

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 (0-18 years) years with type one diabetes. Subject to Scheme Rules

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



Frenectomies

Frenectomies will now be funded in-hospital for children under the age of 6 (0-5 years), as is 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 (0-17), 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.