



The 2023 Option Selection Period has been re-opened and will close on 28 February 2023!

Start the new year knowing that **you and your beneficiaries** are **covered** by the best **option** for your needs.

DISCOVER THE
BRILLIANCE
OF **GEMS**

Chronic Disease List (CDL) for all options

All options cover the following list of chronic condition which are PMB (subject to managed care protocols, processes and formularies)

Addison's Disease; Asthma; Bi-polar Mood Disorder; Bronchiectasis; Cardiac Failure; Cardiomyopathy Disease; Chronic Renal Disease; Coronary Artery Disease; Chronic Obstructive; Pulmonary Disorder; Crohn's Disease; Diabetes Insipidus; Diabetes Mellitus Type 1; DiabetesMellitus Type 2; Dysrhythmias; Epilepsy; Glaucoma; Haemophilia; HIV/AIDS; Hyperlipidaemia; Hypertension; Hypothyroidism; Multiple Sclerosis; Parkinson's Disease; Schizophrenia; Ulcerative Colitis; Rheumatoid Arthritis; Systemic Lupus; and Erythematosis.

Additional Chronic Disease (CDL) List

Payable from the chronic medicine benefit (subject to managed care protocols, processes and formularies.)

TANZANITE ONE

Anxiety; Attention Deficit and Hyperactivity Disorder; Depression

BERYL

RUBY

Anxiety; Attention Deficit and Hyperactivity Disorder; Benign Prostatic Hyperplasia; Depression; Ménière's Disease; Osteoarthritis; Psoriasis; and Thrombo-Embolic Disease*

EMERALD VALUE OPTION





EMERALD





ONYX





Acne; Allergic Rhinitis; Alzheimer's Disease; Ankylosing Spondylitis; Anorexia Nervosa; Anxiety Attention Deficit and Hyperactivity Disorder; Barrett's Esophagus; Benign Prostatic yperplasia; Bulimia Nervosa; Delusional Disorder; Dementia, including (but not limitedto) Multi-infarct, Subcortical, Vascular and Alcohol; Depression; Dermatitis; Eczema; Gastro Oesophageal Reflux Disease; Generalised Anxiety Disorder; Gout; Huntington's Disease; Hypoparathyroidism; Hypothyroidism; Interstitial Lung Disease; Ménière's Disease; Menopause; Myasthenia Gravis; Narcolepsy; Neuropathies; Obsessive Compulsive Disorder; Osteoarthritis; Osteopenia; Osteoporosis; Paget's Disease; Post-Traumatic Stress Syndrome; Psoriasis; Stroke; Systemic Sclerosis; Thrombocytopenic Purpura; Thrombo-Embolic Disease; Tourette's Syndrome; Valvular Heart Disease; and Zollinger-Ellison Syndrome.





Your 2023 monthly contributions





GEMS is pleased to announce an **average contribution increase of 5%** across all benefit options for 2023*. The tables below show the full contributions for the year and do not include any subsidies, which you may qualify for. If you qualify for a subsidy**, your employer will pay part of the contribution and you will be required to pay the balance.





TANZANITE ONE			
			
R0 - R10 170.00	1 245	984	536
R10 170.01 - R14 272.00	1 305	1046	578
R 14 272.01 - R24 449.00	1 388	1 099	612
R24 449.01 +	1 624	1 374	778

EMERALD VALUE			
			
R0 - R15 316.00	2 717	2 076	1 010
R15 316.01 - R26 451.00	3 007	2 331	1 133
R26 451.01 +	3 369	2 590	1 262

BERYL			
			
R0 - R10 170.00	1 405	1 401	788
R10 170.01 - R14 272.00	1 524	1 512	869
R14 272.01 - R24 449.00	1 663	1 663	933
R24 449.01 +	1 997	1 997	1133




EMERALD			
			
R0 - R15 316.00	3 246	2 472	1 205
R15 316.01 - R26 451.00	3 592	2 777	1 350
R26 451.01 +	4 027	3 088	1 506

RUBY			
			
R0 - R15 316.00	2 903	2 179	1 124
R15 316.01 - R26 451.00	3 234	2 431	1 260
R26 451.01 +	3 581	2 699	1 386
Please note: 20% of contributions on the Ruby Option will go towards the Personal Medical Savings Account.			

ONYX			
			
R0 - R15 316.00	5 627	4 309	1 692
R15 316.01 - R32 635.00	5 857	4 459	1 838
R32 635.01 +	6 323	4 860	2 051

*Annual contribution increase will vary depending on number of dependants, salary level and option selected.

**Subsidy subject to the Minister for Public Service and Administration's approval on the Determination on Medical Assistance for the 2023 year.

		
Member Refers to a 'Member' (i.e. a principal member)	Adult Refers to any 'Adult Dependant'	Child Refers to any 'Child Dependant'

Disclaimer

The payroll cut-off date for the January 2023 salaries was the 14 December 2022. Therefore, all option changes processed on or after 14 December 2022 may result in an over or short payments from your January 2023 salary. Over payments and short payments will be corrected in the February 2023 salary. Similarly, option changes processed after the 25 January 2023 will result in short or over payments which will be corrected in subsequent months.

In addition, where an option change is processed from the Ruby option to another, the member will be subjected to a savings claw back and claims paid against the savings benefit will be payable to the Scheme by the member.

Kindly be informed that all option change requests will be aligned to the PERSAL cut-off dates as indicated in the table below. Therefore, all option changes processed on or after the indicated PERSAL cut-off dates will be future-dated to the open PERSAL salary month as per below.

PERSAL cut-off dates	Option change processed on or after	Effective date of Option Change
January 2023 salaries: 14 December 2022	14 December 2022	01 February 2023
February 2023 salaries: 25 January 2023	25 January 2023	01 March 2023
March 2023 salaries: 22 February 2023	22 February 2023	01 April 2023

If you decide to change your option now in the re-opened option change period, the following must be borne in mind:

Option change	Increase your contribution	Decrease your contribution
Change to a lower Option in this reopened option change period.	No	Yes – refund may be due as a higher contribution may have been deducted from your salary.
Change to a higher option in this reopened option change period.	Yes – you may owe the Scheme the difference in contribution as a lower amount may have been deducted from your salary.	No
Remain on your previously chosen option as at 01 January 2023	No – remains the same.	No – remains the same.

In the event that the option change results in a need for adjustments in the deductions or if a refund is due, this will occur in your March 2023 or April 2023 salary runs, dependent on when the revised option change is processed. It is therefore recommended that you carefully consider the options you wish to select to prevent multiple adjustments in the option selection process so that there is minimal impact to the salary adjustment process that will need to follow the option change process. Should you need to speak to someone before selecting an option change, please contact 0860 004367 and select option 3 followed by option 3 again.



Attention Members on the Ruby option:

Where an option change is processed from the Ruby Option to another option, you may be subjected to a savings clawback where claims paid from the savings benefit may be payable to the Scheme by the member. The savings benefit is allocated in advance and not yet received from your salary, therefore will be clawed back if the claims paid are more than what the saving benefit would have been at the time the claims were processed for payment

Please feel free to contact our call centre on 0860 00 4367 to request the updated amounts.



TANZANITE ONE

IN-HOSPITAL BENEFITS

Prescribed minimum benefits (PMBs)		Oncology (chemotherapy and radiotherapy)	
Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	Limited to R287 451 for non-PMB/family/year 	Organ and tissue transplants	R25 447 /beneficiary for corneal grafts
Alcohol and drug dependencies		Pathology and Medical Technology	
Allied health services	Limited to R1 840 /family and R1 150 /beneficiary/year 	Physiotherapy	R2 875 /beneficiary/year
Alternatives to hospitalisation (sub-acute hospitals and private nursing)		Medical and surgical appliances and prostheses	Limited to R33 831 /family/year for prostheses generally and R33 831 /family/year for joint revisions only
Blood transfusion		Radiology (advanced)	Sub-limit of R9 199 , or R13 798 if R9 199 sub-limit is exceeded with first CT/MRI scan/beneficiary/year (shared)
Dental services (conservative, restorative and specialised)	Limited to one (1) root canal treatment per Beneficiary per year, which includes one (1) emergency Out-of-Network visit per Beneficiary per year, subject to PMBs Includes periodontal programme paid from risk, subject to periodontal treatment benefits 	Radiology (basic)	
Emergency services (casualty department)		Renal dialysis	
GP and Specialist services		Surgical procedures (including maxillofacial surgery)	Maxillofacial surgery subject to sub-limit of R26 548
Mental health	R11 498 /beneficiary/year Further shared sub-limit with out-of-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists 		



Available



Not Available



100% Scheme rates apply



Limited to PMBs



Subject to managed care rules



DSP Subject to the use of a Designated Service Providers



Subject to other sub-limits, refer to the GEMS Rules



Subject to the service being related to admissions under the annual hospital benefit



Pre-authorisation is needed



100% of cost, subject to PMB legislation



Subject to annual hospital limit



Unlimited, refer to Scheme rules



Subject to referral by network GP



TANZANITE ONE

OUT OF-HOSPITAL BENEFITS

Personal Medical Savings Account (PMSA)		Medical and surgical appliances and prostheses	Limited to R7 962 /family/year PMB MC
Allied health services	Limit of R1 150 /beneficiary and R1 840 /family PMB F	Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist or Psychologist)	R5 749 /beneficiary/year Further shared sub-limit with in-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists PMB MC
Audiology, occupational therapy and speech therapy	PMB MC P C F	Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	Limit of R1 380 /beneficiary for every 2 years PMB MC
Block benefit (day-to-day benefit)		Pathology and Medical Technologists	PMB F
Chronic Back and Neck Rehabilitation Programme	Subject to registration on Chronic Back and Neck Rehabilitation Programme PMB MC	Physiotherapy	Included in Allied Health services PMB MC P C F
Circumcision	Global limit of R1 812 /beneficiary incl. post-op care within 1 month of procedure PMB MC P C H	Prescribed medicine and injection material	R671 family limit/family/year for homeopathic medicine. Limited to R109 /beneficiary/event, and R303 /beneficiary/year, Contraceptives limited to R3 414 /beneficiary/year PMB MC C
Dental services (conservative, dentistry including acute medicine)	PMB MC	Preventative care services	All other vaccinations (in addition to the existing Influenza, Pneumococcal and HPV vaccinations), where clinically appropriate, subject to a financial limit of R863 per Beneficiary per annum. PMB MC
Emergency assistance (road and air)	PMB MC	Primary care extender	
General Practitioner (GP) and Specialist services	PMB MC F	Screening services	PMB P
GP network extender benefit (for beneficiaries with chronic conditions registered on a DMP)		Radiology (advanced)	Sub-limit shared with in-hospital limit of R9 199 , or R13 798 if R9 199 sub-limit is exceeded with first CT/MRI scan/beneficiary/year PMB A P C
HIV infection, AIDS and related illness	Subject to registration on the HIV Disease Management Programme PMB MC	Radiology (basic)	PMB MC U F
Infertility	PMB MC P C	Renal dialysis	If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event PMB MC
Maternity (ante- and post-natal care). Subject to registration on the programme	Subject to Maternity Programme Protocols PMB MC		



Available



Not Available



100% Scheme rates apply



Limited to PMBs



Subject to managed care rules



DSP Subject to the use of a Designated Service Providers



Subject to other sub-limits, refer to the GEMS Rules



Subject to the service being related to admissions under the annual hospital benefit



Pre-authorisation is needed



100% of cost, subject to PMB legislation



Subject to annual hospital limit



Unlimited, refer to Scheme rules



Subject to referral by network GP

IN-HOSPITAL BENEFITS

Prescribed minimum benefits (PMBs)	% PMB U C DSP		
Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	Limited to R1 327 438 for non-PMB/family/year % PMB MC P H C	Oncology (chemotherapy and radiotherapy)	Sub-limit of R265 483 /family/year % PMB A P C H
Alcohol and drug dependencies	% PMB MC P	Organ and tissue transplants	R749 643 /beneficiary/year, R25 447 /beneficiary for corneal grafts % PMB MC P
Allied health services	Limited to R3 867 /family and R2 572 /beneficiary/year (shared) % PMB MC P H	Pathology and Medical Technology	% PMB MC A P H
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	% PMB MC P	Physiotherapy	R5 765 /beneficiary/year % PMB P C
Blood transfusion	% PMB A P C	Medical and surgical appliances and prostheses	Limited to R39 825 /family/year for prostheses generally and R39 825 /family/year for joint revisions only % PMB MC P H
Dental services (conservative, restorative and specialised)	Limited to one (1) root canal treatment per Beneficiary per year, which includes one (1) emergency Out-of-Network visit per Beneficiary per year, subject to PMBs Includes periodontal programme paid from risk, subject to periodontal treatment benefits % PMB A P H	Radiology (advanced)	Sub-limit of R25 651 (shared) % PMB A P C H
Emergency services (casualty department)	% PMB A P C	Radiology (basic)	% PMB A H
GP and Specialist services	% PMB MC P H	Renal dialysis	Sub-limit of R265 483 /beneficiary/year for chronic renal dialysis % PMB MC A P C H
Mental health	Sub-limit of R21 377 /beneficiary/year less the beneficiary's usage of the sub-limit of R12 061 /family/year out of hospital Further shared sub-limit with out-of-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists % PMB MC P C	Surgical procedures (including maxillofacial surgery)	Maxillofacial surgery subject to sub-limit of R26 548 % PMB A P H



Available



Not Available



100% Scheme rates apply



Limited to PMBs



Subject to managed care rules



DSP Subject to the use of a Designated Service Providers



Subject to other sub-limits, refer to the GEMS Rules



Subject to the service being related to admissions under the annual hospital benefit



Pre-authorisation is needed



100% of cost, subject to PMB legislation



Subject to annual hospital limit



























Unlimited, refer to Scheme rules



Subject to referral by network GP

OUT OF-HOSPITAL BENEFITS

Personal Medical Savings Account (PMSA)		Medical and surgical appliances and prostheses	Limited to R13 274 /family/year  % PMB MC
Allied health services	Limit of R2 572 /beneficiary and R3 867 /family  % PMB F	Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist or Psychologist)	Sub-limit of R12 061 /family/year Further shared sub-limit with in-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists
Audiology, occupational therapy and speech therapy	 % PMB MC P C	Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	Limit of R1 748 /beneficiary for every 2 years  % PMB MC
Block benefit (day-to-day benefit)		Pathology and Medical Technologists	 % PMB P F
Chronic Back and Neck Rehabilitation Programme	Subject to registration on Chronic Back and Neck Rehabilitation Programme  % PMB MC	Physiotherapy	Included in Allied Health services  % PMB MC P C F
Circumcision	Global limit of R1 812 /beneficiary incl. post-op care within 1 month of procedure  % PMB MC P C	Prescribed medicine and injection material	R671 family limit/family/year for homeopathic medicine. Limited to R109 /beneficiary/event, and R303 /beneficiary/year, Contraceptives limited to R3 414 /beneficiary/year  % PMB MC C
Dental services (conservative, dentistry including acute medicine)	 % PMB MC	Preventative care services	All other vaccinations (in addition to the existing Influenza, Pneumococcal and HPV vaccinations), where clinically appropriate, subject to a financial limit of R863 per Beneficiary per annum.  % PMB MC
Emergency assistance (road and air)	 % PMB MC	Primary care extender	
General Practitioner (GP) and Specialist services	 % PMB MC	Screening services	 % PMB P
GP network extender benefit (for beneficiaries with chronic conditions registered on a DMP)		Radiology (advanced)	Sub-limit shared with in-hospital limit of R25 651 /family/year  % PMB A P C
HIV infection, AIDS and related illness	Subject to registration on the HIV Disease Management Programme  % PMB MC	Radiology (basic)	 % PMB MC U F
Infertility	 % PMB MC P C	Renal dialysis	If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event  % PMB MC
Maternity (ante- and post-natal care). Subject to registration on the programme	Subject to Maternity Programme Protocols  % PMB MC		



Available



Not Available

% 100% Scheme rates apply **PMB** Limited to PMBs **MC** Subject to managed care rules **DSP** DSP Subject to the use of a Designated Service Providers

SUB Subject to other sub-limits, refer to the GEMS Rules **A** Subject to the service being related to admissions under the annual hospital benefit

P Pre-authorisation is needed **C** 100% of cost, subject to PMB legislation **H** Subject to annual hospital limit

U Unlimited, refer to Scheme rules **F** Subject to referral by network GP

IN-HOSPITAL BENEFITS

Prescribed minimum benefits (PMBs)	PMB DSP	Oncology (chemotherapy and radiotherapy)	Sub-limit of R404 813 /family/year PMB
Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	PMB	Organ and tissue transplants	R749 643 /beneficiary/year, R25 447 /beneficiary for corneal grafts PMB
Alcohol and drug dependencies	PMB	Pathology and Medical Technology	PMB
Allied health services	Limited to PMSA and block benefit PMB	Physiotherapy	R6 065 /beneficiary/year PMB
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	PMB	Medical and surgical appliances and prostheses	Limited to R51 010 /family/year (shared) generally, plus R51 010 /family/year for joint revisions only PMB
Blood transfusion	PMB	Radiology (advanced)	Sub-limit of R26 985 (shared) PMB
Dental services (conservative, restorative and specialised)	Shared limit with out-of-hospital benefit of R4 080 /beneficiary/year Includes periodontal programme paid from risk, subject to periodontal treatment benefits PMB	Radiology (basic)	PMB
Emergency services (casualty department)	Paid from out-of-hospital GP services for non-PMB and unauthorised events PMB	Renal dialysis	Sub-limit of R321 268 /beneficiary/year for chronic dialysis PMB
GP and Specialist services	PMB	Surgical procedures (including maxillofacial surgery)	Unlimited, includes maxillofacial surgery PMB
Mental health	R22 489 /family/year Further shared sub-limit with out-of-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists PMB		



Available



Not Available

100% Scheme rates apply **PMB** Limited to PMBs **MC** Subject to managed care rules **DSP** DSP Subject to the use of a Designated Service Providers

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U Unlimited, refer to Scheme rules **F** Subject to referral by network GP

OUT OF-HOSPITAL BENEFITS

Personal Medical Savings Account (PMSA)	20% of total annual gross contributions made by member during the financial year ✓ % PMB	Medical and surgical appliances and prostheses	Limited to R51 010 /family/year ✓ % PMB MC
Allied health services	Subject to PMSA and block benefit ✓ % PMB	Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist or Psychologist)	Limited to PMSA Further shared sub-limit with in hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists ✓ % PMB MC
Audiology, occupational therapy and speech therapy	Subject to PMSA and block benefit ✓ % PMB	Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	Limited to PMSA and block benefit ✓ % PMB MC
Block benefit (day-to-day benefit)	R2 735 /family/year ✓ % PMB	Pathology and Medical Technologists	Subject to PMSA and block benefit ✓ % PMB
Chronic Back and Neck Rehabilitation Programme	Subject to registration on Chronic Back and Neck Rehabilitation Programme ✓ % PMB MC	Physiotherapy	Subject to PMSA and block benefit ✓ % PMB
Circumcision	Global limit of R1 812 /beneficiary incl. post-op care within 1 month of procedure ✓ % PMB MC P C H	Prescribed medicine and injection material	Subject to PMSA and limited to R228 /beneficiary/event and a limit of R671 /family/year for homeopathic medicine ✓ % PMB MC C
Dental services (conservative, dentistry including acute medicine)	Shared with in-hospital limit of R4 080 /beneficiary/year ✓ % PMB MC	Preventative care services	All other vaccinations (in addition to the existing Influenza, Pneumococcal and HPV vaccinations), where clinically appropriate, subject to a financial limit of R863 per Beneficiary per annum. ✓ % PMB MC
Emergency assistance (road and air)	✓ % PMB MC	Primary care extender	✗
General Practitioner (GP) and Specialist services	Limited to PMSA ✓ % PMB MC	Screening services	✓ % PMB P
GP network extender benefit (for beneficiaries with chronic conditions registered on a DMP)	1 additional consultation at network GP once PMSA and block benefit are exhausted ✓ % PMB MC	Radiology (advanced)	Sub-limit shared with in-hospital limit of R26 985 /family/year ✓ % PMB A P C
HIV infection, AIDS and related illness	Subject to registration on the HIV Disease Management Programme ✓ % PMB MC	Radiology (basic)	Subject to PMSA ✓ % PMB MC
Infertility	✓ % PMB MC P C	Renal dialysis	If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event ✓ % PMB MC
Maternity (ante- and post-natal care). Subject to registration on the programme	Subject to Maternity Programme Protocols ✓ % PMB MC		



Available



Not Available

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SUB Subject to other sub-limits, refer to the GEMS Rules **A** Subject to the service being related to admissions under the annual hospital benefit

P Pre-authorisation is needed **C** 100% of cost, subject to PMB legislation **H** Subject to annual hospital limit

U Unlimited, refer to Scheme rules **F** Subject to referral by network GP

IN-HOSPITAL BENEFITS

Prescribed minimum benefits (PMBs)	✓ % PMB U C DSP	Oncology (chemotherapy and radiotherapy)	Sub-limit of R449 790 /family/year ✓ % PMB A P C
Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	✓ % PMB MC P C U	Organ and tissue transplants	R749 643 /beneficiary/year, R25 447 /beneficiary for corneal grafts ✓ % PMB MC P
Alcohol and drug dependencies	✓ % PMB MC P	Pathology and Medical Technology	✓ % PMB MC A P U
Allied health services	Shared limit with in-hospital benefit of R1 933 /family/year ✓ % PMB MC P	Physiotherapy	R6 065 /beneficiary/year ✓ % PMB P C
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	✓ % PMB MC P U	Medical and surgical appliances and prostheses	Limited to R51 010 /family/year (shared) generally, plus R51 010 /family/year for joint revisions only ✓ % PMB MC P
Blood transfusion	✓ % PMB A P C U	Radiology (advanced)	Sub-limit of R26 985 (shared) ✓ % PMB A P C
Dental services (conservative, restorative and specialised)	Shared limit with out-of-hospital benefit of R6 271 /beneficiary/year Includes periodontal programme paid from risk, subject to periodontal treatment benefits ✓ % PMB A P	Radiology (basic)	✓ % PMB A U
Emergency services (casualty department)	Paid from out-of-hospital GP services for non-PMB and unauthorised events ✓ % PMB A P C	Renal dialysis	Sub-limit of R321 268 /beneficiary/year for chronic dialysis ✓ % PMB MC A P C
GP and Specialist services	✓ % PMB MC P U	Surgical procedures (including maxillofacial surgery)	✓ % PMB A P U
Mental health	R22 489 /family/year Further shared sub-limit with out-of-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists ✓ % PMB MC P C		



Available



Not Available



100% Scheme rates apply



Limited to PMBs



Subject to managed care rules



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Subject to the service being related to admissions under the annual hospital benefit



Pre-authorisation is needed



100% of cost, subject to PMB legislation



Subject to annual hospital limit




















































Unlimited, refer to Scheme rules



Subject to referral by network GP

OUT OF-HOSPITAL BENEFITS

Personal Medical Savings Account (PMSA)		Medical and surgical appliances and prostheses	Limited to R51 010 /family/year   PMB MC
Allied health services	Shared limit with in-hospital Allied health services of R1 933   PMB	Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist or Psychologist)	Sub-limit shared with in-hospital benefit of R22 489 /family/year Further shared sub-limit with in-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists   PMB MC
Audiology, occupational therapy and speech therapy	Shared limit of R2 737 /beneficiary/year and R5 484 /family/year shared with pathology and medical technology, sub-limit of R2 202 /beneficiary and R4 398 /family/year   PMB	Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	Limit of R2 817 /beneficiary for every 2 years   PMB MC
Block benefit (day-to-day benefit)	Limited to R5 610 /beneficiary and R11 224 /family/year, subject to GP nomination and specialist referral rules   PMB A P	Pathology and Medical Technologists	Shared sub-limit with Audiology, occupational therapy and speech therapy of R2 737 /beneficiary and R5 572 /family/year   PMB F
Chronic Back and Neck Rehabilitation Programme	Subject to registration on Chronic Back and Neck Rehabilitation Programme   PMB MC	Physiotherapy	Shared with day-to-day block benefit limit, sub-limit of R2 628 /beneficiary and R5 257 /family/year   PMB MC P
Circumcision	Global limit of R1 812 /beneficiary incl. post-op care within 1 month of procedure   PMB MC P C H	Prescribed medicine and injection material	Limit of R4 498 /beneficiary and R13 492 /family/year, sub-limit of R671 for homeopathic medicine/family/year - Chronic medical conditions, limit of R13 492 /beneficiary and R27 169 for non-PMB conditions/family/year. Event limit of R303 /beneficiary, Sub-limit of R1 133 /beneficiary/year. Annual family limit of R1 812 . Contraceptives sub-limit of R3 414 /beneficiary/year   PMB MC C
Dental services (conservative, dentistry including acute medicine)	Shared with in-hospital limit of R6 271 /beneficiary/year   PMB MC	Preventative care services	All other vaccinations (in addition to the existing Influenza, Pneumococcal and HPV vaccinations), where clinically appropriate, subject to a financial limit of R863 per Beneficiary per annum.   PMB MC
Emergency assistance (road and air)	  PMB MC	Primary care extender	Shared limit with GP services, pathology, medical technology and prescribed medication, R863 additional benefit/beneficiary/year once the block benefit or specific sub-limits are exhausted   PMB MC
General Practitioner (GP) and Specialist services	Shared limit with day-to-day block benefit   PMB MC F	Screening services	  PMB P
GP network extender benefit (for beneficiaries with chronic conditions registered on a DMP)	2 additional consultations at network GP once day-to-day block benefit is exhausted   PMB MC P	Radiology (advanced)	Sub-limit shared with in-hospital limit of R26 985 /family/year   PMB A P C
HIV infection, AIDS and related illness	Subject to registration on the HIV Disease Management Programme   PMB MC	Radiology (basic)	Sub-limit of R4 480 /beneficiary and R8 210 /family/year   PMB MC U F
Infertility	  PMB MC P C	Renal dialysis	If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event   PMB MC
Maternity (ante- and post-natal care). Subject to registration on the programme	Subject to Maternity Programme Protocols   PMB MC		



Available



Not Available

 100% Scheme rates apply **PMB** Limited to PMBs **MC** Subject to managed care rules **DSP** DSP Subject to the use of a Designated Service Providers

SUB Subject to other sub-limits, refer to the GEMS Rules **A** Subject to the service being related to admissions under the annual hospital benefit

P Pre-authorization is needed **C** 100% of cost, subject to PMB legislation **H** Subject to annual hospital limit

U Unlimited, refer to Scheme rules **F** Subject to referral by network GP

IN-HOSPITAL BENEFITS

Prescribed minimum benefits (PMBs)	✓ % PMB U C DSP	Oncology (chemotherapy and radiotherapy)	Sub-limit of R449 790 /family/year ✓ % PMB A P C
Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	✓ % PMB MC P C U	Organ and tissue transplants	R749 643 /beneficiary/year, R25 447 /beneficiary for corneal grafts ✓ % PMB MC P
Alcohol and drug dependencies	✓ % PMB MC P	Pathology and Medical Technology	✓ % PMB MC A P U
Allied health services	Shared limit with in-hospital benefit of R1 933 /family/year ✓ % PMB MC P	Physiotherapy	R6 065 /beneficiary/year ✓ % PMB P C
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	✓ % PMB MC P U	Medical and surgical appliances and prostheses	Limited to R51 010 /family/year (shared) generally, plus R51 010 /family/year for joint revisions only ✓ % PMB MC P
Blood transfusion	✓ % PMB A P C U	Radiology (advanced)	Sub-limit of R26 985 (shared) ✓ % PMB A P C
Dental services (conservative, restorative and specialised)	Shared limit with out-of-hospital benefit of R6 271 /beneficiary/year Includes periodontal programme paid from risk, subject to periodontal treatment benefits ✓ % PMB A P	Radiology (basic)	✓ % PMB A U
Emergency services (casualty department)	Paid from out-of-hospital GP services for non-PMB and unauthorised events ✓ % PMB A P C	Renal dialysis	Sub-limit of R321 268 /beneficiary/year for chronic dialysis ✓ % PMB MC A P C
GP and Specialist services	✓ % PMB MC P U	Surgical procedures (including maxillofacial surgery)	✓ % PMB A P U
Mental health	R22 489 /family/year Further shared sub-limit with out-of-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists ✓ % PMB MC P C		



Available



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














































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OUT OF-HOSPITAL BENEFITS

Personal Medical Savings Account (PMSA)		Medical and surgical appliances and prostheses	Limited to R51 010 /family/year   PMB MC
Allied health services	Shared limit with in-hospital Allied health services of R1 933   PMB	Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist or Psychologist)	Sub-limit shared with in-hospital benefit of R22 489 /family/year Further shared sub-limit with in-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists   PMB MC
Audiology, occupational therapy and speech therapy	Shared limit of R2 737 /beneficiary/year and R5 484 /family/year shared with pathology and medical technology, sub-limit of R2 202 /beneficiary and R4 398 /family/year   PMB	Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	Limit of R2 817 /beneficiary for every 2 years   PMB MC
Block benefit (day-to-day benefit)	Limited to R5 610 /beneficiary and R11 224 /family per year   PMB A P	Pathology and Medical Technologists	Shared sub-limit with Audiology, occupational therapy and speech therapy of R2 737 /beneficiary and R5 484 /family/year   PMB
Chronic Back and Neck Rehabilitation Programme	Subject to registration on Chronic Back and Neck Rehabilitation Programme   PMB MC	Physiotherapy	Shared with day-to-day block benefit limit, sub-limit of R2 786 /beneficiary and R5 572 /family/year   PMB MC P
Circumcision	Global limit of R1 812 /beneficiary incl. post-op care within 1 month of procedure   PMB MC P C H	Prescribed medicine and injection material	Limit of R4 498 /beneficiary and R13 492 /family/year, sub-limit of R671 for homeopathic medicine/family/year - Chronic medical conditions , limit of R13 492 /beneficiary and R27 169 for non-PMB conditions/family/year. Event limit of R303 /beneficiary. Sub-limit of R1 133 /beneficiary/year. Annual family limit of R1 812 . Contraceptives sub-limit of R3 414 /beneficiary/year   PMB MC C
Dental services (conservative, dentistry including acute medicine)	Shared with in-hospital limit of R6 271 /beneficiary/year   PMB MC	Preventative care services	All other vaccinations (in addition to the existing Influenza, Pneumococcal and HPV vaccinations), where clinically appropriate, subject to a financial limit of R863 per Beneficiary per annum.   PMB MC
Emergency assistance (road and air)	  PMB MC	Primary care extender	Shared limit with GP services, pathology, medical technology and prescribed medication, R863 additional benefit/beneficiary/year once the block benefit or specific sub-limits are exhausted   PMB MC
General Practitioner (GP) and Specialist services	Shared limit with day-to-day block benefit   PMB MC F	Screening services	  PMB P
GP network extender benefit (for beneficiaries with chronic conditions registered on a DMP)	2 additional consultations at network GP once day-to-day block benefit is exhausted   PMB MC P	Radiology (advanced)	Sub-limit shared with in-hospital limit of R26 985 /family/year   PMB A P C
HIV infection, AIDS and related illness	Subject to registration on the HIV Disease Management Programme   PMB MC	Radiology (basic)	Sub-limit of R4 480 /beneficiary and R8 210 /family/year   PMB MC U F
Infertility	  PMB MC P C	Renal dialysis	If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event   PMB MC
Maternity (ante- and post-natal care). Subject to registration on the programme	Subject to Maternity Programme Protocols   PMB MC		



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IN-HOSPITAL BENEFITS

Prescribed minimum benefits (PMBs)	✓ % PMB U C DSP	Oncology (chemotherapy and radiotherapy)	Sub-limit of R590 353 /family/year ✓ % PMB A P C
Annual hospital benefit (public and private hospitals, registered unattached theatres, day clinics and psychiatric facilities)	✓ % PMB MC P C	Organ and tissue transplants	R749 643 /beneficiary/year, R25 447 /beneficiary for corneal grafts ✓ % PMB MC P
Alcohol and drug dependencies	✓ % PMB MC P	Pathology and Medical Technology	✓ % PMB MC A P U
Allied health services	Subject to day-to-day block benefit ✓ % PMB MC P	Physiotherapy	R6 065 /beneficiary/year ✓ % PMB P C
Alternatives to hospitalisation (sub-acute hospitals and private nursing)	✓ % PMB MC P U	Medical and surgical appliances and prostheses	Limited to R68 906 /family/year (shared) generally ,plus R68 906 /family/year for joint revisions only ✓ % PMB MC P
Blood transfusion	✓ % PMB A P C U	Radiology (advanced)	Sub-limit of R33 736 (shared) ✓ % PMB A P C
Dental services (conservative, restorative and specialised)	Shared limit with out-of-hospital benefit of R11 187 /beneficiary/year Includes periodontal programme paid from risk, subject to periodontal treatment benefits ✓ % PMB A P	Radiology (basic)	✓ % PMB A U
Emergency services (casualty department)	Paid from out-of-hospital GP services for non-PMB and unauthorised events ✓ % PMB A P C	Renal dialysis	Sub-limit of R321 268 /beneficiary/year for chronic dialysis ✓ % PMB MC A P C
GP and Specialist services	✓ % PMB MC P	Surgical procedures (including maxillofacial surgery)	✓ % PMB A P U
Mental health	R47 225 /family/year Further shared sub-limit with out-of-hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists ✓ % PMB MC P C		



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OUT OF-HOSPITAL BENEFITS

Personal Medical Savings Account (PMSA)	✗	Medical and surgical appliances and prostheses	Limited to R68 906 /family/year ✓ % PMB MC
Allied health services	Shared limit as per day to day block benefit ✓ % PMB	Mental health (Consultations, assessments, treatment and/or counselling by GP, Psychiatrist or Psychologist)	Shared with day-to-day block benefit limit. Further shared sub-limit with in hospital Mental Health of R2 616 /family/year for services by Educational and Industrial Psychologists
Audiology, occupational therapy and speech therapy	Subject to day-to-day block benefit ✓ % PMB	Optical services (eye examinations, frames, lenses, permanent or disposable contact lenses and acute medicine)	Limit of R3 325 /beneficiary for every 2 years ✓ % PMB MC
Block benefit (day-to-day benefit)	Includes GP and specialist services, basic radiology, pathology, allied health services, physiotherapy, occupational therapy and speech therapy, mental health, maternity and contraceptives. Limited to R11 801 per beneficiary and R23 604 /family/year ✓ % PMB A P	Pathology and Medical Technologists	Shared sub-limit day-to-day block benefit ✓ % PMB
Chronic Back and Neck Rehabilitation Programme	Subject to registration on Chronic Back and Neck Rehabilitation Programme ✓ % PMB MC	Physiotherapy	Shared with day-to-day block benefit limit ✓ % PMB MC P
Circumcision	Global limit of R1 812 /beneficiary incl. post-op care within 1 month of procedure ✓ % PMB MC P G H	Prescribed medicine and injection material	Limit of R7 582 /beneficiary and R21 236 /family/year, sub-limit of R671 for homeopathic medicine/family/year - Chronic medical conditions, limit of R23 040 /beneficiary and R47 225 for non-PMB conditions/family/year. Event limit of R377 /beneficiary. Sub-limit of R1 382 /beneficiary/year. Annual family limit of R2 289 ✓ % PMB MC C
Dental services (conservative, dentistry including acute medicine)	Shared with in-hospital limit of R11 187 /beneficiary/year ✓ % PMB MC	Preventative care services	All other vaccinations (in addition to the existing Influenza, Pneumococcal and HPV vaccinations), where clinically appropriate, subject to a financial limit of R863 per Beneficiary per annum. ✓ % PMB MC
Emergency assistance (road and air)	✓ % PMB MC	Primary care extender	✗
General Practitioner (GP) and Specialist services	Shared limit with day-to-day block benefit ✓ % PMB MC F	Screening services	✓ % PMB P
GP network extender benefit (for beneficiaries with chronic conditions registered on a DMP)	1 additional consultation at network GP once day-to-day block benefit is exhausted ✓ % PMB MC P	Radiology (advanced)	Sub-limit shared with in-hospital limit of R33 736 /family/year ✓ % PMB A P C
HIV infection, AIDS and related illness	Subject to registration on the HIV Disease Management Programme ✓ % PMB MC	Radiology (basic)	Shared sub-limit with day-to-day block benefit ✓ % PMB MC U F
Infertility	✓ % PMB MC P C	Renal dialysis	If a non-network provider is voluntarily used, a co-payment of 30% will be applied per event ✓ % PMB MC
Maternity (ante- and post-natal care). Subject to registration on the programme	Subject to Maternity Programme Protocols ✓ % PMB MC		



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Easy steps to choosing your option for 2023

Start the year knowing that you and your dependants are covered by the best option for your needs

1

Understand your options and benefits
Read through the 2023 benefit schedule and contribution table to understand the benefits and costs of each option

2

Consider your needs
Carefully consider your healthcare needs and budget for the year ahead

3

Make your choice
Decide if you should remain on the same option or need to change to a different option for 2023.

Decide to change your option for 2023?

Let GEMS know between **9 November 2022 and 28 February 2023*** via any of these channels:



Option Selection Form

Complete the **"Make your choice for 2023"** form and ensure that all your details are correct. Send the completed form to any of the following:

Email: enquiries@gems.gov.za
Fax: 0861 00 4367
Post: GEMS, Private Bag x782, Cape Town 8000

Or hand it in at your nearest GEMS walk in- centre or to your client Liaison Officer (CLO)



24hr Authorised

- Call our 24-hour automated self service facility on 0860 00 4367 and select option two (2)
- Select the language in which you want to be assisted.
- Press one (1) and then press zero (0) to change your option.

As the main member, you will need to enter your membership number, ID number and cell phone number.



Online

- Visit www.gems.gov.za and sign into Member Portal (click on 'Login' on the right hand corner of your screens).
- Click the Option Selection icon under Navigate on the Menu to make your option change.



Cellphone

- Dial *134*20018#
- Enter your member number
- Enter your ID number
- Select your option
- Confirm your selection



GEMS Member App

GEMS is continually making access easier.

Download the GEMS Member App from your app store, register and make your choice for 2023!

Contact details

Client Liaison Officers (CLO)

Driving empowerment through education.

The CLO unit drives member education sessions and workshops to empower members and improve understanding of benefits, Scheme rules and processes.

CLO units are available in **all 9 provinces**.

Email: clo@gems.gov.za to set up an appointment with one of our agents.



GEMS Contact Centre
0860 00 4367



Fax
0861 00 4367



Web
www.gems.gov.za



Email
enquiries@gems.gov.za



Provider Liaison Officers
plo@gems.gov.za



Postal Address
GEMS, Private Bag X782
Cape Town, 8000



GEMS Emergency Services
0800 444 367



GEMS Fraud Hotline
0800 212 202
gems@thehotline.co.za

Our social media pages:



Facebook
[@GEMS1GEMOFASHEME](https://www.facebook.com/GEMS1GEMOFASHEME)



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



Twitter
[@GEMS_Number1](https://twitter.com/GEMS_Number1)



LinkedIn
Government Employee Medical Scheme

Council for Medical Schemes



CMS Contact Centre
0861 123 267



Email
information@medicalschemes.co.za



Web
www.medicalschemes.co.za

Make use of the multi-function **GEMS Member App** to interact with the Scheme at home or on the go to make your life easier.



Use the QR Code to download the **GEMS Member App**



Disclaimer

This brochure contains a summary of the medical benefits offered by GEMS for the year 2023 and the required monthly contributions/premiums associated therewith ("2023 GEMS Benefits and Contributions").

The final CMS approved 2023 GEMS Benefits and Contributions have been incorporated into the GEMS Rules and published on the GEMS website. In the event of a discrepancy between the wording of this brochure and that of the published GEMS Rules, the latter will take precedence. For the full version of the 2023 GEMS Benefits and Contributions, kindly refer to Annexures B, C, D, E, F and G of the GEMS Rules, which may be found on the GEMS website at www.gems.gov.za. You may also contact us directly on 0860 00 4367 to request a copy.