


2025 Changes

We are affordable!

GEMS is designed to provide cost-effective healthcare solutions, making it easier for public service employees to afford medical cover.

Changes to All Benefit Options:

 **Benefit limits have increased for all options!**
An increase of **4.6%** on all In-Hospital and Out-of-Hospital monetary benefit limits.

 **Continuous Glucose Monitoring (CGM) and insulin pumps**

The Scheme will now fund CGM and insulin pumps, limited to one device per beneficiary **every five years for beneficiaries under 19 years with type one diabetes**. Subject to Scheme Rules


Changes to Ruby, Emerald, EVO, and Onyx Benefit Options:

Frenectomies

Frenectomies will now be funded for in-hospital for children under the age of 6, as is already the case with other dentistry procedures.



Tanzanite One and Beryl

 **Dental Sealants**
Dental sealants will now be funded for Beneficiaries **under the age of 18 years** as is the case for other benefit options, **subject to the use of a Network provider, under the Out-of-Hospital Preventative Care Services benefit**.

 **Family Practitioner Services**
Members on the Tanzanite One and Beryl options will now have to request authorisation for out-of-hospital Family Practitioner and nurse (combined) consultations from, and including, the 16th consultation and onwards.