



gems

Government Employees
Medical Scheme

Schedule of Benefits



GEMS 2006

Option	SAPPHIRE	BERYL	RUBY	EMERALD	ONYX
Benefit Period	01/01/2006 - 31/12/2006	01/01/2006 - 31/12/2006	01/01/2006 - 31/12/2006	01/01/2006 - 31/12/2006	01/01/2006 - 31/12/2006
Benefit Design	Network	Network	Savings	Traditional	Traditional
Major Medical Cover	Overall Annual limit R100 000 per family	Overall Annual limit R500 000 per family	Unlimited	Unlimited	Unlimited
Day-to-day Block Benefit	No	No	No	Day-to-day limit: R3 000 per beneficiary R6 000 per family	Day-to-day limit: R5 000 per beneficiary R10 000 per family
Personal Medical Savings Account	No	No	Yes	No	No
Hospital Network	Yes - Public hospital network only	Yes - Private and Public hospital network	No	No	No
Day-to-day Network	Yes	Yes	No	No	No
In Hospital Benefits	SAPPHIRE	BERYL	RUBY	EMERALD	ONYX
Hospitalisation Subject to pre-authorisation	100% agreed tariff. Subject to overall annual limit of R100 000 per family. Public hospitals only	100% agreed tariff. Subject to overall annual limit of R500 000 per family. Private and Public hospital network only	100% agreed tariff Unlimited General ward only	100% agreed tariff Unlimited General ward only	100% agreed tariff Unlimited General ward only
General Practitioners	100% agreed tariff Subject to overall annual hospital limit	100% agreed tariff Subject to overall annual hospital limit	100% agreed tariff Unlimited	100% agreed tariff Unlimited	100% agreed tariff Unlimited
Specialists	100% agreed tariff Subject to overall annual hospital limit	100% agreed tariff Subject to overall annual hospital limit	100% agreed tariff Unlimited	100% agreed tariff Unlimited	100% agreed tariff Unlimited
Maxillo Facial Subject to pre-authorisation	100% agreed tariff Limited to R10 000 per family and subject to overall hospital limit Excludes implants Public hospitals only	100% agreed tariff Limited to R10 000 per family and Subject to overall hospital limit Excludes implants	100% agreed tariff Unlimited Excludes implants	100% agreed tariff Unlimited Excludes implants	100% agreed tariff Unlimited Excludes implants
Dentistry	No Benefit	100% agreed tariff Subject to overall annual limit Hospitalisation only for trauma, children under 7 yrs and impacted 3rd molars. Network provider only	100% agreed tariff Subject to PMSA	100% agreed tariff Shared limit with out-of hospital dentistry	100% agreed tariff Shared limit with out-of hospital dentistry
Maternity Benefits	100% agreed tariff Subject to overall annual hospital limit. Selective caesarean section subject to case Management. Public hospitals only	100% agreed tariff Subject to overall annual hospital limit. Selective caesarean section subject to case management	100% agreed tariff Unlimited	100% agreed tariff Unlimited	100% agreed tariff Unlimited
Mental Health <i>Subject to pre-authorisation & registration on the disease management programme</i>	Covered as a PMB at Public hospitals only	100% agreed tariff Limited to R5 000 per family Public hospitals only	100% agreed tariff Limited to R10 000 per family	100% agreed tariff, Limited to R10 000 per family	100% agreed tariff, Limited to R20 000 per family
Basic Radiology	100% agreed tariff Subject to overall annual hospital limit Public hospitals only	100% agreed tariff Unlimited	100% agreed tariff Unlimited	100% agreed tariff Unlimited	100% agreed tariff Unlimited
MRI & CT Scans <i>Subject to pre-authorisation</i>	No Benefit	100% agreed tariff Limited to R15 000 per family	100% agreed tariff Case managed	100% agreed tariff Case managed	100% agreed tariff Case managed
Pathology	100% agreed tariff Subject to overall annual hospital limit Public hospitals only	100% agreed tariff Limited to R15 000 per family	100% agreed tariff Unlimited	100% agreed tariff Unlimited	100% agreed tariff Unlimited
Physiotherapy	No Benefit	100% agreed tariff Limited to R5 000 per family	100% agreed tariff Unlimited	100% agreed tariff Unlimited	100% agreed tariff Unlimited
Oncology <i>Subject to pre-authorisation & registration on the disease management programme</i>	100% agreed tariff Covered as a PMB at Public hospitals only	100% agreed tariff R100 000 per family Public hospitals only	100% agreed tariff R180 000 per family	100% agreed tariff R200 000 per family	100% agreed tariff R250 000 per family
Prosthesis <i>Subject to pre-authorisation</i>	100% agreed tariff Limited to R12 000 per family. Internal prosthesis only. PMB condition only	100% agreed tariff Limited to R15 000 per family Internal prosthesis only	100% agreed tariff Limited to R20 000 per family	100% agreed tariff Limited to R20 000 per family	100% agreed tariff Limited to R25 000 per family
Private Nursing <i>Subject to case management & pre-authorisation</i>	100% agreed tariff Limited to R10 000 per family Out-of-hospital benefit only	100% agreed tariff Limited to R10 000 per family Out-of-hospital benefit only	100% agreed tariff Unlimited	100% agreed tariff Unlimited	100% agreed tariff Unlimited
HIV/Aids <i>Subject to registration on the disease management programme</i>	100% agreed tariff Case managed	100% agreed tariff Case managed	100% agreed tariff Case managed	100% agreed tariff Case managed	100% agreed tariff Case managed
Organ Transplants & Kidney Dialysis <i>Subject to pre-authorisation & registration on disease management programme</i>	Covered as a PMB at Public hospitals only	100% agreed tariff Limited to R100 000 per family Public hospitals only	100% agreed tariff Limited to R150 000 per family	100% agreed tariff Limited to R150 000 per family	100% agreed tariff Limited to R250 000 per family
Emergency Assistance	100% agreed tariff through Netcare 911	100% agreed tariff through Netcare 911	100% agreed tariff through Netcare 911	100% agreed tariff through Netcare 911	100% agreed tariff through Netcare 911
Out of Hospital Benefits	SAPPHIRE	BERYL	RUBY	EMERALD	ONYX
General Practitioners	100% agreed tariff at network provider only	100% agreed tariff at network provider only	100% agreed tariff Subject to PMSA	100% agreed tariff Subject to the following limits: R1 000 per beneficiary R3 000 per family	100% agreed tariff Subject to the following limits: R1 000 per beneficiary R3 000 per family
Specialists	No Benefit	100% agreed tariff. Visits limited to 3 per Beneficiary or R1 200 and 5 per family or R1 800. Only on referral from network GP	100% agreed tariff Subject to PMSA	100% agreed tariff Subject to day-to-day block benefit limit	100% agreed tariff Subject to day-to-day block benefit limit
Basic Dentistry	100% agreed tariff at network provider only	100% agreed tariff at network provider only	100% agreed tariff Subject to PMSA	100% agreed tariff Shared limit with specialised & in-hospital dentistry	100% agreed tariff Shared limit with specialised & in-hospital dentistry
Specialised Dentistry	No Benefit	No Benefit	100% agreed tariff Subject to PMSA	100% agreed tariff Subject to the following limits: R1 500 per beneficiary. R6 000 per family	100% agreed tariff Subject to the following limits: R3 000 per beneficiary. R9 000 per family
Maternity Benefits	100% agreed tariff Limited to 2x ultra sounds per pregnancy at network provider only	100% agreed tariff Limited to 2x ultra sounds per pregnancy At network provider only	100% agreed tariff Limited to 2x ultra sound scans per pregnancy Subject to PMSA	100% agreed tariff Limited to 2x ultra sound scans per pregnancy Subject to day-to-day block benefit limit	100% agreed tariff Limited to 2x ultra sound scans per pregnancy Subject to day-to-day block benefit limit
Acute Medication	100% SEP Subject to medication formulary at network provider only	100% SEP Subject to medication formulary at network provider only	100% of SEP Subject to PMSA	100% of SEP Limited to: R2 000 per beneficiary. R6 000 per family	100% of SEP Limited to: R3 000 per beneficiary. R9 000 per family
Self Medication Benefit	100% SEP R150 per year, maximum R30 per beneficiary Per event. Subject to medication formulary at network provider only	100% SEP Limited to R150 per year, maximum R30 per beneficiary per event. Subject to medication formulary at network provider only	100% of SEP Subject to PMSA	100% of SEP Included in acute medication limit	100% of SEP Included in acute medication limit
Chronic Medication <i>Subject to application & approval</i>	100% SEP Subject to medication formulary at network provider	100% SEP Subject to medication formulary at network provider	100% SEP Subject to medication formulary	100% SEP Limited to: R6 000 per beneficiary. R12 000 per family	100% SEP Limited to: R10 000 per beneficiary. R20 000 per family
Chronic Conditions covered	PMB-CDL conditions only	PMB-CDL conditions only	PMB-CDL conditions only	PMB-CDL plus extended list of conditions as defined	PMB-CDL plus extended list of conditions as defined
Optical <i>Includes frames, lenses, contact lenses, eye examinations and refractive surgery</i>	No Benefit	100% agreed tariff Limited to: one pair spectacles or 4 boxes of disposable contact lenses or 1 pair of hard / permanent lenses to the value of R700 per beneficiary. Benefit every second calendar year network provider only	100% agreed tariff Subject to PMSA	100% agreed tariff Limited to: R1 300 per beneficiary. R2 600 per family Sub-limit of R800 for frames Benefit every second calendar year	100% agreed tariff Limited to: R1 500 per beneficiary. R3 000 per family Sub-limit of R900 for frames Benefit every second calendar year
Basic Radiology	100% agreed tariff Unlimited Network provider only	100% agreed tariff Unlimited Network provider only	100% agreed tariff Subject to PMSA	100% agreed tariff Subject to day-to-day block benefit limit	100% agreed tariff Subject to day-to-day block benefit limit
MRI & CT Scans <i>Subject to pre-authorisation</i>	No Benefit	100% agreed tariff Shared limit with in-hospital MRI & CT scans benefit	100% agreed tariff Limited to R15 000 per family	100% agreed tariff Limited to R8 000 per family	100% agreed tariff Limited to R15 000 per family
Pathology	100% agreed tariff Unlimited Network provider only	100% agreed tariff Unlimited Network provider only	100% agreed tariff Subject to PMSA	100% agreed tariff Subject to day-to-day block benefit limit	100% agreed tariff Subject to day-to-day block benefit limit
Physiotherapy	No Benefit	100% agreed tariff Limited to R1 000 per beneficiary and R1 500 per family (combined limit with Occupational Therapy) On referral from network provider only Pre-authorisation required	100% agreed tariff Subject to PMSA	100% agreed tariff Subject to day-to-day block benefit limit	100% agreed tariff Subject to day-to-day block benefit limit
External Appliances <i>Subject to pre-authorisation & registration on disease management programme</i>	100% agreed tariff Limited to: R3 000 per family	100% agreed tariff Limited to: R5 000 per family	100% agreed tariff Limited to: R7 500 per family	100% agreed tariff Limited to: R7 500 per family	100% agreed tariff Limited to: R10 000 per family
HIV/Aids <i>Subject to registration on the disease management programme</i>	100% agreed tariff Case managed	100% agreed tariff Case managed	100% agreed tariff Case managed	100% agreed tariff Case managed	100% agreed tariff Case managed

Legend

Agreed Tariff	The lesser of the National Health Reference Price List (NHRPL) and the Scheme's contracted tariff with providers
CDL	Chronic Disease List
PMB	Prescribed Minimum Benefit
PMSA	Personal Medical Savings Account
SEP	Single Exit Price

