

# Member Newsletter



**Q1**  
2022

DISCOVER THE  
**BRILLIANCE**  
OF **GEMS**



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# Principal Officer's Note

## Dear Valued Member

Over the past two years the COVID-19 pandemic has dominated the news headlines and defined the way we live. But the good news is that South Africa is now adjusting to a new, more hopeful, normal.

The country's COVID-19 numbers seem to be on the decline, with many of us now fully vaccinated. Lockdown regulations are at their lowest level and our economy is beginning to rebuild. Of course, this does not mean we should let our guard down, and GEMS continues to cover COVID-19 vaccinations as a prescribed minimum benefit.

What this means is we can now turn our attention to a more holistic approach to our health and wellness. In this issue of our newsletter, we focus on ways to help you live an active and healthier lifestyle. We share ways to support you in using more preventative care benefits, that include a wide range of health screenings, preventative tests and vaccinations.

You and your loved ones are the reason we do what we do – GEMS works hard to make sure that our Scheme meets your needs and provides the best possible healthcare at the most affordable rates. The Emerald Value Option (EVO) is designed to ensure that you get the best value out of GEMS. The EVO switch period is now open, and you can get a 27.6% saving on your monthly contribution by switching from the Emerald to the Emerald Value Option (EVO), while continuing to enjoy the same benefits.

Our focus for the year is to enhance efforts to make sure that you truly experience the brilliance of GEMS. With this in mind, we are expanding our wellness offerings, and we are thrilled to announce that we will now provide a once-off five-months' supply of multivitamins to make sure you and your family are fighting fit throughout 2022.

We also focus on regular eye care – which is becoming increasingly important as many of us are spending more time on digital platforms and smart phones. In this issue of the newsletter, we highlight some of the Scheme’s optical benefits and additional support that we provide for optical care.

We look at preventative measures to help youngsters fight tooth decay. Young children often battle to clean the hard to reach back teeth, so GEMS now covers fissure sealants that provide protection for the natural grooves in your child’s molars.

With the introduction of the Protection of Personal Information Act (POPIA), GEMS is committed to ensuring that we always handle all your personal information professionally, including protecting your personal information, and that of your family. In terms of the POPI Act, we require your consent before disclosing any information about you or your family to a third party. Please be reminded that if any of our staff members need to handle any membership queries, involving a third party, we will need written consent from you to do so.

I want to take this time to pause and remind you to please safeguard your membership information, especially given the rise of fraud in the healthcare industry. Do not share your medical aid details or ID number with anyone other than your healthcare practitioner or service provider. This includes sharing your details over SMS, WhatsApp or by email.

Last, but not least, we thank you for sharing your experiences with GEMS. Thank you for your feedback and continually helping us improve our service to you. We are excited about the year ahead and some of the improvements that we will be implementing to enable you to continue experiencing the brilliance of GEMS. Until the next issue of our newsletter, stay safe and in good health.

Yours in health,  
**Dr Stanley Moloabi**  
**GEMS: Principal Officer**





# Supply of multivitamins for eligible members

We've listened to you, and now **GEMS** is providing a **once-off five months' supply of multivitamins** to all eligible members and dependants (aged 18 and older) **at no additional cost.**

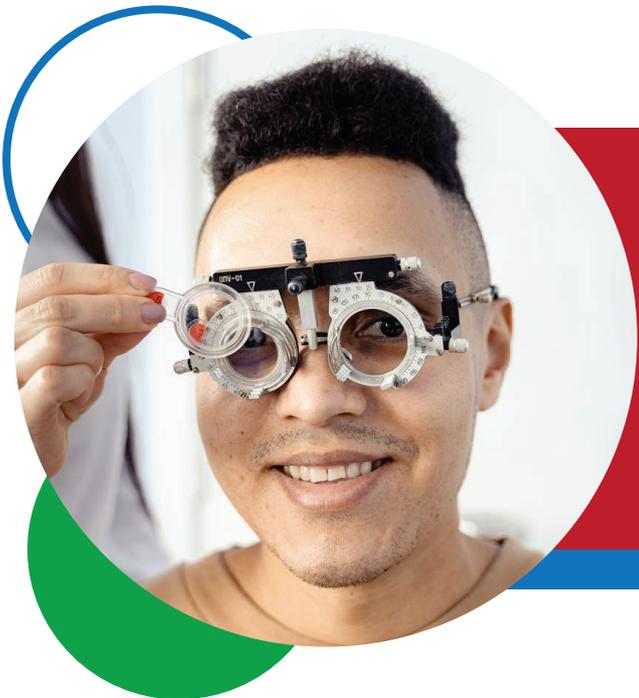
## How it works:

**All eligible members will be sent an email or SMS** informing them of this new value offering, at which point they will need to confirm their and/or their dependants' interest.

**There are two options available for accessing the wellness multivitamins, which are:**

- **Free Delivery** by the GEMS Chronic Courier Pharmacy (Medipost), or
- **Collection** from a participating retail pharmacy - Dis-Chem, or an independent pharmacy (details of which can be found on the GEMS website). Visit **[www.gems.gov.za](http://www.gems.gov.za)** for more information and updates.

**This new provision will not affect any other member benefits and there will be no additional payments required.**



# An overview of your Optometry Benefit

Good eyesight is very important for all ages. Eye care to maintain good eyesight is therefore a requirement, especially as one becomes older.

In order to achieve this, GEMS offers its members optical benefits which are structured to provide optical support as and when the need arises.

## What you need to know about your Optometry Benefit

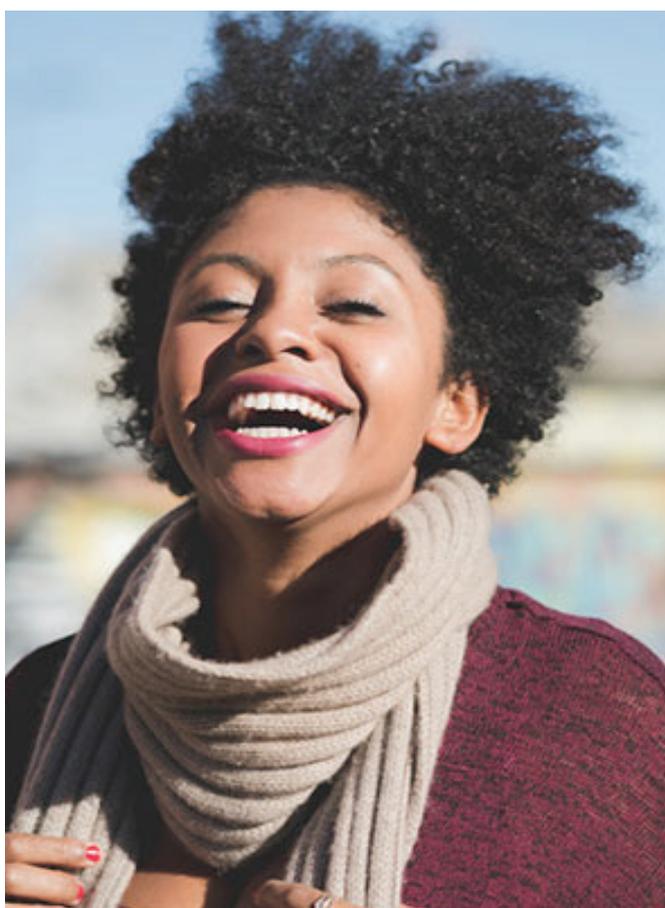
- All optical benefits are subject to Scheme rules, funding guidelines, and benefit limits specific to each option. The benefit limits are the maximum amount that is available for your optical benefits.
- It is important to remember that sub-limits and rules may apply to your optical benefits. Therefore, your benefits available could be lower than the overall optical limit available.
- Each beneficiary qualifies for an optometric examination, one pair of standard lenses and a frame/contact lenses. You can choose either glass or plastic lenses. The Scheme will pay a specific rate for the spectacles and lenses in line with industry funding guidelines.

## The GEMS Optometry Network and how it works

GEMS members receive optometry services and material, like spectacles and contact lenses, at a preferred rate from any GEMS Network optometrist.

This means that by visiting a GEMS Network optometrist, you will receive services and items at a reduced rate. The GEMS Optometry Network consists of 98% of all optometry providers in South Africa, so your optometrist is likely a network provider.

To find your nearest GEMS Network optometrist, please visit the GEMS website at [www.gems.gov.za](http://www.gems.gov.za) and select *Healthcare Providers >> Designated Service Providers*.



## Items that may not be covered by GEMS

Not all items prescribed by your optometrist may be covered. Some of these non-funded items include.

- Sunglasses or spectacles with a tint exceeding 35%.
- Lens additions or extras e.g., coatings, tinting and/or luxury (branded) lens extras.
- New spectacles within the current 24-month benefit cycle. Benefits are limited to one pair of spectacles per cycle.
- Should you prefer to wear contact lenses, you are only allowed benefits for either contact lenses or spectacles and should back-up spectacles be required, you will be required to pay for them yourself.

## Your role as a member

You can make a difference to your healthcare costs. Next time you receive eye care services, keep the following in mind to avoid out-of-pocket payments:

- Always confirm your available benefits with the optometrist, as well as with the GEMS Optometry Team before services are rendered.
- The GEMS Optometry Team will be able to assist you with questions regarding your benefits. Call **0860 00 4367** and select option number 4 for optometry benefits.
- Engage with your service provider to understand your prescription. Ask questions to ensure that the prescribed items will be covered by the Scheme's benefit, as GEMS does advise service providers of items that will be covered through the sharing of a pricing file annually.





# Switch to EVO today and save!

Switch from **Emerald to Emerald Value Option (EVO)** and experience **27.6% savings** on your monthly contribution while enjoying the **same rich benefits** as you would on Emerald, before employment subsidy.

- **EVO is an efficiency discounted option of Emerald**, tailored for members with average to above-average healthcare needs, that offers the following benefits:
- Comprehensive In-Hospital benefits for healthcare services rendered by facilities on the GEMS Private Hospital Network;
- Comprehensive Out-of-Hospital benefits for healthcare services, which are typically rendered by healthcare providers on the GEMS Network, subject to Network GP Nomination and Specialist Referral Rules;
  - You and each of your dependants must nominate a Network GP;
  - If you choose a private hospital or facility make sure to use of a hospital on the GEMS Private Hospital network;
  - Access to obtaining medicine on the applicable GEMS Formulary list, which is accessible on the GEMS website;
  - Access to the Primary Care Extender Benefit and a General Practitioner Network Extender Benefit once the day-to-day block benefit is exhausted; and
  - 41 additional non-PMB chronic conditions.

## You can switch to EVO in the following ways:

- By dialing **\*134\*20018#**;
- Member Online platform by clicking on “**Login**” at **www.gems.gov.za**;
- The self-help facility by calling **0860 00 4367** and following the voice prompts;
- At a **GEMS walk-in centre**;
- On the **GEMS Member App**;
- Sending an email to **enquiries@gems.gov.za** or
- Sending a fax to **0861 00 4367** or Post to **GEMS, Private Bag X782, Cape Town 8000**.

**Switch before 30 June 2022.**



## Give your child a fighting chance against tooth decay: Ask for fissure sealants

Fissure sealants is a preventative dental treatment that will give your child a better chance in the fight against tooth decay. It is an easy and effective way of preventing tooth decay, and it is covered as part of your GEMS dental benefits.

The natural grooves on the surfaces of molar (back) teeth are called fissures. Children often struggle to clean these deep grooves properly, even with regular brushing.

Fissure sealants are thin, plastic coatings that are painted on the chewing surfaces of the molar teeth. This forms a protective layer that seals out bacteria to prevent it from getting stuck in the fissures and causing decay.

## How are fissure sealants applied?

It takes your dental provider only a few minutes to apply the fissure sealant on each tooth. The tooth is cleaned thoroughly, prepared with a special solution, and dried. The liquid sealant is then applied and allowed to set hard - usually by shining a bright light onto it.

## When should the sealants be placed?

Ask your dental provider for fissure sealants on your children's permanent teeth. Ideally, one would place the first fissure sealant as soon as possible after the first permanent molar teeth appear. This is usually when a child is six years old. Sealants should last for three to five years and can protect the fissure until the child is into their teens when the enamel is stronger, and the tooth has fully absorbed all the necessary minerals.

## GEMS dental benefits: Tanzanite One and Beryl options

Fissure sealants are available for children younger than 14, but only on the back permanent teeth (posterior permanent) and a maximum of two per quadrant per year.

In order to offer a sustainable benefit for the lower cost options a stricter age rule is applied. This still allows access to the fissure sealant benefit for the beneficiaries who need it the most. Tanzanite One and Beryl do not have a financial limit on this benefit.

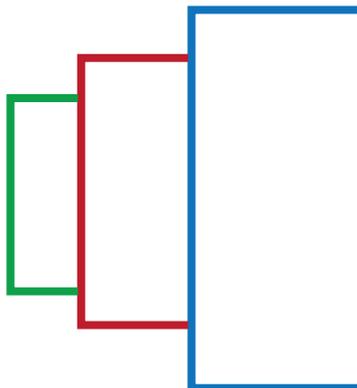
Remember that benefits payable on the Tanzanite One and Beryl options are subject to the use of a dental provider on the GEMS Dental Network.

## GEMS dental benefits: Ruby, Emerald, Emerald Value & Onyx options

Fissure sealants are covered once every two years per tooth to a maximum of two per quadrant. No benefit is available if the tooth is already in the mouth for more than four years, and for beneficiaries older than 18.

## What else can you do to prevent tooth decay?

- Avoid sugary foods.
- Brush your teeth twice a day.
- Floss every day.
- Visit your dental provider regularly.





# Important information regarding the Protection of Personal Information Act

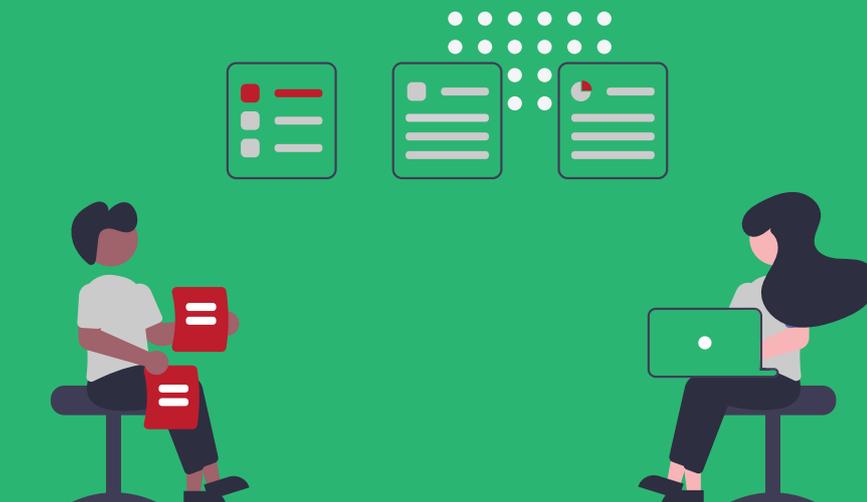
The Protection of Personal Information Act, 4 of 2013 (“POPIA”) Act gives effect to the constitutional right to privacy, regulates the manner in which personal information may be processed and provides rights and remedies to protect personal information. The effective date of implementation for POPIA was 1 July 2021. In order for GEMS to protect your privacy and ensure that we comply with POPIA, GEMS will require your consent before disclosing any personal information about you to a Third Party.

## Why is this important?

Without authorised consent, GEMS will not be in a position to resolve your complaint timeously. POPIA prohibits GEMS from engaging with a third party or dependant and providing them with access to your personal information.

Ensure that the party you are providing consent for is identified clearly, or if you are the third party, please indicate that you are lodging a complaint on behalf of the main member. The applicable form is available at [www.gems.gov.za](http://www.gems.gov.za), under Forms, and is named Beneficiary Consent Form. There is a form named Consent Form, for authorising GEMS to disclose personal information to a third party.

Please also visit the GEMS website for more information on GEMS benefit options, how to access your benefits, and take time to read the member guides. 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](mailto:compliments@gems.gov.za). We look forward to receiving your positive feedback.





## Fraud Alert: Beware of fraudulent activity that could result in suspension of your membership

Medical aid fraud is one of the largest growing problems in South Africa, as it contributes to the overall cost of healthcare, and can impact the affordability of members' medical aid contributions. Exact figures for the losses incurred are difficult to determine but it involves hundreds of millions of Rands every year, and ultimately, it's the members who pay for it in their premiums.

GEMS is committed to protecting our members from fraudulent activity. We would like to alert you to an on-going issue where members are being targeted by 'agents' persuading them to share their membership details with the promise of a cash refund or products that are not covered by the Scheme, e.g., cosmetics or baby supplies. These 'agents' then pass on the membership details to healthcare practitioners or facilities in exchange for a commission. These healthcare practitioners will then fraudulently use this information to submit false healthcare claims and pay over a portion of the proceeds to the member. These details include the member's name, GEMS membership number, bank account details and ID number or date of birth.

We would like to caution members against sharing their GEMS membership details with any person other than a healthcare practitioner or service provider that they or their dependants have personally engaged with. This includes the sharing of medical aid details over SMS, WhatsApp or email, because once shared, these details may be passed around to other parties for even wider misuse and will increase the burden of responsibility for the member.

It may be tempting but this activity is considered fraud, is illegal, and could result in suspension of your GEMS membership. This means that you and your beneficiaries will lose your healthcare cover entirely. Any involvement in committing fraud will also be referred to the South African Police Service (SAPS) for prosecution.

In two recent cases, the Fraud, Waste and Abuse (FWA) division discovered a trend whereby 'runners' were assisting offending healthcare providers to access medical aid details, and to submit false claims. Field investigators discovered the following:

### **Case #1: Collusion across 3 provinces**

- All the members interviewed by the field investigator had never consulted with or received the healthcare services claimed by the practice of the general practitioner (GP) identified.
- The members were approached by touts/runners offering them cash pay-outs in exchange for false claims submitted by the GP.

- Certain members received cash pay-outs as part of the proceeds of claims for services and medication claimed for by the practice.
- Payments were made to the members either into their personal bank accounts or by money transfers.
- To note, the GP claimed up to 5 times more than what the members received in cash.
- The GP had touts or runners colluding with his practice in Gauteng, Limpopo, and Mpumalanga.

## Case #2: False claims from an Orthotist and Prosthetist's practices

In another case, desktop processes identified abnormal claiming trends from Orthotists and Prosthetists, where various medical products are supplied. This was referred to field investigators to interview members.

- A similar trend was identified where members disputed receiving the services but confirmed that they received cash pay-outs in exchange for the false claims being submitted by the practice.
- These claims typically were for expensive devices costing thousands of Rands, but which were never supplied.
- During the review, we identified patients that were shared by these two service providers, meaning claims were submitted by both practitioners. This indicated that patient details were being passed along to other practices.

Both these matters were reported to SAPS and the Scheme has made partial recoveries from amounts that were suspended due to the inconsistencies that were picked up.

## Blow the whistle on fraud!

Report all suspicions of fraud, waste and abuse by:

- Calling the anonymous 24-hour toll free **GEMS Fraud Line Service** on **0800 21 2202**
- Emailing **[gems@thehotline.co.za](mailto:gems@thehotline.co.za)**
- Faxing: **0867 26 1681**
- Posting information to:  
The Fraud Services Manager  
**119 Witch Hazel Avenue**  
**Highveld Technopark**  
**Centurion**  
**P.O. Box 10512,**  
**Centurion, 0046**





# GEMS Screening Benefits for members

GEMS members are encouraged to actively pursue healthier and more active lifestyles and make use of the preventative care benefits available. These benefits enable beneficiaries to undergo a number of screenings, preventative tests and vaccines to encourage better health.

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?
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
<b>VACCINATION SERVICES</b>		
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 vaccines as a PMB. This means that all costs are taken care of - no risk to day-to-day benefits. **Visit [www.gem.gov.za](http://www.gem.gov.za)** for your nearest vaccination site and get vaccinated today!



# Testimonials

The GEMS referral board just made me the happiest person on earth today! Thank you for understanding the situation and my predicament. My mood has changed from gloomy and depressed to happy and thankful! I am definitely a member of the very best medical aid in South Africa!



Thank you very much I am ecstatic, I am literally crying tears of joy. You came through for me when I had lost hope. Thank you very much. Much love to GEMS

Thank you very much for your prompt response and excellent service, keep it up!



You will never go wrong with GEMS. Thank you GEMS, you the best.

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 for a great service, I have nothing to complain about. May 2022 be the same! Thank you for the well wishes on my birthday.

Good day, I would like to thank GEMS for solving my query. The confusion I had has been solved.





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



GEMS Emergency Service  
**0800 444 367**



Fax  
**086 100 4367**



Email  
[enquiries@gems.gov.za](mailto: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](mailto: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 212 202**  
[gems@thehotline.co.za](mailto:gems@thehotline.co.za)