



Q4
MEMBER
NEWSLETTER



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OF **GEMS**



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PO's Note

Dear Valued Member



We welcome you to the **final GEMS newsletter of 2022**

I believe we are all breathing a collective sigh of relief now that we have almost completed the year and can enjoy more freedom than we have in the past two (2) and a half years. Whether you're planning a vacation or looking forward to some relaxation at home, I'm confident that the holiday season will bring us all some rest and rejuvenation.

In this issue, we tackle some of the prevalent issues that the season brings. This includes tips to protect your skin from the summer sun, ensuring you stay hydrated and how to prevent heat exhaustion. We also highlight how you can stay safe on our roads this festive season.

While winding down from a busy year and enjoying some much needed down-time with family and friends, the season is also about looking ahead at what is to come in the new year. We've given you an overview of the benefit enhancements across all options that our members can enjoy in 2023. These include chronic medication benefits for depression, increased post-cataract surgery benefits, more thorough pap-smear screenings, extended inclusivity with regard to the HPV vaccine and more.

In addition to our concern for our members' physical safety, we are also here to do whatever we can to protect your information and ensure that you get the most out of your benefits. Your feedback is important to us and we love to hear from you whether it's a compliment or complaint.

From all of us at GEMS, we wish you a wonderful festive season. Our hope is that you will enjoy it to the fullest, while remaining safe and putting your health and wellness first .

Yours in health,

Dr Stan Moloabi

Principal Officer





What's New in 2023 for GEMS members?

As the Government Employees Medical Scheme (GEMS) continues to bring rich benefits to its members each year, 2023 will be no exception.

Here's what's new for 2023 across all the GEMS options:

- GEMS has approved the diagnosis of depression on its Chronic Disease List and it will be regarded as a pseudo-prescribed minimum benefit (PMB).
- The limit on bifocal lenses and frames for post-cataract surgery will be increased from R1 276 to R1 585 per annum. This benefit is only utilised if the standard optometry benefits have been exhausted.
- The eligibility of the HPV vaccination has been expanded for women from ages 9 to 14 years to 9 to 45 years.
- Previously restricted oncology medication has now been approved for cover. These include antifungal medication, monoclonal antibodies and biological medication made from human-proteins that are designed to zero in on parts of the immune system that trigger inflammation. This makes funding for these medications available in accordance with the Scheme's funding protocols.
- Cervical cancer screening has been extended to include HPV DNA testing, which is used to check for high-risk HPV infection in women aged 12 years and older.
- In the management of pre-cancerous cervical lesions, GEMS will now fund the use of loop electrosurgical excision procedure (LEEP), also called large loop excision of the transformation zone (LLETZ) as a treatment for pre-cancerous cervical lesions. This type of surgery removes a small part of the cervix to test for or treat cervical cell changes (abnormal cells) or early-stage cervical cancer.

Ruby, Emerald, EVO and Onyx Benefit Options:

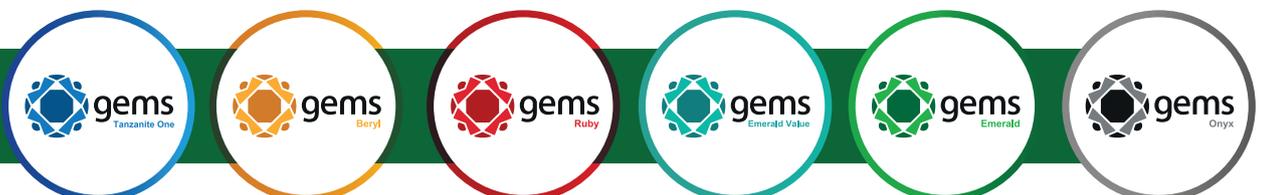
- The frames sub-limit will remain unchanged in 2023. This means that the frames limit for 2023 will not be adjusted for CPI. This equates to a decreasing limit in real terms.

- Dental sealants will be moved from the dentistry limit to be funded by the preventative care service limit. This is only for beneficiaries up to the age of 18 years when they make use of network providers.

Emerald and EVO Benefit Options:

- The Out-of-Hospital Primary Care Extender Benefit will be increased to R863 per beneficiary per annum. This benefit will be automatically activated once the standard benefits for these services have run out, and are available for:
 - Network general practitioner consultations;
 - Acute prescribed medicine obtained at a network pharmacy; and
 - Pathology tests performed at a preferred pathology laboratory.

GEMS will continue to offer its members Health and Wellness Screening Services with the aim of reducing the rising impact of ill-health amongst public service employees. You can visit the GEMS website to find available Network Providers, as well as care guides and health brochures.





Slow down, buckle up, don't drink and drive this festive season

As the holiday season approaches, we can expect more traffic on the roads as people travel to their vacation destinations across the country. Here are some safety tips you can follow to protect yourself and your loved ones.

Perform all necessary vehicle safety checks before embarking on a journey. Check that your vehicle is roadworthy, that the tyres have sufficient tread, that the wheel balance and alignment are correct and most importantly, that everyone in the vehicle is buckled up. Parents should always make sure their children are buckled up in their car seats. Arrive Alive recommends using a properly fitted child seat as it can reduce fatal injuries by 75%. When getting into a car, people should also make sure to adjust the head restraint, which is designed to reduce whiplash.

Modify your driving behaviour to suit the conditions of the road and the weather. If the road has potholes, loose gravel or the shoulder of the road is eroded, reduce your speed to account for these potential dangers. In rainy, misty conditions, or if visibility is reduced for any reason, slow down and keep a safe following distance from the vehicle ahead of yours.

Remember, it is better to reach your destination a little later, rather than risking an accident. Do not drive when you are tired and take a break every few hours to help keep your concentration sharp. Stay well hydrated with water because this also improves alertness. Do not get complacent about checking your mirrors and blind spots and remember to follow road signs and keep to the rules of the road.

Never drive under the influence of drugs or alcohol. Not only does this put your life in danger, but also risks the lives of your passengers and other road-users. Remember that one of the effects of alcohol is that it can make a person feel invincible and lead them to underestimate risks.





Keep cool and protect your skin from the summer sun

With many people going on holiday and children enjoying their summer break from school at this time of year, most of us will be spending more time outdoors in the sunshine. It is important that we protect our children and ourselves against the sun's harmful UV rays, which can lead to sunburn and significantly increase the risk of developing skin cancer.

Here are a few handy, sun-safety tips from GEMS

- Stay out of direct sunlight between 10am and 3pm.
- Choose a sunscreen that has a sun protection factor (SPF) of at least 30 to 50 and is approved by CANSA.
- Check the expiry date on your bottle of sunscreen, as it becomes less effective over time.
- Thoroughly apply sunscreen to all sun exposed areas at least 20 minutes before exposure to the sun.
- Reapply at least every two hours, or after swimming or drying off with a towel.
- Wear a hat to protect your face, ears and head against the sun's rays.
- Certain medicines and skin treatments may cause extra sensitivity to sun exposure. Speak to your General Practitioner (GP) or pharmacist to find out if you need to take any special precautions.
- Even when you are wearing sunscreen, remember to limit your time in the sun. The full extent of sunburn is only visible 6 to 24 hours after sun exposure.

Remember that children's skin has a larger surface area. Therefore, children have a higher proportion of fluid and electrolyte imbalances than adults and heat exhaustion and severe sunburn can cause serious fluid and electrolyte imbalances more quickly. As a result, it is critical to ensure that children do not spend too much time in the sun, especially during the hottest part of the day, and that they stay hydrated by drinking plenty of cold water.

Stay hydrated this summer

With the rising temperatures of the summer months approaching, people are encouraged to be more aware of the impact the heat can have on them and the dangers of heatstroke. One of the most important heatstroke prevention tips is to stay hydrated. When we are exercising and get hot, our bodies cool off by sweating and we lose body fluids. If we do not replace these fluids, we become dehydrated, which makes it difficult for our bodies to cool down by perspiring.

If you opt to exercise in the sun, be mindful that there are a number of factors, including heat-absorbing dark clothes, sun exposure, your fitness level and even age, which can limit your body's ability to regulate temperature. Signs of heat exhaustion include excessive thirst, weakness and headaches. When someone is affected, immediately move them into a cool and shaded area, remove tight clothing, give them fluids and help them to cool down by applying cool, wet towels or moving them to an air-conditioned area. Heat exhaustion may lead to heatstroke, which should be regarded as a medical emergency as it can result in organ failure.





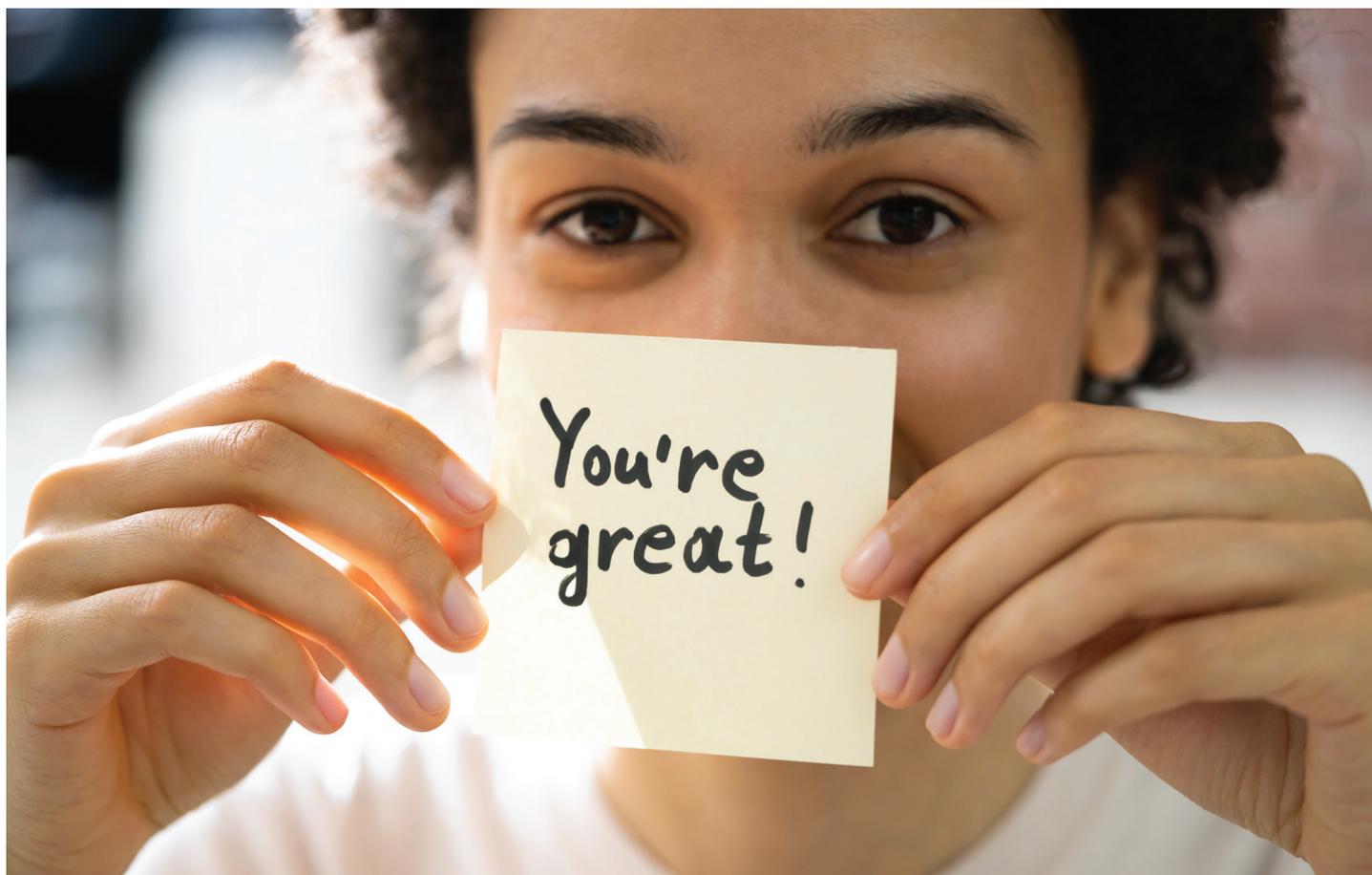
We value your feedback

We all enjoy receiving compliments.

Your feedback is extremely valuable to us. We can only improve our services with your feedback and testimonials! Not only does receiving compliments help to improve GEMS, but it also tells us what we're doing well so we can keep doing it. Those members who continue to share feedback with us also get to play a significant role in how their services are delivered further promoting patient-centricity.

We'd be delighted to hear from you! Whether you have a compliment or a complaint, get in touch with us using the following contact points:

- First, try to resolve the issue by calling the Call Centre at 0860 00 4367 or sending an email to enquiries@gems.gov.za.
- If you are still dissatisfied with the feedback you received or if you experienced any delays in receiving feedback, please write to complaints@gems.gov.za.
- If you would like to send us a compliment, please email us at compliments@gems.gov.za. We are looking forward to hearing from you.
- Please visit the GEMS website on <https://www.gems.gov.za> for more information on our benefit options and how to access them. Kindly also take some time to read the member guides which are filled with useful information about your Scheme.





Testimonials



“ GEMS has given me the BEST service. I was admitted for five months, of which four months was spent on ECMO life support machines in Trauma ICU. I was discharged in June 2022. The total paid for my admission was R1.3 million. Thank you very much GEMS!

“ I can only speak well of GEMS. I had a pacemaker fitted and they paid for everything. Scans, MRI, the pacemaker, plus the hospital account was over R87,000.00 and they paid for all of it. Well done to GEMS! Excellent medical aid. I only paid R500 for a COVID test as I had already had two done. Excellent in my eyes!

“ I have had a terrible year health-wise. It has been really bad for me. From my pregnancy issues and ending up giving birth through emergency C-section which was not planned, to me breaking my ankle. In all of these challenges, you really showed up for me. I just want to say thank you for always showing up for me. I am very grateful. My option is not the best because of affordability issues. You really showed up for me. Please do the same for others.

Thank you so much.

“ My father had been hospitalised and eventually passed on, and as you know it is extremely traumatic for everybody. What really made it "easier" was the fact that GEMS paid for my father's hospitalisation and other stakeholders. It was so quick and hassle-free. Thank you. I don't think we value GEMS enough. We are spoilt. Not everybody is so fortunate. I really want to thank GEMS for everything they have paid for and made my life as his daughter so much easier.

Customer review



5.0



105 Comment





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General Enquiries



Member Contact Centre
0860 00 4367



Web
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Compliments
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[gems_sa_official](https://www.instagram.com/gems_sa_official)



LinkedIn
Government Employees Medical Scheme

Council for Medical Schemes (CMS)



CMS Contact Centre
0861 123 267



Email
information@medicalschemes.co.za



Web
www.medicalschemes.co.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