

GEMS announces low contribution increases on the flagship options Tanzanite One and Emerald Value for 2021

21 December 2020, Johannesburg: The largest restricted medical scheme in South Africa, the Government Employees Medical Scheme (GEMS), has announced contribution increases that are aimed at encouraging members to join Tanzanite One and Emerald Value (EVO) benefits options. GEMS has invested more than R 355 million towards the enhancement of member benefits a significant portion of which is towards Vaccination benefits in anticipation of a COVID-19 vaccine being approved during 2021.

With over 1.9 million beneficiaries and 740 000 principal members, GEMS planned to reach even greater heights in 2021 to ensure that every public service employee whose healthcare is covered by the Scheme, enjoys the fruits of their medical aid cover.

The Scheme understands that in order to better service its members and their needs, an improved approach with the lowest non-healthcare expenditure is required, which means more benefits for members and their beneficiaries. That is what GEMS members will get to experience in 2021.

“With all this in mind, it is also important to note that the long-term financial sustainability of the Scheme is key for members as it ensures that they can access quality health care to weather any storm that may come like the Scheme did in 2020 against COVID-19 and over the coming years”, says Dr Stan Moloabi, GEMS Principal Officer.

GEMS’ purpose is to ensure that there is adequate provisioning of healthcare coverage to public service employees that is efficient, cost-effective, and equitable; and the 2021 benefit schedule speaks to that sole purpose, as it aims to ensure that the health and lives of the Scheme’s members is put first at all times.

“2020 has brought to many people’s attention the need to reimagine access to primary healthcare which also made negotiations with stakeholders take longer than anticipated as it has been a difficult period following the COVID-19 outbreak,” added Dr Moloabi.

GEMS always strives to heed member’s calls and meet their healthcare needs effectively. To this end, the Scheme has committed to providing additional educational information to all members regarding their benefit options for the New Year. This is to ensure that members experience maximum value from their selected options.

There will be significant changes in 2021, all of which are well-thought out and tailored to improve the Scheme’s service offerings. This includes a 4.25% contribution increase on Tanzanite One and EVO options – the lowest increase amongst all the options. This is to ensure that the Scheme is better prepared to service the needs of its members and their families in a sustainable manner. Added to this, members who choose to move from the traditional Emerald option to the EVO will automatically save 31.5% in contributions.

Tanzanite One and EVO, the Scheme’s flagship benefit options, continue to perform exceptionally well, which serves to highlight the outstanding service that GEMS provides members. This is also evidence of the fact that GEMS remains a highly intuitive scheme which is deeply connected to its members’ needs.

GEMS continues to make a significant contribution in providing quality healthcare access to South African public service employees despite the industry challenges faced by all medical schemes, by offering rich benefits at the most affordable rate.

Furthermore, the Scheme has accordingly enhanced benefits which includes a significant increase in the medicine benefit on Tanzanite One and Beryl. Additionally, all options will include access to SAHPRA approved COVID-19 vaccines which will be administered in accordance with the national COVID-19 vaccination implementation roll-out plan, once available.

Summary of key benefit enhancements on specific benefit options for 2021:

- GEMS offers its members an overall increase of 4% for all in – and out-of-hospital benefits across all options;
- The Out-of-Hospital Primary Care Extender benefit provides R780 per beneficiary for the year for members on the Emerald Value and Emerald options;
- An advanced radiology sub-limit has been introduced on the Tanzanite One option as well as an advanced dental benefit and Periodontal programme for the same members; and
- Reinstatement of benefits for industrial and educational psychology consultations across all options, subject to Scheme Rules.

Each year GEMS members are encouraged to review their healthcare needs and make the decision of whether they wish to remain on their current benefit option or choose to move to a different option. This year the Option Selection period is open from **15 December 2020 and closes on 14 January 2021**. Should members wish to move to a different option offered by the Scheme, they are encouraged to make the change during this period. Members may exercise this right by using one of the following communication platforms for their 2021 option selection:

- USSD: *134*20018# (free for all members);
- The GEMS Member mobile application;
- Contact Centre: 0860 00 4367;
- Email: enquiries@gems.gov.za;
- Fax: 0861 00 4367; or
- By visiting www.gems.gov.za for a breakdown of the comprehensive 2021 benefits options.

“GEMS invites all members of the Scheme and prospective members of the public service who qualify to join GEMS to consider their family’s healthcare needs for the year ahead and choose the cover they are likely to need. More importantly, we would like to encourage public service employees on employment levels one to five to take advantage of the Tanzanite One benefit option as they may qualify for 100% subsidy which would cover their contributions. No public service employee should miss out on the brilliance of GEMS,” concluded Dr Moloabi.

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