



gems

Government Employees
Medical Scheme

June 2013

YOUR *Facets* for good health

Spotlight: Focus on HIV

What you need to
know about the new
combination drugs

Tips for a flu-free winter

The *Red* pages

Vigilant member fights back against fraud

Bringing health within your reach

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Alert

Trustee election results coming soon

Your Scheme! Your Vote! Your Trustees!

Your candidates have been nominated and voting ended 21 June 2013. Keep a lookout for the election results. The results will be communicated during the second week of July 2013.

Visit our website at www.gems.gov.za for more information or contact the Elections Agency at **0860 287 482** for all election-related queries.

GEMS takes service levels to new heights

In response to an urgent job creation call by Government, GEMS launched a two-year long Tshwane-based pilot project that gave a team of 43 unemployed individuals an opportunity to become customer liaison officers.

After completing six months of in-depth training the new customer liaison officers hit the road running to take GEMS to the place of work of its members. Since then the team has never looked back and neither have the members who they so diligently serve.

In addition to all of the team members being permanently employed, they have also opened the door to further job creation throughout South Africa by extending the project countrywide. We will keep you posted as more of these units open.

Not only have their lives changed for the better, but they have helped GEMS lift its in-bound service offering to new heights.



Message from the Chairperson

To our valued members, on behalf of the Scheme, I welcome you again this chilly season and take this opportunity to thank you for your support and being part of the more than 1.8 million GEMS family.

Our ultimate goal remains to provide you with affordable access to healthcare benefits and it is our responsibility to ensure that we live up to this mission. We are also determined to achieve what is contained in our theme for this year, which is to "sustain member value through excellence and innovation".

Hearing testimonies like "My Scheme went the extra mile for me", "GEMS was there when I needed it" and "My Scheme helped to get me back on my feet" is an affirmation that GEMS continues to live up to its mandate and therefore bring value to the GEMS members. We take pleasure in making a real and lasting difference in the lives of GEMS members.

Over the next few months, through the new GEMS radio advertisement, you will hear heartwarming stories of members – such as the experiences of Leonard Ntswana a Grade 7 teacher, Gloria Ntsibi a paediatric nurse, Juan Aplon a family man, Tumi a public prosecutor and proud mother of little Karabo, and 70-year old 'Baba' – all of whom have been positively impacted by GEMS.

As you read this newsletter our Trustee election will be firmly underway. GEMS strives to make a positive difference in the lives of our members. This is why we encouraged all principal members to participate in the Trustee election, which closed on 21 June 2013. The results will be communicated during the second week of July 2013. Other important dates in the GEMS calendar are our Annual General Meeting (AGM), which will be hosted on 31 July at the International Convention Centre in Cape Town (CTICC), and the annual GEMS Symposium that will be held at the same venue from 15 to 16 August 2013.



Please diarise these dates and make every effort to attend these important Scheme events, particularly if you are in the area where they will be held.

Warm regards

Mr Zava Colbert Rikhotso
GEMS: Chairperson



Focus on HIV

The new HIV combination drug: What you need to know

Antiretroviral therapy prescribed to HIV-infected individuals is always a combination of at least three different drugs. These drugs are used in combination to make the treatment more effective and give the virus less opportunity to become resistant.

Recently, pharmaceutical companies have developed combination tablets, called fixed drug combination (FDC), where instead of taking treatment as three different tablets, the drugs are combined in a single tablet, simplifying the treatment.

While the new combination drug was made available on 1 April 2013 by the National Department of Health in state clinics, it has been available on the GEMS HIV Disease Management Programme (DMP) since it was launched and a number of members who qualify for FDC on the DMP are already taking the tablet.

Members should note that:

- FDC is only prescribed if there are no contraindications; for example, where the member has kidney disease or severe depression.
- Pregnant women can use FDC.
- Adherence is as important as ever.
- FDC tablets do not exist for every drug.
- FDC is not yet available for children.

If you are not sure whether you are on FDC medicine or if you qualify for one, you can ask your doctor or contact the treatment support line on **0860 436 736**.



The Red PAGES

your guide to accessing your benefits

● Vigilant member fights back against fraud

In December 2007, Lebo Montshiwa* noticed that a number of items that had never been dispensed to her by her local pharmacy had somehow found their way on to her GEMS claims statement. Lebo immediately contacted Lerato Segopo*, the owner of the local Pharmacy, to find out what happened. Segopo told Lebo that it was standard practice.

As a concerned and proactive GEMS member, Lebo immediately lodged a complaint using the GEMS fraud line. It was at that very moment that the wheels of justice were set into motion. An extensive investigation followed revealing that Lebo's local pharmacy had submitted as many as 114 fraudulent medicine claims amounting to tens of thousands of Rands to GEMS during December 2007 and February 2009.

In 2013 Segopo was sentenced to four years imprisonment, suspended for three years. She was also fined R20 000.

It is because Mrs Montshiwa was not willing to look the other way and because she was willing to give testimony when it was needed, that the Scheme was able to pursue the case against the pharmacy to the end. She is an asset to GEMS!

If you know of any fraud taking place, protect your benefits by calling our anonymous 24-hour toll-free GEMS fraud line on **0800 21 22 02**.

**Not her real name*

● Clamping down on irregular claims

Faced with an increase in irregular claims being submitted to the Scheme, GEMS has embarked on a drive to provide a safer environment for processing claims. To protect your benefits, processes have been implemented to enable us to better validate the submission and payment of claims.

One of these process changes is the termination of direct payments to certain healthcare service providers due to fraud sanctions placed against them by the Scheme. As of June 2013, these healthcare service providers' claims will be rejected and you, as the GEMS member, will be responsible for submitting the claim for the services rendered directly to the Scheme. This means you will have to pay healthcare costs for services from this healthcare provider directly to them.

Your claim submission must include corresponding details and valid proof of payment, signed by the principal member, in the form of:

- A valid stamped receipt from the provider;
- An electronic funds transfer (EFT) slip; or
- A bank deposit slip.

Your support regarding this change in process is appreciated, as GEMS continues to protect your benefits. We sincerely thank you for joining us in our dedicated fight against fraud.

● Avoid interrupted medicine supply

Your chronic medicine prescription is, by law (Medicines and Related Substances Control Act), valid for a period of six months. A prescription is also only valid for the duration stated on the prescription. Before your current prescription expires, ensure that you obtain a valid repeat prescription from your doctor.

GEMS will send you an SMS notification reminding you to obtain a new prescription before the current one expires. When you receive the new prescription from your doctor, send it to us via fax to **0861 00 4367** or email to **chronicdsp@gems.gov.za**.

Remember that, by law, no medicine can be dispensed in the absence of a renewed prescription. So ensure you have your new prescription ready; it will help prevent interruptions in your medicine supply and help you to manage your chronic condition better.

● Member Online: A hassle-free way to manage your membership

Did you know that you can access your membership and benefit information online? The GEMS Member Online functionality on our website (**www.gems.gov.za**) allows you to access and manage your GEMS membership information online. Member Online allows you to:

- View your available benefits;
- View your personal details and update your contact details;
- Search for recent claims;
- View your past claims statements, hospital pre-authorisations or chronic authorisations;
- Choose in which language you would like to receive your communication; and
- Request a new membership card and generate a printable membership certificate.

Use Member Online to gain hassle-free access to all of your membership information. Visit the website at **www.gems.gov.za**, click on the 'Sign in' tab and login using your membership number and PIN. If you do not have a PIN, simply register for one by clicking on 'Register now' and using your membership number, a four-digit PIN of your choice and your ID number.



● Pre-authorisation allows unlimited GP visits

The Sapphire and Beryl options offer unlimited annual Network GP visits, subject to Scheme Rules and pre-authorisation. While you are free to visit your Network GP as often as is medically needed, once you have used five appointments, all visits thereafter are subject to pre-authorisation. Pre-authorisation ensures that your benefits last and helps to curb abuse or overuse of benefits.

Your Network GP must obtain pre-authorisation for you. The GP can do so by calling GEMS on **0860 00 4367** with their practice number and the appointment ICD-10 code. It is important for the GP to call for authorisation before the appointment takes place.

If your GP fails to pre-authorise for your consultation, you may be liable for the cost of that appointment. GEMS Network GPs have been informed of this rule. You are therefore encouraged to discuss it with your GP the next time you visit.

● Member helpdesk at your service

You needed GEMS to be more visible and we have listened! Member helpdesk and marketing services have been introduced to provide more comprehensive services to members and those intending to join GEMS. So whether you need to submit an enquiry relating to services received, claims or benefit information, our consultants will be there to assist you.

The member helpdesk services will be provided on site at Marketing and Wellness events. To book a marketing presentation and member helpdesk or wellness event for your department, your HR personnel or Wellness Coordinator must simply call **0860 00 4367** or send an email to **events@gems.gov.za**.

● Know your optical benefits

Optical benefits are subject to applicable limits and sub-limits. These limits are the maximum amount that is available for optical benefits. Please remember that clinical rules apply to optical benefits.

Benefits are subject to the Optical Benefit Management Programme based on clinical needs. Benefits are limited to the Scheme tariffs for standard white spectacle lenses. Members are only allowed benefits for either spectacles or contact lenses. No contact lens benefits are available for Sapphire members.

Make a difference to your healthcare costs by keeping the following in mind when you receive eye care:

- Always confirm available benefits with the provider and the Scheme's Optical Benefit Management Programme before receiving services. The Optical Benefit Management team will be able to assist with questions regarding optical benefits.
- Make 100% sure of items not covered by the Scheme and their cost. Check with service providers why certain services and/or materials are necessary particularly if the Scheme does not cover them.

● Know your dental benefits

It's important that you know and understand your dental benefits and how to access them. In this article, we highlight the dental benefits for each GEMS option.



Sapphire and Beryl (SB) members are restricted to the use of an approved list of benefits and Designated Service Providers (DSPs) on the GEMS Network and the use of a medicine formulary (available on GEMS website). A list of contracted dentists for these options can be obtained from the GEMS website (**www.gems.gov.za**) or by calling **0860 00 4367**.

SB members have in-hospital benefits for the removal of impacted third molars (also known as wisdom teeth). The benefit is subject to the use of a DSP day clinic or hospital, which must be pre-authorised. Failure to obtain pre-authorisation for planned services from a GEMS DSP may result in members being liable for the payment of the services. Authorisations must be updated when dates or procedure codes change to ensure the correct payment of the account.

SB members do not have benefits for specialised dentistry and orthodontic treatment.



These options have a broad range of dental benefits. Procedures that require pre-authorisation:

- Fixed and removable orthodontic treatments;
- Conscious sedation;
- Intravenous sedation;
- Surgical removal of impacted third molars/wisdom teeth; and
- Procedures performed in hospitals and day facilities.

Exclusions

- Orthodontic treatment is only covered for members under the age of 21 years;
- Placement of implants and related restorative procedures are excluded; and
- Frenectomy procedures (removal of tissue in the frenulum or adjacent large gaps in the teeth) in members over eight years of age are excluded.

If you are unsure about benefits, contact GEMS on **0860 00 4367**.

● GEMS only pays for claims if services are from a healthcare professional with a valid PCNS number

The Practice Code Numbering System (PCNS) is a list of unique practice billing codes for providers of healthcare services in South Africa. The practice number, allocated to all registered healthcare providers, is a legal requirement for the process of reimbursement of a claim to either a medical scheme member or service provider. The Medical Schemes Act 131 of 1998 states that a medical scheme may only reimburse a member or a provider of relevant healthcare services for services rendered against a valid practice number. GEMS may therefore only pay for claims if services are from a professional with a PCNS number.





To save a life

If you are travelling during this June/July holiday break, rest assured that GEMS members are taken care of by dedicated and qualified people who will handle emergencies within the quickest time. Members have 24-hour access to a dedicated Emergency Medical Services (EMS) line: **0800 44 4367**. In an emergency, simply call the number and provide information that will assist in getting help to you fast.

As many families are travelling during the holidays, there is an increase in road users which increases severe motor accidents, resulting in an increased demand for blood. 3 000 blood units have to be collected from donors each day to maintain adequate blood stock levels. Blood donations are therefore always needed.

To be a blood donor you need to be between 16 and 65 years old, in good health, weigh at least 50kg and lead a sexually-safe lifestyle. Find your nearest blood donor centre by visiting www.sanbs.org.za or calling **0800 119 031** toll free. Alternatively, SMS your name and postal code to **31454** and you will receive a reply with details of your nearest centre.

Remember, you are not just a blood donor, you save lives!

Alert:

Apology to GEMS Members

We would like to apologise to you, our valued members, for the IT system failure that occurred between 24 and 27 May 2013. If you sent any correspondence via email to the Scheme during this period, please resubmit them to ensure we receive it.

Your cooperation and understanding is appreciated. We again apologise for any inconvenience this has caused you.

Regards,
GEMS Management Team



Skeem Sam'

(My Scheme)

How GEMS made a difference in my life

I am 45-year-old Leonard Ntswana, a teacher of Grade 7 learners. They call me mfundisi. Thanks to the Government Employees Medical Scheme I am still able to do what I love today, which is to teach. Two years ago I had a stroke and was admitted to hospital in a critical condition. From the moment one of my colleagues called the ambulance to the day I left hospital GEMS went that extra mile to make sure everything necessary for me to receive treatment was covered.

With grave warnings and a great deal of advice from my doctor and from GEMS, I now lead a much healthier life. The students love the new me and my wife and children say I am fun to be around for the first time in many years! One would think that a teacher would know when he is endangering his life, but quite honestly until now I never gave my lifestyle or diet a second thought.

Today I walk wherever I can, I have stopped smoking and I even exercise a little. With the aid of my medicine that gets delivered to my door timeously every month and my regular blood tests, I am once again a healthy, happy man with a new lease on life.

That's how GEMS made a difference in my life.

Testifying to great service!

Dear Yasmin,

Many thanks for your advice, both by email and through your phone call to me. I will certainly follow your instructions and sincerely appreciate your very able and valuable assistance in this matter.

It has been an absolute pleasure dealing with someone as efficient and as helpful as you have been. You have certainly acted in a most competent, dignified and professional manner.

In this regard, I shall be grateful if you would be good enough to give me contact details of your superior/manager/head of department, as I want to ensure that you receive the necessary recognition for a job well done!

With best wishes to you, and may you continue to provide a world-class service.

You are a star. Keep up the good work - your positive attitude is an inspiration to all!

Regards,
S. Letswalo



My recovery was the highest priority

To all who have helped me over this trying period of my life.

Since being diagnosed with cancer, I have had nothing but compliments for the staff that have helped me with all questions and authorisations for my treatments. No matter how small my queries, the staff were always there to help. I know that your job is a thankless one, but know that there are those who are eternally grateful for your patience over the phones.

Blessings,
UJ Marx

Scheme's response:

It is indeed a pleasure to have been of service to you and we hope that we will have the opportunity to engage more often. Your kind words and heartfelt admiration is appreciated.

Once again, thank you!

Regards,
GEMS Team

Be flu-free

this winter

Influenza (flu) is a highly contagious virus that affects the upper airways and lungs. If left untreated, it can develop into bronchitis, pneumonia and even cause death.

If your immune system is suppressed, you are more likely to not only get the flu, but to also get sick for longer. Strengthening your immune system is therefore vital in arming yourself against getting sick this winter. This year, take a few easy steps to ensure you stay healthy:

- Eat adequate fruits and vegetables per day.
- Do a minimum of 30 minutes of exercise three times a week.
- Get at least eight hours of sleep per night.
- Wash your hands regularly and use a disinfectant soap.
- Get yourself and your family vaccinated against flu, especially the older and younger members.
- Dress warmly all the time.

As we are in the heart of the cold and flu season, it's more important than ever to support your body in staying healthy!



Stay active *despite the frosty weather*



Don't jeopardise your overall health and wellbeing this winter. Stay in shape and have fun while doing it; there's really no excuse to get lazy just because it's a bit chilly! Here are a few tips that you can use to help you stay active:

- Go for regular walks at the mall with your family or a friend.
- Exercise at home with an exercise DVD. Alternatively, get some hand weights, stretch bands or cans of food to do resistance exercise. You can get fit while watching your favorite TV show or listening to music.
- Take the stairs and fit in walk breaks whenever you can. This will give you extra activity, even on a busy day.
- Do active housework like sweeping, mopping or vacuuming. You can stay active while you keep your home looking good.

When undertaking outside activities, remember to dress for the cold by wearing clothes that fit well and will keep you warm, be vigilant and take safety precautions. Most importantly, don't forget to have fun!

Cranberries top the list

Amongst the disease-fighting antioxidants, cranberries outrank nearly every fruit and vegetable – including strawberries, spinach and broccoli. Recent studies investigating the use of cranberries to treat a number of diseases and infections suggest that the consumption of the berries have potential health benefits against cancer, aging and neurological diseases, inflammation, diabetes and bacterial infections.

Find out more:
www.nutrition-and-you.com/cranberries.html, www.health24.com/Diet-and-nutrition/Healthy-foods/Fruit/Cranberry-cures-20120721 and www.webmd.com/food-recipes/features/cranberries-year-round-superfood

