will be shared on all Scheme platforms about how to join us for the next GEMS Day.

We look forward to making your experience as a member, beneficial and easy.



LEARN MORE ABOUT THE GEMS MATERNITY PROGRAMME

What is the GEMS Maternity Programme?

The GEMS Maternity Programme is aimed at providing you with support, education and advice through all stages of your pregnancy, the confinement, and the postnatal (after birth) period. The programme will also support your healthcare practitioner and a workplace support colleague (HR Practitioner or Manager) if you choose to nominate one, providing them with the necessary tools to support you along this journey.



Best possible help to guide you through your pregnancy

The Maternity Programme is headed by case managers who are experienced, registered nursing sisters with additional qualifications in midwifery. For more information and advice on registration for the maternity programme please contact our case managers on 0860 00 4367.

Some of the benefits of joining the Maternity Programme

- You will be provided with a GEMS pregnancy, birth and early parenting book when you register.
- You will be provided with a maternity bag during your third trimester.
- You will enjoy free access to all services offered by the programme.
- You will receive a Care Plan to guide your doctor in the appropriate treatment necessary for the duration of your pregnancy.
- Access to healthcare information that will make it possible for you to make informed decisions with your midwife or doctor about your health and birth choices.
- Telephone advice and support if you experience problems during the first six weeks of parenthood.

Registering on the programme

To access your maternity benefits, pregnant members or dependants must register on the programme as soon as their pregnancy is confirmed.

You need to complete an enrolment form and fax, email or post the completed form to **0861 00 4367**, enquiries@gems.gov.za or GEMS Maternity Programme, Private Bag X782, Cape Town, 8000. Please ensure that the delivery address for the maternity bag is correctly reflected, this will ensure the timeous delivery thereof. The enrolment form can be found at www.gems.gov.za under *Healthcare Programmes > Maternity Programme*.

Newborn registration

Once your bundle of joy is safe and sound, don't forget to register our newest GEMS member. For more information on the registration of a newborn and to download the newborn registration form, please visit the Maternity Programme page on our website at www.gems.gov.za. You will also be able to find more information and download maternity brochures.

HOW TO AVOID EXHAUSTION OF 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 several reasons, and the 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 service 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), 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.

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, 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 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.

If your treating doctor does not recommend or prescribe generic medicine on the GEMS 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 several 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 aware of 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:

- The main member's most recent salary/pension slip/advice.
- The main member's spouse/partner's most recent salary/pension slip/advice.

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 and make sure that you include all the required documents, as outlined.

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

Fax: 0861 00 4367

Email: exgratia@gems.gov.za

Head office postal address: GEMS, Private Bag X782, Cape Town, 8000. For the physical address of the regional office that is closest to you, please visit 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 60 days. 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.



STUDENT ELIGIBILITY

Every year, the Scheme reviews whether dependants still qualify to receive benefits according to the Scheme Rules. This means that each year, main members must provide us with proof of factual dependency for all dependants aged 21 and older.



Ensure your dependants remain GEMS beneficiaries by providing the following:

If the dependant is a **student**:



- Proof of registration at a recognised tertiary institution (current academic year)
- Letter, email or telephone call from member confirming factual dependency (financial and/or otherwise)

If the dependant is **not a student**:

- Letter, email or telephone call from member confirming factual dependency (financial and/or otherwise)
- Note that adult rates will be applicable



Please use one of the methods below to send us the required documents:

 **Email**
enquiries@gems.gov.za

 **Post**
Membership Management
Department, Private Bag, X782,
Cape Town, 8000

 **Fax**
0861 00 4367



If you have a **student dependant** that has been **suspended**, you need to **submit proof of registration** from a recognised tertiary institution, as well as confirmation of factual dependency before the suspension can be lifted.

TESTIMONIALS



Thank you GEMS for the awesome medical support and service during 2021 with the birth of my daughter. May you grow from strength to strength!

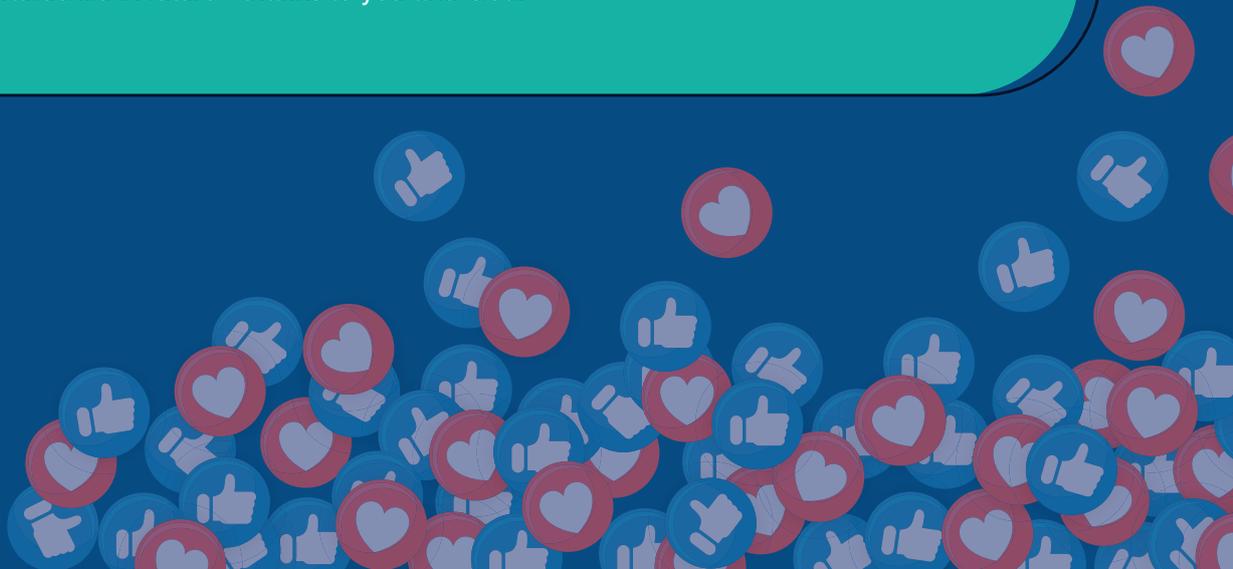


Thank you very much. I appreciate your time and effort. My grandmother is with GEMS and she always talks about the excellent service she gets from the friendly staff members.

I would like to express my appreciation and compliment GEMS for the reinstatement of my daughter's membership after I struggled to obtain a birth certificate from Home Affairs.



I want to thank GEMS for my treatment last year. I hope I will be able to meet my grandchild in future - thanks to you and God!





Download our Member App

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



General Enquiries

 Contact centre
0860 00 4367

 Web
www.gems.gov.za

 GEMS Emergency Service
0800 44 4367

 Fax
0861 00 4367

 Email
enquiries@gems.gov.za

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

 Twitter:
@GEMS_Number1

 Facebook
[@GEMS1GEMOFASCHEME](https://www.facebook.com/GEMS1GEMOFASCHEME)

 Compliments
compliments@gems.gov.za

Report all suspicions of fraud, waste and abuse by calling
the anonymous 24-hour toll free line listed below:

 GEMS Fraud Hotline
0800 21 2202
gems@thehotline.co.za