



OPTION SELECTION

2026

OPTION SELECTION 2026

Crafted for **You**
and **Your Family's**
Unique Needs

DISCOVER THE
BRILLIANCE
OF
GEMS



GEMS ranked number 2 in the category “best medical aid scheme”

We are proud to announce that GEMS, South Africa's largest restricted medical scheme, has been ranked 2nd in the country in the prestigious Ask Africa Orange Index Awards 2025/26.

This recognition is a testament to our continued commitment to service excellence, member satisfaction, and delivering accessible, quality healthcare to our members across South Africa.

We thank our members for their trust and support.





Celebrating 20 years of Brilliance

This year, the Scheme celebrates 20 years of its commitment to providing equitable access and quality healthcare services for public service employees and their families, through innovative and effective service delivery that positively impacts the healthcare sector.

1. Ranked number 2 in the category “Best Medical Aid Scheme” according to the Ask Afrika Orange Index.

2. GEMS has the broadest definition of a beneficiary. Members may register dependent grandparents (in-laws included), parents (in-laws included), siblings (in-laws included), grandchildren and even foster children as beneficiaries.

3. During 2025, GEMS processed and paid more than 92% of claimed amounts, indicating a high rate of coverage and lower co-payments for members.

4. Value for money! On average, members pay 23% less for the same benefits than on other medical schemes in the industry before the subsidy is applied.

5. Qualifying public service employees on the Tanzanite One option receive up to a 100% subsidy from government, up to the monthly maximum subsidy amount of R7 352 in 2025.

6. GEMS prioritises prevention. Comprehensive screening and preventative care benefits are available to beneficiaries on all options. Day-to-day benefit limits are not used when beneficiaries undergo screening or receive preventative care.

7.

The unique GEMS Primary Care Extender benefit provides an additional R2 063 per beneficiary per year for the Emerald and EVO options.

8.

The Scheme provides private hospital cover for PMB conditions on its lowest priced option, Tanzanite One.

9.

GEMS has the largest HIV Disease Management Programme (DMP) in South Africa.

10.

GEMS collaborates with the Minister and Deputy Minister for the Public Service and Administration, the PSCBC, relevant trade unions and government stakeholders.

11.

The Scheme regularly engages with its extended group of stakeholders to build relationships that benefit members. This includes healthcare providers and their associations and billing bureaus, which act as claims intermediaries between the Scheme and healthcare providers.

12.

GEMS provides greater access to high-quality healthcare through a wide array of networks, including general practitioners, dentists, optometrists, hospitals and specialists. The specialist disciplines in the network are physicians, paediatricians, obstetricians and gynaecologists, anaesthesiologists, surgeons and psychiatrists.

13.

18 Unqualified audits.



We are here for all **public service employees and their families**

GEMS offers benefit options that are specifically designed and aligned with the vision of improving access to quality healthcare.

Our benefit options: Tanzanite One, Beryl, Ruby, Emerald, Emerald Value and Onyx offer rich benefits and value for money.

1

Offering greater access to the employer subsidy

Qualifying level 1 - 5 Public Service employees could enjoy up to 100% subsidy.

2

Contributions are based on income and family size

Providing you and your family with the best possible healthcare at the most affordable rate.

3

Promoting member well-being

Access our wellness and healthcare programmes and get comprehensive support from qualified nurses to better manage your health.

4

Providing equitable access

Through a wide array of our healthcare networks.



Value for money!

On average, GEMS members pay 23% less for the same benefits than on other medical schemes in the industry before the subsidy is applied.



A day in the life of GEMS

We are a medical scheme that understands the needs of South African families.



Over
890 000
 Principal Members



Over
2.4 million
 Beneficiaries



An average of
112 New Members
 registered on
 GEMS per day



95%
 of claims processed
 per day



R199 million in
 benefits processed
 per day



An average of **511 dependants**
 registered per day



26 000
 Family Practitioner
 consultations per day



1 483 Hospital Admissions
 per day



438 000
 Claim Lines Processed
 per day



R126 million for PMB claims paid per day
R30 million in Specialist claims paid per day



On average, **60 babies** are born
 per day

CONTACT DETAILS:

 **GEMS CONTACT CENTRE** - 0800 00 4367 (toll-free)

 **WEB** - www.gems.gov.za

 **FAX** - 0861 00 4367

 **EMAIL** - enquiries@gems.gov.za

 **POSTAL ADDRESS** - GEMS, Private Bag X782 Cape Town, 8000

 **GEMS FRAUD HOTLINE** - 0800 212 202 (toll-free)
gems@thehotline.co.za

 **GEMS EMERGENCY SERVICES** - 0800 44 4367 (toll-free)

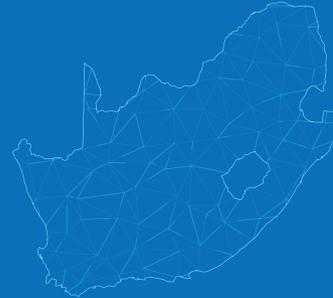
 **ICT SERVICE DESK** - (012) 366 4618

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.

If you would like one of our CLOs to visit your department, please send an email to clo@gems.gov.za



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Government Employees
Medical Scheme

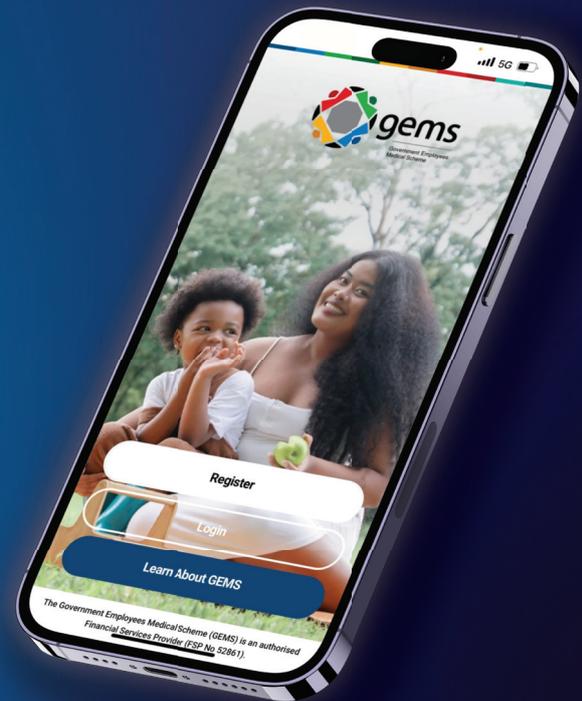


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Member App**

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Disclaimer

This brochure contains a summary of the healthcare benefits offered by GEMS for the year 2026 and the required monthly contributions/premiums associated therewith ("2026 GEMS Benefits and Contributions"). The 2026 GEMS Benefits and Contributions forms part of the GEMS Rules, which are subject to the approval of the Council for Medical Schemes ("CMS"). Benefits are subject to network arrangements and Scheme Rules.

GEMS is an authorised Financial Services Provider (FSP No. 52861).

This brochure provides factual information only and does not constitute financial advice as defined under the Financial Advisory and Intermediary Services (FAIS) Act. Members who require financial advice regarding their medical scheme option selection should contact the Call Centre for referral to an accredited advisor.

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 2026 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 0800 00 4367 (toll-free) to request a copy.