



**gems**

Government Employees  
Medical Scheme

## Welcome to the Government Employees Medical Scheme - GEMS!

### What is GEMS?

GEMS is a registered medical scheme for current and retired employees of the public service.

### Who manages GEMS?

A Board of Trustees manages the scheme, and for now, the Board members are employees appointed by the Minister for Public Service and Administration. The Chairman of the Board is Professor Richard Levin who is the Director-General of the Department of Public Service and Administration. The day to day activities of the scheme are managed by the Principal Officer.

Members of the scheme will be able to elect member trustees to the Board at the first annual general meeting of the scheme.

### What does GEMS have to offer?

GEMS offers:

- affordable access to medical cover
- a choice of 5 different benefit packages
- only for public service employees

GEMS only offers benefits relevant to employee's health needs! There are no costly "extras".

For a personal contribution of as little as R109 per month an employee can join GEMS and access the comprehensive benefits available.

### Who can join GEMS?

Employees or former 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.

People who cannot 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.

### When can I register on GEMS?

GEMS opens its doors to membership from **1 January 2006!**

### How do I cancel my scheme to join GEMS?

Most medical schemes need 1 month's notice before you can end your membership with them. Before joining GEMS, you must inform your current scheme in writing that you wish to end your membership.

### What can I really expect when joining GEMS?

As a member of GEMS you will enjoy:

- **The best healthcare benefits**
- **Affordable contribution rates**
- **Efficient administration** and scheme management

### Where will I get more information on GEMS?

GEMS will give you access to all the information you need!

From 2 December 2005, you can find all the information you need by:

- Calling: 0860 00GEMS or 0860 00 4367
- Sending an email to: [enquiries@gems.gov.za](mailto:enquiries@gems.gov.za)
- Logging on to: [www.gems.gov.za](http://www.gems.gov.za)
- Speaking to your HR officials

Presentations and video showings will be made to all departments in January, February and March 2006.

Contact GEMS to find out how you can **afford healthcare benefits** or **perhaps reduce your medical scheme costs** - but still **enjoy excellent benefits!**

**GEMS was created for you and by you - you are at the heart of GEMS.**

# Benefit packages and costs

1. SAPPHIRE									
	Employer Pays			You pay			Total Contribution		
	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
Starting from	Two-thirds up to R1 014			One-third of total			R327	R240	R138

**\*Maximum subsidy is R1 014pm**

Sapphire covers you for **basic medical benefits through a network of private providers**. These include seeing a doctor (GP), medicines and dentistry. Members get full access to healthcare services but they must use the **network's** facilities. Members also get cover for **hospitalisation through state hospitals**.

2. BERYL									
	Employer Pays			You pay			Total Contribution		
	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
Starting from	Two-thirds up to R1 014			One-third of total			R372	R372	R210

**\*Maximum subsidy is R1 014pm**

Beryl is like Sapphire, but, **hospitalisation is through a network of private hospitals**. In addition to private doctors and dentists, members also have cover for spectacles.

3. RUBY									
	Employer Pays			You pay			Total Contribution		
	Member	Adult	Child	Member	Adult	Child	Member	Adult	Child
Starting from	Two-thirds up to R1 014			One-third of total			R699	R489	R264

**\*Maximum subsidy is R1 014pm**

This option pays day-to-day medical expenses from a personal medical savings account. Money left over in your personal savings account at the end of the year can be used in the next year, too. You can choose any **private hospital** and your **hospital cover is unlimited**.

4. EMERALD									
	Employer Pays			You pay			Total Contribution		
	Maximum subsidy			Member	Adult	Child	Member	Adult	Child
Starting from	Two-thirds up to R1 014			One-third of total			R738	R528	R285

**\*Maximum subsidy is R1 014pm**

This is a **traditional medical scheme option**. You have **freedom to choose any private hospital**. An extensive list of chronic conditions is covered up to a specific limit. **Day-to-day benefits** such as GP's, Optical, Acute medication and Dentistry are also covered.

5. ONYX									
	Employer Pays			You pay			Total Contribution		
	Maximum subsidy			Member	Adult	Child	Member	Adult	Child
Starting from	Two-thirds up to R1 014			One-third of total			R1 023	R735	R348

**\*Maximum subsidy is R1 014pm**

This is like Emerald, but offers even greater benefits. You can choose any **private hospital**. You have a high medication limit for an extensive list of chronic conditions. **Day-to-day benefits** such as GP's, Optical, Acute medication and Dentistry are covered by higher limits than Emerald.

Employees earning more than R2 500pm will pay a little more. Contact the call centre for more details: 0860 00 GEMS