

## **Government Employees Medical Scheme**

### **Media release**

#### **GEMS offers more than ever before**

#### *GEMS enhances healthcare cover for state employees and their families*

*Tuesday, 6 November 2018*, Members of the public service and their families can look forward to receiving significantly better value in healthcare cover in 2019; the Government Employees Medical Scheme (GEMS) has improved benefits while keeping its contribution increases among the lowest in the industry.

South Africa's largest restricted medical scheme announced an impressive 5.4% enhancement of all in- and out-of-hospital benefit limits across its entire portfolio of benefit options and the Scheme has reinvested more than three quarters of a billion rand towards the enhancement of member benefits.

#### **More benefits providing meaningful member value**

"We are now able to announce that in 2019 we are introducing an out-of-hospital Primary Care Extender Benefit on selected options. This will provide an extra cushion of R500 per beneficiary per year on the Emerald and Emerald Value options, so that members can continue to access healthcare if their benefits for general practitioner services, prescribed medicine and pathology tests limits run out before the end of the year," says Dr Stan Moloabi, Chief Operations Officer of GEMS.

Families on the GEMS Ruby option will also receive an extra R500 per year to extend their current Out-of-Hospital Block Benefit, if this benefit limit becomes depleted.

From 2019, members on the entry-level Sapphire option will also have additional access to private hospital care at network healthcare facilities for selected procedures, including circumcisions and removal of tonsils for children; cataract and retinal procedures, hip and knee replacements for the elderly; as well as certain gynaecological and obstetrics procedures, including childbirth, and hospitalisation for certain mental health conditions.

In addition, members on the Sapphire option will have a medicines benefit of R250 per beneficiary per year for out-of-hospital prescribed medication and over-the-counter, limited to R90 per event. A family planning benefit of R2 822 per year is also being introduced for members on these options for 2019.

#### **EVO members will not pay more out of their pockets**

Announcing the Scheme's annual contributions increases for next year, Dr Guni Goolab, the Principal Officer of GEMS, says that the weighted average increase across all benefit options has been limited to 7.1%, which is significantly lower than the industry average.

"We always strive to keep increases as low as possible for our members, while ensuring that members receive excellent value for their GEMS membership," says Dr Goolab.

"We are pleased to report that our increases in terms of what members will pay out-of-pocket per beneficiary, per month, will be modest, particularly when the enhanced services available in terms of each benefit limit are taken into account," Dr Goolab adds.

The contribution increase in percentage terms and excluding the employer subsidy for GEMS Sapphire option is 6%, Beryl 6.5%, Ruby 6.8%, and Emerald 7.5%, while members on the Emerald Value Option (EVO) will have an increase of only 4.3%. The highest increase of 9.8% is applicable to members on the most extensive healthcare option provided on the Onyx benefit option.

“As a Scheme, we would like to encourage qualifying public servants on employment levels one to five to take advantage of the fact that they will not pay any contributions out of their own pockets if they join the Sapphire option, as their subsidy covers 100% of their contributions,” Dr Moloabi advises.

**Emerald members moving to EVO will pay less**

“Members remaining on the traditional Emerald option will face an increase of 7.5%. If they choose to move to EVO, however, these members would achieve a monthly saving of R573 per member once the employer subsidy is included. This makes it very easy for those wanting to save on their medical scheme benefit contribution to secure the same benefits at an affordable price,” Dr Moloabi explains.

“Both EVO and Emerald benefit options offer the same level of healthcare cover, however EVO is more affordable because members make use of network healthcare providers and nominate a general practitioner of their choice to co-ordinate their healthcare. “

**Plan your family’s healthcare cover in 2019**

Each year medical scheme members have an opportunity to review their healthcare cover 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 GEMS benefit option selection season will be open from 7 November 2018 until 7 December 2018.

“GEMS invites all members of the Scheme and members of the public service who qualify to join GEMS to consider their family’s healthcare cover needs for the year ahead. We want to encourage existing and prospective members to choose the cover they are likely to need,” he concluded.

*Ends*

**Issued by:** Martina Nicholson Associates (MNA) on behalf of GEMS  
**Contact:** Martina Nicholson or Meggan Saville  
**Telephone:** (011) 469 3016  
**Email:** [martina@mnapr.co.za](mailto:martina@mnapr.co.za) or [meggan@mnapr.co.za](mailto:meggan@mnapr.co.za)