



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

MEMBER  
NEWSLETTER

Q3 2022

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## PO'S NOTE

### Dear Valued Member

Spring is upon us once more. As we greet this new season, we welcome you to the third edition of our quarterly member newsletter. To make it easy for you to access and understand all your medical aid contributions, we have created a self-help functionality tool on our website to assist you with calculating your monthly contributions based on the size of your family and the benefit option you have chosen. We also have our dental benefit which allows for plastic dentures (partial or complete) or partial metal-frame dentures. With denture benefits, you can now afford to have a brand-new smile.

We would like to remind all our GEMS members to use a GEMS Dental Network provider near you to save on costs. Not sure how to care for your new dentures? In this issue, we find out more about how to maintain your new set of dentures.

We know that saving for retirement can be tricky business, and that is why we are here to assist in making sure your medical bills do not become an issue. We can help you with any questions that you have regarding Post-Retirement Medical Assistance and your GEMS membership, as well as how to qualify for a subsidy through the GEPPF (Government Employees Pension Fund).

From the end of a working life to the start of a new life – we know that having a baby is a fulfilling experience. Understanding that your child deserves the best that you can offer them from day one is easy with GEMS.

Remember that we are in the medical aid industry to help take care of you. In this issue of our member newsletter we also share advice to increase member value while decreasing medical costs by using our extensive range of GEMS network providers.

We are always sad to see our valued GEMS members dissatisfied with our service. This issue will show you how to lodge a complaint, and how we will get back to you in an efficient manner.

By using the GEMS Member App, which is free to download on either Google Play or the App Store. You can access your digital e-membership card on the App as well.

Lastly and perhaps most importantly, we urge all our GEMS family members to be aware of scams that are currently going around relating to **gap cover** and a **misleading voice note** regarding refunds from the Scheme.

Yours in health,  
**Dr Stan Moloabi**  
GEMS Principal Officer



# TOOLS YOU CAN USE TO COMPARE OPTIONS AND CONTRIBUTIONS

## Did you know?

You are now able to access the self-help functionality on the GEMS website to calculate your monthly contributions based on your family size, personal choice of benefit option and your remuneration.

**Click here** to access the Contribution Calculator on the GEMS website to compare your different plan options and calculate your monthly contributions.

### Who would you like to cover?

Just Myself

Myself plus dependants

Basic salary per month

When did you start working for government?

### Are you on total cost to company?

Yes

No

Calculate





## MEDICAL COVER POST RETIREMENT

Members who retire as a result of reaching retirement age – or take early retirement due to illness or as per an agreement with their employer – may continue with their GEMS membership. In order to apply for Post-Retirement Medical Assistance (PRMA), members will be informed by their Employer or the Government Employees Pension Fund (GEPF) that the following documents will be required :

- A Z583 form signed and stamped by your employer  
(You can find the **Z583 form** in the **forms section** of our website, at [www.gems.gov.za](http://www.gems.gov.za), or download it directly from the **GEPF website**).
- Last salary advice (pay slip)
- Membership Certificate
- Identity Document

\*Please note that the Z583 form is only for PRMA approval.

The pension approval documents need to be submitted separately by the employer via a system linked to GPAA. Please note that your employer may submit these documents in advance, meaning while you are still employed.

The process for the PRMA can only be started once the pension is approved.

Even better – depending on your length of service, you may even qualify for a medical subsidy from the Government! You can read more about this at here: **Post-Retirement Medical Benefit**.

This is a non-contributory benefit administered by the GEPF, not a GEMS benefit, so you would need to work with your Employer or the GEPF to apply for post-retirement medical assistance. Please note that GEMS can only provide education on which documents are required, however the GEPF must approve your subsidy. The subsidy application can only be processed once the pension process is completed.



## REMINDER: SUBMIT A BIRTH CERTIFICATE TO COMPLETE THE REGISTRATION OF YOUR NEWBORN OR ADOPTED CHILD

Having a child is a wonderful experience and to many, a blessing. As a GEMS member, you too can register your newborn or newly adopted child and give them access to quality medical aid benefits. What is important to remember though, is that for your child to be fully registered as a dependant or beneficiary, the Scheme requires you, the main member, to submit the birth certificate. Registration on GEMS needs to happen within 60 days, but the Scheme allows the birth certificate to be submitted in up to 90 days. Should the Scheme not receive the birth certificate, the registration will not be complete. This will result in the termination of the newborn or newly adopted child as a dependant. What this means is that all the claims that the Scheme has paid for or services rendered whilst you had your newborn as a dependant on your membership, will be reversed, which in turn will lead to you owing the Scheme for these claims.

## WHAT YOU NEED TO KNOW ABOUT DENTURE BENEFITS

A denture (false teeth) is a removable replacement for missing teeth and surrounding tissue. Complete dentures are used when all the teeth are missing and partial dentures are used when some natural teeth remain. Depending on your chosen benefit option, the GEMS dental benefit allows for plastic dentures (partial or complete) or partial metal frame dentures.

The GEMS dental benefit for dentures is only available if the treatment is in scope for the specific dental practice type. Only dentists or prosthodontists (i.e., a dental professional who specialises in restorative dentistry) may take impressions, measure and provide you with dentures. The dental technician makes the dentures as

prescribed by the dentist, which is then returned to the dentist for a professional fitting. A dental therapist or oral hygienist will have to refer you to a dentist for dentures. You have the right to confirm with GEMS if your service provider is qualified to make dentures.



## **GEMS dental benefit for Ruby, Emerald, Emerald Value and Onyx members**

All denture-related claims for the Ruby, Emerald, Emerald Value and Onyx options are payable from the available shared dentistry limit at 100% of the Scheme rate. Although members on these options do not need pre-authorization for dentures, GEMS recommends that members contact the Scheme to confirm their available benefit. This ensures that you always know what dental accounts to expect if the quotation is over and above what GEMS covers. Ask your dentist for a detailed quotation that includes all relevant treatment codes, tooth numbers and dental technician costs, then contact the GEMS call centre on 0860 00 4367 for assistance.

Members are allowed one (1) set of plastic dentures per beneficiary every four (4) years with rebase and relines of the soft base every two (2) years. A denture rebase is the replacement of the “gum” part of the dentures while a denture reline is the process of adding new material to the inside surface of the existing denture to ensure that the dentures continue to fit perfectly.

Metal frames for partial dentures are limited to one per jaw, once every five (5) years.

## **GEMS dental benefit for Tanzanite One and Beryl members**

- Pre-authorization is necessary for plastic dentures
- Subject to the use of a GEMS Dental Network Provider
- Limited to the approved Scheme tariff
- Only members and beneficiaries over the age of 21 qualify for the denture benefit
- Allows for one set\* of plastic dentures per beneficiary every four years
- No benefit available for metal frame dentures

\*A set of dentures is either a complete upper and/or a complete lower denture (not two upper or two lower), or a partial upper and/or partial lower denture (not two (2) partial upper or two (2) partial lower).

### **Denture authorisation: Tanzanite One and Beryl members**

Tanzanite One and Beryl members need pre-authorization for plastic dentures. To process a pre-authorization request, GEMS requires a detailed quotation from your dentist (including clinical and laboratory codes) as well as the tooth numbers (for partial dentures) or an indication of which jaw (for complete dentures). Ask your dentist to contact the Scheme for authorisation, or you can contact the GEMS call centre on 0860 00 4367 for assistance.



# HOW TO CARE FOR YOUR DENTURES



**Remove and rinse dentures after eating:** Carefully run cold water over your dentures to remove food particles.

**Daily brushing:** Even though your denture teeth are false, it is still important to clean them regularly. Brush your dentures at least once a day with a soft toothbrush or denture brush and an effective, denture cleaner. Do not use toothpaste, but hand soap or mild dishwashing liquid can be used for cleaning dentures.

**Remove your dentures overnight:** Denture wearers should not keep their dentures in the mouth overnight unless there are specific reasons for keeping them in. Remove your dentures before going to bed each night. This gives your mouth a chance to rest.

**Daily/overnight soaking in a denture cleansing solution:** Most types of dentures need to stay moist to keep their shape. Place the dentures in water or a mild denture-cleansing solution overnight. The denture cleansing solution helps to remove plaque and disinfect the denture.

**Warning -** Do not soak your dentures in hot water. Heat can change the shape of the material.

**Clean your mouth after removing your dentures:** Although you should not use toothpaste when brushing dentures, you should use toothpaste to brush your gums

and tongue twice a day. This keeps your gums healthy and helps prevent bad breath.

**Visit your dentist:** All patients who wear dentures should visit their dentist at least once a year for a check-up. Dentures that fit poorly might need to be relined or replaced, as they can cause irritation, sores and infection. Your dentist can help ensure a proper fit to prevent slippage and discomfort, and also check the inside of your mouth to make sure it is healthy.

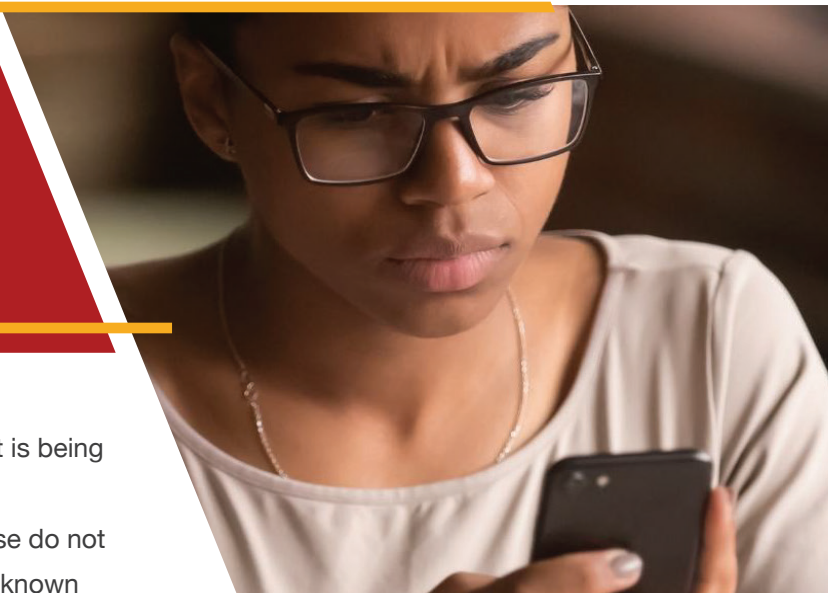




## SCAM ALERT: GEMS DOES NOT OFFER GAP COVER

GEMS has been made aware of a gap cover scam that is being spread through calls from an unknown number.

Please note that GEMS does not offer gap cover. Please do not accept any fake gap cover from GEMS through this unknown source.



### CAUTION!

## SCAM ALERT: FAKE GEMS VOICE NOTE CIRCULATING

We have been made aware of a misleading voice note currently circulating regarding refunds from the Scheme. We urge you not to participate in any actions cited in the voice note, as this message is not from GEMS.



## Report all suspicions of Fraud, Waste and Abuse by:

- Calling the anonymous 24-hour toll-free GEMS Fraud Line Service: 0800 21 2202
- Send an email to [office@thehotline.co.za](mailto:office@thehotline.co.za)
- Or fax to 0867 26 1681

# DID YOU KNOW?

YOU CAN AVOID  
UNEXPECTED MEDICAL  
COSTS BY USING GEMS  
NETWORK PROVIDERS



GEMS is passionate about finding new ways of delivering increased member value and access to quality healthcare services for you and your family. By using GEMS Network healthcare providers where possible, you can avoid out-of-pocket costs, and co-payments and extend your available benefits.

GEMS has a network of healthcare providers consisting of Family Practitioners (FPs), Specialists, Pharmacies, Dental Providers, Optometrists, Renal Dialysis Providers, Hospitals, and Emergency Care Practitioners, who have promised to deliver quality healthcare to GEMS members at an agreed rate with the Scheme.

Members who make use of GEMS' extensive network of healthcare providers do not have to pay anything above the set amount negotiated with the network providers. You can find a Network provider on the GEMS website or by contacting our call centre on 0860 00 4367.

A **co-payment** is the portion that a member must pay towards a procedure or service, and usually is stipulated in the Scheme Rules. An example of a co-payment is the 30% payment on a medicine claim for choosing non-formulary medication.

**Out-of-pocket expenses** are the costs that are not covered by the Scheme, that a member will need to pay for. An example of this would be shortfalls that arise because of a billed amount differing from the GEMS payable rate, OR items billed that are not covered by GEMS.

If a healthcare provider on the GEMS Network wants you to pay for healthcare services upfront, or requests you to pay from your pocket, contact GEMS immediately on 0860 00 4367.

Report any irregularities relating to GEMS Network healthcare providers to the Scheme:

**Call:** 0800 21 2202 (this is an anonymous 24-hour toll-free fraud line service)

**Email:** [gems@thehotline.co.za](mailto:gems@thehotline.co.za)

**Fax:** 0867 26 1681 **Post information to:**

The Fraud Services Manager

119 Witch Hazel Avenue

Highveld Technopark

Centurion

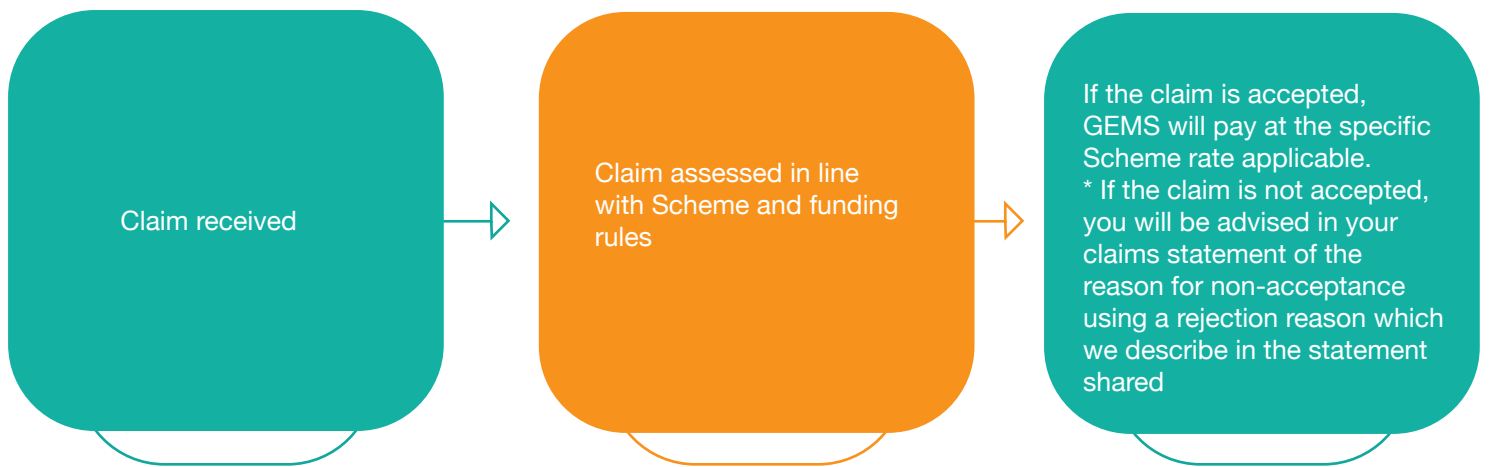
P.O. Box 10512,

Centurion, 0046

# HOW TO CLAIM A REFUND FROM GEMS WHEN YOU HAVE PAID A CLAIM AT A SERVICE PROVIDER



If you've visited your healthcare provider, received treatment and have paid for the service out-of-pocket, you may be eligible for a claims refund from GEMS. The service may or may not be covered by GEMS therefore we advise that a refund is subject to the Scheme Rules and funding guidelines.



When we receive a claim, our claims department assesses it according to the GEMS rules, which will determine whether the Scheme will pay the claim, and how much will be paid. If the claim meets the Scheme rules, GEMS will pay the claim.

To ensure that we're able to process your claim effectively, please include the following information when making your submission:

- Your membership number (9 digits)
- The Scheme name (GEMS)
- Your benefit option (for example, Emerald, Onyx, Ruby, etc.)
- Your surname and initials, as GEMS has captured on their records
- The patient's name and beneficiary code as it appears on your membership card (for example: John 01)

- The name and practice number of the healthcare service provider
- The date of service (this is the date you visited the provider for service)
- The nature and cost of treatment (this the provider indicates with the use of tariff codes for billing purposes on his/her invoice)
- The pre-authorisation number, if applicable
- The tariff code(s)
- The relevant ICD-10 code

Attach your proof of payment and clearly show that you have paid for the service. Proof of payment can be either a receipt from the healthcare service provider, an electronic fund transfer (EFT) slip or a bank deposit slip.



# BEST PRACTICE GUIDELINES FOR LODGING A COMPLAINT



A complaint is any expression of dissatisfaction with a benefit or service provided by GEMS. There are some do's and don'ts when submitting a complaint.

## DO

- Familiarise yourself with the GEMS Scheme Rules, Medical Schemes Act, member guide, brochures and information available on the GEMS website.
- Ensure you first try and resolve the matter via the call centre on 0860 00 4367 or send an email to [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za).
- If you are still dissatisfied with the feedback received or if you have experienced any delays in receiving feedback, please send your complaint in writing to [complaints@gems.gov.za](mailto:complaints@gems.gov.za).
- Include the following details in your complaint:
  1. Main member's name and surname
  2. Membership number/practice number/identity number
  3. Contact number or email address
  4. Any reference numbers of previous enquiries/calls
  5. The issue or the facts of a complaint outlining the frustration
  6. Attach all relevant documents where applicable
  7. Attach the completed consent form from the main member, if you are assisting the main member to lodge a complaint or if you are the dependant/healthcare provider/third party
  8. Include the remedy you are seeking
  9. Ensure your email address on record is active and is the same email address you are using.

## DON'T

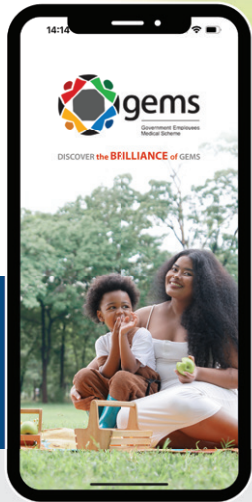
- Draft a vague complaint and stay on point (be factual); and
- Compare your matter with another member's case nor include their details, as each matter is investigated on its own merit.

Following the above guidelines when lodging a complaint will ensure that GEMS can resolve your complaint efficiently and timeously.

Please visit the GEMS website at [www.gems.gov.za](http://www.gems.gov.za) for more information on GEMS benefit options and how to access your benefits, and also take time to read the membership guides.

Remember to download and register on the GEMS Member App to have all your information readily available.

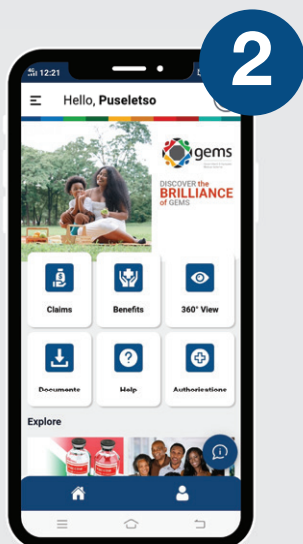
If you wish to submit a compliment, please email us at [compliments@gems.gov.za](mailto:compliments@gems.gov.za). We look forward to receiving your positive feedback.



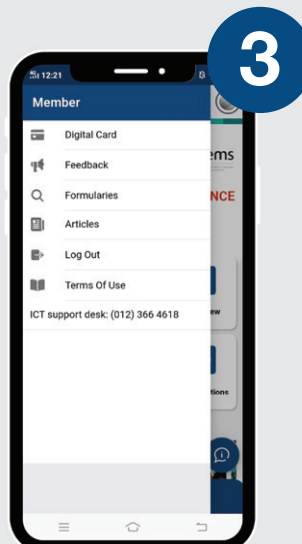
There is an easier way to access your membership card on the GEMS Member App. Let's show you how.



1  
Login in or register using your credentials.



2  
After logging in, click on the click on the menu button at the top left of your screen on the top left of your screen.



3  
Click on DIGITAL CARD at the top of the menu bar.



4  
Your digital card will appear on the screen, then swipe right to view your membership details.



# TESTIMONIALS



I would like to take this opportunity to thank you very much for covering my mother's hospital expenses without failure.

My mother died in dignity because of your excellent duty. We are proud of you. Keep it up and support and assist those in dire need. You really provided comfort during our predicament. We are lost for words!!

Thank you very much to your team for the outstanding performance of your duties.

I thank you.



I just want to thank GEMS for their outstanding service over the last years, I've never had any problems with their service.



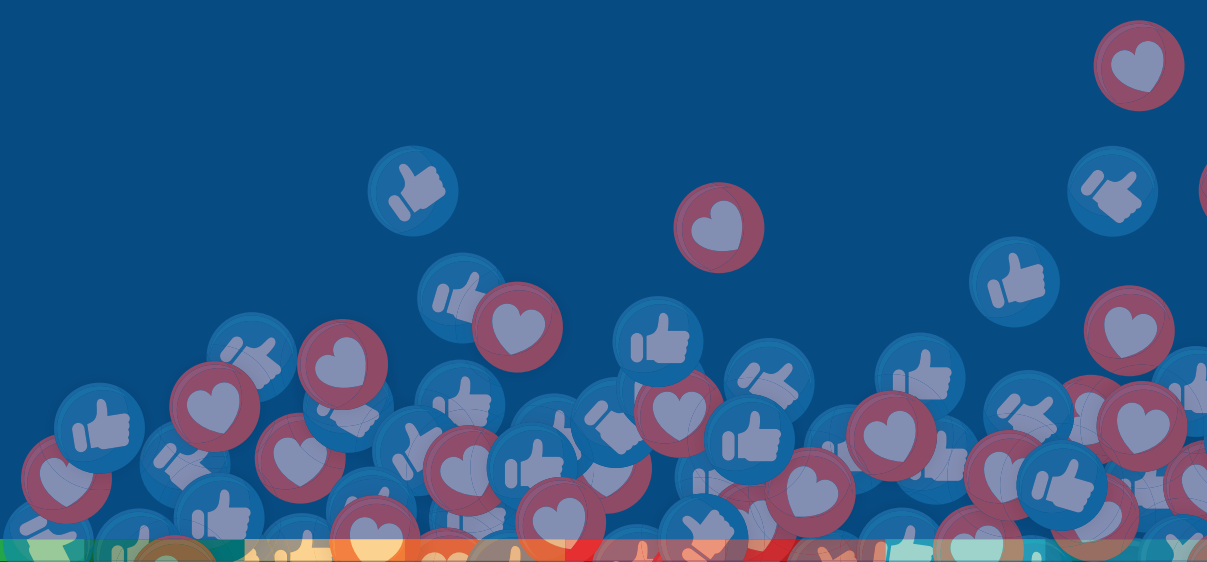
I've never experienced any problems with my GEMS membership. I'm so happy and I keep telling everyone to please join Tanzanite One. It's the best option!



Best medical scheme and an affordable one. I want to thank you for paying for everything on my husband's behalf, you are the best.



I have been on the GEMS Ruby option for 13 years now. I have never experienced problems at all. In 2014, I had my first child and I was hospitalised for a month before giving birth at a private hospital. I didn't pay a cent from my pocket, the bill was close to R70 000. Last year I gave birth to my second child, and I still didn't have to pay a cent from my pocket. Thank you for the wonderful service.





## Download our Member App

Use the QR Code to download the GEMS Member App.  
Or get it from from the Google Play or App Store.



## General Enquiries

 **GEMS Contact Centre**  
086 000 4367

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

 **GEMS Emergency Services**  
0800 444 367

 **Fax**  
0861 00 4367

 **Email**  
[enquiries@gems.gov.za](mailto:enquiries@gems.gov.za)


 **Postal Address**  
GEMS, Private Bag X782  
Cape Town, 8000

 **Compliments**  
[compliments@gems.gov.za](mailto:compliments@gems.gov.za)

## Social Media pages

 **Twitter**  
[@GEMS\\_Number1](https://twitter.com/GEMS_Number1)

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

 **Instagram**  
[gems\\_sa\\_official](https://www.instagram.com/gems_sa_official)

 **LinkedIn**  
Government Employee Medical Scheme

**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)