

## Joining GEMS

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### When can I join GEMS?

GEMS opens its doors to membership from 1 January 2006!

You can get an application form by:

- Downloading from the GEMS website [www.gems.co.za](http://www.gems.co.za); or
- Contacting the GEMS Call Centre on 0860 00GEMS (4367); or
- Visiting your HR department.

### Who can join

Employees or retired employees of national departments, provincial administrations, provincial departments and organisational components contemplated in section 7(2) of the Public Service Act, 1994 may join GEMS.

Those that do not qualify to join GEMS include employees of the South African National Defence Force, the National Intelligence Agency, the South African Secret Service and any department where the conditions of service do not allow their enrolment on GEMS. Public Service employees employed in national departments, provincial administrations, provincial departments and the organisational components listed in Schedule 1, 2 and 3 of the Public Service Act, 1994 excluding the South African National Defence Force, the National Intelligence Agency and the South African Secret Service.

The principal member may apply to register his/her dependants on the Scheme.

Please note that the scheme provides for certain exclusions.

### Terms and conditions of membership

1. You may not be a member or dependant of more than one medical scheme simultaneously.
2. You may not give up, transfer, pledge, mortgage or make over to any third party any claim or any right to a benefit that you may have with GEMS.
3. Please note that adult dependant rates will apply to dependants over 21 years of age (this excludes disabled dependants) Except for dependants who are full-time students (until the age of 27), and mentally or physically disabled dependants.
4. If a dependant's income exceeds the Government pension, he/she is not financially dependent.

#### PLEASE NOTE:

To add additional dependants to your membership profile from the date of birth, marriage or adoption, you have to apply in writing to GEMS within 30 days of a change taking place (i.e. marriage, a child adopted, baby born, etc.) for

such dependants to be added. If GEMS does not receive an application within 30 days, the dependant will be accepted for membership from the date of application and not date of birth, adoption, marriage, etc.

GEMS will not be responsible if a member's rights are prejudiced or forfeited because the member failed to comply with this rule. Refer to the diagram on membership issues for easy reference.

### How do I leave my current scheme to join GEMS?

Most medical schemes need 1 month's notice before you can end your membership with them. You must tell your current medical scheme in writing to cancel your membership before enrolling on GEMS.

The notice periods of some medical schemes are:

Discovery:	30 day written notice
Bonitas:	30 day written notice
Medshield:	If on the Plus range of options - 30 day written notice If on the Classic range of options -3 months written notice
Sizwe:	30 day written notice
Fedhealth:	30 day written notice
Medihelp:	30 day written notice
Spectramed:	Public Service Employees - 3 months written notice Other individuals - 30 day written notice
Oxygen:	30 day written notice
Polmed:	30 day written notice
Liberty:	30 day written notice

### What can I expect when joining GEMS?

As a member of GEMS you will enjoy:

- Very good healthcare benefits!
- Affordable contribution rates!
- Efficient administration and scheme management!

### What documents are needed?

MEMBER	DOCUMENTS
<b>Member</b>	<ol style="list-style-type: none"> <li>1. Application for membership form</li> <li>2. Copy of ID</li> <li>3. <b>Latest</b> Salary advice*</li> <li>4. Membership certificate from previous medical scheme if applicable</li> </ol> <p>*Letter of appointment if you are a new employee.</p>
<b>Pensioners already receiving a subsidy on another medical scheme</b>	<ol style="list-style-type: none"> <li>1. Membership certificate from previous medical scheme</li> <li>2. M2 form (Change of Medical Scheme Particulars)</li> <li>3. Proof of monthly income</li> <li>4. Copy of Identity Document</li> </ol>
<b>Pensioners not receiving a subsidy on another medical scheme</b>	<ol style="list-style-type: none"> <li>1. Membership certificate from previous medical scheme, if applicable</li> <li>2. Z583 form (Application for continued medical assistance)</li> <li>3. Proof of monthly income</li> <li>4. Copy of Identity Document</li> </ol>

<b>MEMBER</b>	<b>DOCUMENTS</b>
<p><b>Widow(er)</b></p> <ul style="list-style-type: none"> <li>• Dependants of a deceased member, who were registered as his/her dependants at the time of the member's death, are entitled to GEMS membership without any new restrictions, limitations or waiting periods</li> <li>• GEMS will inform the dependant of his/her right to membership and the contribution payable</li> <li>• Such a member's membership terminates when he/she becomes a member or dependant of another medical scheme</li> <li>• A widow/widower can remarry, but will not be allowed to add new dependants</li> </ul>	<ol style="list-style-type: none"> <li>1. Copy of Identity Document</li> <li>2. Death certificate of husband/wife</li> <li>3. Proof of income</li> </ol>
<p><b>Orphan</b></p> <ul style="list-style-type: none"> <li>• Children of a deceased member, who were registered as his/her dependants at the time of the member's death, are entitled to GEMS membership without any new restrictions, limitations or waiting periods</li> <li>• GEMS will inform the dependant(s) of his/her their right to membership and the contribution payable</li> </ul>	<ol style="list-style-type: none"> <li>1. Copy of Identity Documents</li> <li>2. Death certificate of parent</li> <li>3. Contact Information of guardian</li> </ol>
<p><b>Disabled children</b></p> <ul style="list-style-type: none"> <li>• A disabled child, including stepchild, adopted child or foster child over the age of 21 years, who is financially dependant on the principal member, may be registered as a dependant</li> <li>• The principal member must annually furnish proof of the disability by means of an updated medical report</li> <li>• Child dependant rates will apply</li> </ul>	<ol style="list-style-type: none"> <li>1. Copy of Identity Document</li> <li>2. Copy of birth certificate</li> <li>3. Annual proof of disability supplied by medical practitioner</li> </ol>
<p><b>Biological baby</b></p>	<p>Copy of birth certificate</p>
<p><b>Legally adopted child/children</b></p>	<ol style="list-style-type: none"> <li>1. Copy of birth certificate</li> <li>2. Final adoption order</li> </ol>
<p><b>Husband/wife</b></p> <ul style="list-style-type: none"> <li>• A lawful spouse may be registered as a dependant</li> <li>• The spouse's status as a dependant is terminated on the date of divorce or on the date of cancellation of registration as a dependant as advised by the member in writing</li> <li>• According to customary law, a member is permitted to have more than one wife and he may register additional wives as dependants, provided the member will be liable for their contributions</li> </ul>	<ol style="list-style-type: none"> <li>1. Copy of Identity Document</li> <li>2. Copy of marriage certificate</li> <li>3. Membership certificate from previous medical aid if applicable</li> </ol>

MEMBER	DOCUMENTS
<p><b>Member's partner</b></p> <ul style="list-style-type: none"> <li>• Where a member and partner (whether heterosexual or not) have lived together before applying for membership</li> <li>• and the member and partner are financially dependent on one another, the partner may register as a dependant</li> <li>• The member must supply proof of the relationship after each 12-month period</li> <li>• Such a partner cannot be a continuation member</li> </ul>	<ol style="list-style-type: none"> <li>1. Copy of Identity Document</li> <li>2. Three affidavits confirming co-habitation and financial dependency on member, partner and witness</li> <li>3. Membership certificate from previous medical aid if applicable</li> </ol>
<p><b>Child/children born before or out of wedlock</b></p>	<ol style="list-style-type: none"> <li>1. Copy of birth certificate</li> <li>2. Affidavit confirming member is biological parent of the member's spouse</li> </ol>
<p><b>Stepchild</b></p>	<ol style="list-style-type: none"> <li>1. Copy of birth certificate</li> <li>2. Official proof that the child is the biological child of the member's spouse</li> </ol>

Should you not have the necessary documentation available at the time of applying for membership, please send us your application form and supply the necessary information as listed above as soon as possible. Failure to provide the proof may result in incorrect invoices on your contributions.

### Membership card and certificate of membership

- A membership card will be issued to every principal member.
- Only the member and his/her dependants may use the card.
- On cancelling membership or deregistration of a dependant, GEMS will issue a certificate of proof of membership (and coverage) to the member or dependant on the member's request.