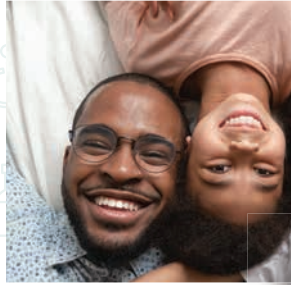


# The GEMS Advantage



No late joiner  
penalties.

Broadest definition  
of beneficiaries - **up  
to 5 generations**  
can be covered!

GEMS provides  
**greater access to  
quality healthcare**  
through a wide  
array of networks.



Close collaboration with  
Trade Unions and  
government stakeholders.

Up to **100% subsidy** for **qualifying employees**  
on salary levels 1 – 5 on the Tanzanite One  
option (terms and conditions may apply).

**Contributions  
based on income  
and family size.**



SMS "**JOIN**" to  
**33165** to join  
**GEMS** today!



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**



## CONTACT DETAILS:



GEMS CONTACT CENTRE  
**0860 00 4367**



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**[www.gems.gov.za](http://www.gems.gov.za)**



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**0800 212 202  
[gems@thehotline.co.za](mailto:gems@thehotline.co.za)**



GEMS EMERGENCY SERVICES  
**0860 44 4367**

## Client Liaison Office (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.

The CLO unit is operational in **all 9 provinces.**

Email: **[clo@gems.gov.za](mailto:clo@gems.gov.za)** to set up an appointment with one of our agents.

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