



facets

Good reading. **Great info.**



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Message from the **Principal Officer**

The first half of 2010 is behind us and much has been attended to. Trustee elections were freely and fairly concluded and we welcome the new member elected trustees to the GEMS family. Claims in excess of R1 billion were paid in each of the cold winter months. The fourth AGM was held in September and the 2010 strategic plan is being implemented. It is with this in mind that I am using the opportunity to reflect on the state of the business of GEMS, the medical scheme that has surpassed its promises, at this time. GEMS has been singularly successful in attaining its objectives and making material inroads into the previously uninsured market while enjoying unprecedented growth. Because of its impeccable compliance to stringent corporate governance standards the interests of the beneficiaries of GEMS are at all times protected.

Good quality healthcare cover has become one of the most invaluable assets of our time. It is therefore particularly meaningful that over 500 000 Principal Members and 1.4 million beneficiaries trust GEMS to meet their healthcare needs. The astonishing growth of GEMS in just over 4.5 years bears testament to the Scheme's outstanding service, the member-centric benefit options and the considerable value for money on offer.

In the past 4.5 years, GEMS has proven itself as a force to be reckoned with in the healthcare funding landscape. Benefit options are on average between 10 - 25% less costly, while offering similar or increased benefits when compared to the market. While maintaining efficient non-healthcare costs that are less than half that of the industry average, GEMS continues to provide its members with highly effective and efficient services. Despite its sheer size the Scheme has managed to maintain focus and control.

A number of significant achievements bear testimony to this:

- The Scheme again received an unqualified external audit report for the period ended 31 December 2009 thereby maintaining its excellent audit track record.
- During 2009 a number of other audits and reviews were performed such as the Scheme's annual Service Level Agreement audit, a legislative compliance review and a Board Effectiveness Review. The ratings achieved by the Scheme throughout the year were positive and highly favourable.
- The Scheme has always managed to keep non-healthcare expenditure impressively low. The 2009 financial year is a case in point where non-healthcare costs represented 7.19% of gross contribution income, significantly lower than the industry average of 13.2%.

- Service delivery has remained second to none with 96% of all claims being processed electronically within 16 days from the date of service.
- Service levels are well maintained and independently audited each year.

As we enter the latter part of 2010, it is worth noting that substantial volumes of claims were paid in quarter 2. The "flu season" as well as a substantial increase in optometry and dental expenditure are evident. Despite this, the Scheme still holds over R1 billion in cash. Members are, however, encouraged to use their benefits wisely and to know which benefits they do have available.

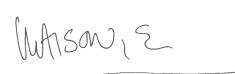
Despite its size, the Scheme has remained close to its members. Each and every day GEMS touches the lives of thousands of people. More than 11 000 members are contacting the GEMS Call Centre daily, while at least 1 000 visit our regional offices around South Africa. We exist to make life easier for our members and their loved ones and are always there when they need us most. True to its stated objective GEMS remains focused on its members and their individual healthcare needs.

Despite the many successes achieved by GEMS, the team knows all too well that it cannot sit back and rest on its laurels. Yesterday's success does not guarantee today's! The key focus remains on providing members with *"Access to excellent healthcare that is both affordable and administratively efficient"*. At the end of the day it is our constant drive to provide members with quality and affordable healthcare services.



As we enter spring, the time of new beginnings, let us remember how far we have come and how much we have achieved. Let us also remember how much there is to do.

Warm regards



Eugene
Principal Officer

New trustees

The Scheme's second member trustee election took place in the first and second quarter of this year. Over 20 000 members participated in this year's election - thank you for your contribution.

Medical schemes belong to their members! The Board of Trustees of a medical scheme is responsible to govern the affairs of the scheme by ensuring that the scheme is well managed and that services provided to members are excellent. Being a trustee is a serious commitment, as trustees may be held personally liable for the consequences of the decisions they take.

In terms of the Scheme rules, members of the Scheme elect 50% (six representatives) of the Board of Trustees and the Minister for Public Service and Administration, representing the employer, appoints the other 50% (six representatives) of Trustees on the Board.

This year members nominated 105 candidates and the following trustees were elected:

Mr M Brand

Mr Brand was re-elected and is a retired education specialist.

Dr A Naidoo

Dr Naidoo is a Human Resources specialist: Human Resources at the Gauteng Education Provincial Government.

Mr JD de Villiers

Mr de Villiers is the Deputy Director: Labour Relations at the Department of Correctional Services.



The election process was independently managed by Elexions Agency and the results were audited by KPMG, before being approved by the Board in accordance with rule 19.7.

Mr N. Theledi, the current Secretary-General of POPCRU and Mr Z. Rikhotso, the Managing Director of Bakoni Healthcare Solution, were appointed by the Minister for Public Service and Administration and their term of office commenced in September.

We welcome the new trustees to the GEMS team and look forward to working with them, as well as to the meaningful contribution they will make to keeping GEMS the excellent medical scheme that it is.

Why should I use generics?



Generic medicines (generics) are copies of brand-name drugs that have exactly the same ingredients, use, effects, side effects, risks, safety and strength as the original or brand name medication.

GEMS promotes the use of generics because not only are they as effective as the original drug, but they are normally available at a lower cost. This means that your medical benefits will last longer when you use generics compared to a scenario where you would be using brand names exclusively.

Some people are reluctant to use generics, as the perception exists that generics are of a lower quality than the original or branded medicines. However, this perception is far from the truth. When a company first manufactures a particular medicine, it patents (owns exclusive rights to use) the formula needed for producing the drug. This company would have incurred the expense of having to perform the research needed to ensure that the drug is effective. For a certain period of time, this company is the only one that can make and sell the medicine it has developed, in order to recover the high costs of researching and producing the drug.

When the period of the patent is over, usually after about 25 years, the formula for producing the medicine is made available to companies who produce generics. Since these companies did not have to develop a formula from scratch, they can manufacture the same medicine at a much lower cost than the original company could.

Generics are subjected to the same process of testing for quality and effectiveness, as well as being approved by the Medicine Control Council as branded medicine. Ask your doctor if there is a generic option available for any medication he or she prescribes for you.

GEMS's new oncology programme: More benefits, more peace of mind

If you are diagnosed with cancer, you do not want the additional worry of treatment costs. GEMS has expanded its oncology programme to include more cancer-related services so that you can have financial peace of mind while undergoing vital treatment.

How the programme used to work

Previously, you could only be registered on the oncology programme if you were undergoing active treatment for cancer, such as surgery, chemotherapy or radiotherapy.

This meant that all out-of-hospital oncology-related claims would be paid from your day-to-day benefit and then through the prescribed minimum benefits (PMB) programme, if your condition was a PMB (read more about PMBs below). For instance, pre-treatment visits to your oncologist were paid for from your day-to-day benefit and not your oncology benefit.

How the new programme works

Now you can register on the oncology programme as soon as you have been diagnosed with cancer, and the oncology team will take care of you for up to a year after the last treatment.

Once registered, oncology-related claims from the time your diagnosis is confirmed can be covered by your oncology benefit. This includes oncologist consultations, basic radiology, pathology tests and treatment (including chemotherapy and radiotherapy).

Please note: You will need a separate pre-authorisation for any chemotherapy, hospitalisation, specialised radiology (e.g. MRI scans, CT scans or angiography), stoma requirements or private nursing for hospice services.

What to do

To register on the programme, you or your oncologist has to fax **0861 00 4367** or email **oncology@gems.gov.za** the following information to GEMS:

- Histology results (results of tissue tests) which confirm your diagnosis.
- The oncologist's treatment plan for you. This can be in a form of a letter or on the oncology form, which you can obtain from the GEMS Call Centre on **0860 00 4367**.
- A list of the initial follow-up tests.

When you start active treatment, a new treatment plan including all the codes for the treatment must be submitted.

The oncology team will then issue you and your doctor with an authorisation number to confirm your registration on the programme. Please use your authorisation number as a reference on all oncology-related claims. That way you'll ensure that the appropriate claims are paid from the oncology benefit.

Please Note: You will need to obtain a new authorisation number every year.



Prescribed minimum benefits (PMBs)

PMBs are essential benefits that all medical schemes are obliged by law to provide to all members. The cancer types that are classified as PMBs include melanoma (skin cancer), breast cancer, prostate cancer, colorectal cancer, testicular cancer, cancer of the kidney, lymphoma and Kaposi's sarcoma.

Oncology PMBs will initially be paid for from your oncology benefit. Once your oncology benefit is depleted, only PMB conditions will continue to be paid from

- the overall limit subject to managed care rules. All other cancers will be managed within the oncology benefit limit.

Wellness screening for GEMS members

Did you know that GEMS has already performed 70 000 wellness screening tests free of charge for GEMS members and Public Service employees over the past year?

Did you know that the most common problems found during the health screenings are a lack of exercise and being overweight?

It is important to understand the potential impact of these problems on your health as they can lead to serious conditions which become expensive to treat. These may include heart disease, diabetes (high blood sugar), high blood pressure and high cholesterol. However, if you can detect these problems sooner rather than later, the chances of developing one or more of these health conditions will be reduced or even eliminated.

Look out for a wellness screening event taking place at your workplace. GEMS offers the following health screening tests for all members:

- Blood pressure
- Blood sugar
- Blood cholesterol
- Body mass index (your weight in relation to your height)
- Waist circumference (the size of your belly)
- HIV counselling and testing, with referrals for further assistance

You will receive the results of your tests immediately and will also be provided with advice and brochures on the most common health risks and conditions. Ask your HR practitioner to book a Wellness Screening Day at your department by emailing us at join@gems.gov.za.



When an allergy becomes a medical emergency

Allergies are part of our lives. Most allergic reactions can be successfully treated at home with over-the-counter remedies, but there are instances where an allergy can become a life-threatening medical emergency. It is important to know just when you should call Netcare 911, GEMS's designated service provider (DSP) for medical emergencies.

What is an allergy?

An allergy is an abnormal reaction by a person's immune system (i.e. the body's defense force) against a normally harmless substance. A person without allergies would have no reaction to this substance (it could be pollen, a bee sting, food, etc.), but for someone who is allergic, a reaction is triggered. The body reacts by releasing chemicals that cause allergy symptoms. The trigger or cause of the allergic reaction is called an allergen.

During an allergic reaction your immune system produces antibodies to fight off the allergen. With a second exposure, the body remembers the allergen and produces more antibodies, which causes the release of chemicals that lead to an allergic reaction. First-time exposure may only produce a mild reaction while repeated exposures may lead to increasingly serious reactions.

What causes an allergy?

Allergens may be introduced by direct contact (e.g. lotions), ingestion (foods/medication), inhalation (pollen) or injection (medication). Allergens known to be dangerous include medication (e.g. Penicillin), foods (e.g. shellfish, nuts and eggs) and stings, where bees and wasps are the main culprits. Often a specific allergen cannot be identified.



Know your status!

The Minister of Health, Dr Aaron Motsoaledi, launched the National HIV Testing and Counselling campaign (HCT) in April this year. The aim of the campaign is to encourage South Africans to be more aware of HIV/AIDS, which will include testing and knowing their HIV/AIDS status.

Many people have embraced this campaign and now know their HIV status. The campaign is gaining momentum... seize the opportunity... know your status!

You can have an HIV/AIDS test done at GEMS wellness events which take place at your respective departments. Tests can also be done by your doctor or at Clicks, Dis-Chem or Link pharmacies. Your results will remain confidential and will not be shared with anyone.

Should you discover that you are HIV positive, you can join the GEMS HIV/AIDS disease management programme which is managed by *Aid for AIDS* (AFA). This programme has been helping to keep thousands of HIV positive beneficiaries in excellent health for years.

To join the GEMS HIV/AIDS disease management programme, contact the confidential call centre on **0860 10 0646**.

Signs of an allergic reaction

- **Skin:** Rash, itching, swelling, redness, hives
- **Lungs:** Tightness of the chest, shortness of breath, noisy breathing
- **Head:** Swelling of the face or throat
- **Nose:** Runny nose or nasal congestion
- **Eyes:** Red, itchy, swollen, watery
- **Stomach:** Nausea, vomiting, diarrhoea, pain

Allergic reactions may be localised to a small area of skin or may involve the whole body. In some cases, an allergic reaction can be life-threatening - a condition known as anaphylaxis. This may occur within seconds to minutes after exposure. Immediate medical attention is needed - such patients need oxygen, intravenous access, adrenaline injections together with other medication and they might need to be admitted to hospital.

When to call an ambulance

When any of the following signs occur, immediately call the GEMS emergency number **0800 44 4367**:

- Exposure to an allergen that previously caused swelling of the lips, tongue or throat
- Tight chest, wheezing or noisy breathing
- Confusion, sweating
- Nausea or vomiting
- Widespread rash
- Collapse or unconsciousness

Various tests exist to attempt to diagnose allergens. It can be helpful to wear a medical ID bracelet and avoid the allergen once identified.

In case of any
medical emergency,
please call
0800 44 4367.



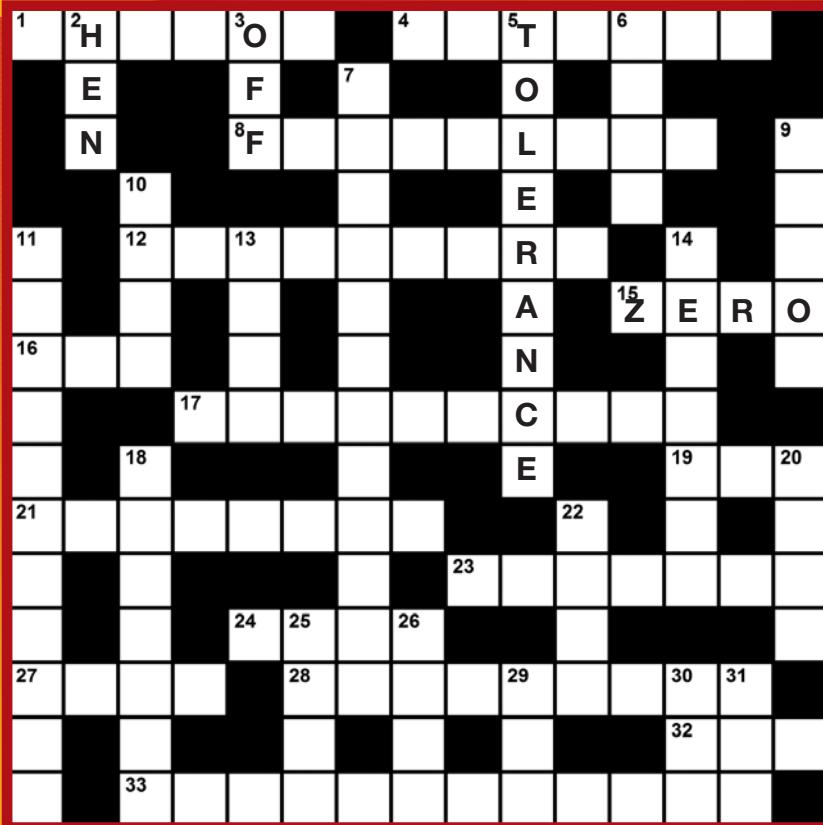
Competition: Puzzling out fraud



The answers to the crossword questions can be found by visiting the GEMS Fraud Zone at www.gems.gov.za

WIN
GREAT PRIZES
with the
GEMS
Fraud Zone....

Name: _____
Surname: _____
Member no: _____
Contact no: _____



GEMS has a zero tolerance to fraud. The Scheme uses various tools to prevent and identify fraud – whether it is member fraud or fraud by healthcare service providers. As our members, we ask you to get involved in identifying instances of fraud. This protects YOUR benefits for when you need them most!

Down

- 2 Female chicken (3)
- 3 Not on (3)
- 5 See 15 Across
- 6 Grunting sound of a pig (4)
- 7 Type of fraud when claims are duplicated falsely (12)
- 9/21 The greatest value of member fraud is the non-disclosure of ___ (5,8)
- 10 Responsible for the anti-fraud survey (4)
- 11/33 The greatest value of service provider fraud (11,12)
- 13 As soon as (4)
- 14/4 The gem stones Sapphire, Beryl, Ruby, Emerald and Onyx are your own ___ (7,7)
- 18 See 23 Across
- 20 Require or want (4)
- 22 Motion picture (4)
- 25 Boys or young men (4)
- 26 Another name for pith helmet (4)
- 29 Not me (3)
- 30 Flying saucer (3)
- 31 Male child (3)

Across

- 1 Shade (6)
- 4 See 14 Down
- 8 Dial 0800 21 22 02 (free of charge) to reach the ___ (5,4)
- 12 See 17
- 15/5 The GEMS approach to fraud is one of ___ (4,9)
- 16 Small carpet or blanket (3)
- 17/12 For them, the implication of fraud can be the removal from any GEMS network for a period of 12 months (10,9)
- 19 Enthusiastic follower or admirer (3)
- 21 See 9 Down
- 23/18 Informants who can help to uncover fraud (7-7)
- 24 Thick mass of coagulated blood (4)
- 27 Concept, notion or plan (4)
- 28 Nameless, like the way you can report fraud without feeling threatened (9)
- 32 Not against (3)
- 33 See 11 Down

1st prize

R500 shopping voucher!

2nd prize

R250 shopping voucher!

3rd prize

R100 shopping voucher!

Send your solution to competitions@gems.gov.za or fax it to 012 460 7608 by 1 November 2010



Alerts

Salary changes and income bands

The Board of Trustees, cognisant of the experiences in 2009, submitted rule amendments to the Council for Medical Schemes to see the impact of cost of living and salary changes not adversely affecting members. On 24 August 2010 the Council registered an amended rule 13.3 and backdated salary changes will only be extended as far as Persal permits. Actuarial projections have also been performed to revise the current contribution tables income bands and meaningful changes will be incorporated into the 2011 income bands. More information will be communicated to members.

Talk to us in the language of your choice

You can now access services from the GEMS Call Centre in all South African official languages. The Call Centre system was enhanced to include each of the 11 official languages to ensure that you, our members, can access GEMS services in the language of your choice. The Call Centre can be reached on **0860 00 4367**.

Language profiling tool on the web

GEMS is working towards providing all Scheme services to members in the language of their choice by 2012. In the quarter 1 facets we introduced you to the communication/language profiling tool. This tool is now active! You will be able to provide us with your language preference by contacting our Call Centre, visiting a regional office or logging into the secure member section on the GEMS website and updating your communication preference. Please let us know your communication preferences.

Hassle free claiming

Claims will only be paid if they are submitted on time (within four months of the service date) and if the following information is reflected on the claim:

- member number
- option (Sapphire, Beryl, Ruby, Emerald, Onyx)
- your surname and initials
- the patient's name and beneficiary code as it appears on the back of your member card
- name and valid practice number of the healthcare service provider
- date of service
- nature and cost of treatment
- tariff code
- relevant ICD-10 code
- if you paid for the service, please attach proof of payment

The GEMS Network - ensuring the best care for you

The GEMS Network is a network of healthcare service providers that has been operational since 1 January 2010. The healthcare service providers on the Network have all agreed to charge GEMS members Scheme rates and not to charge any surcharges or co-payments.

Members on the Ruby, Emerald and Onyx options have a network of GPs, who have agreed to have their performance assessed, that they can visit. This Network is not obligatory for members but members will benefit from utilising affordable providers.

Sapphire and Beryl members are required to visit a Network doctor, and their Network doctors must refer them to a specialist if a specialist's care is required. The Network doctors for these options can easily be identified as the GEMS Network logo is visible in practices for doctors, optometrists and dentists.

The GEMS Network is an extensive one with service providers from across the country having joined. There is a Network healthcare service provider near you! A regularly updated list of these practitioners is available from the GEMS website, or you can contact the Call Centre for assistance by dialing **0860 00 4367**.

Check your benefits to make them last

This time of year you may find that your benefits in certain categories may be under strain. One way to ensure that you have benefits available for any treatments that you need to undergo is to use the SMS Benefit Lookup service which enables you to know exactly what benefits you still have available for a specific benefit category. If you need to visit a doctor or to have a procedure done, you can check your available benefits by sending an SMS to **33489** (each SMS charged at R1.50). You simply SMS: Benefit, member number, benefit category, dependant code, and we will get back to you with your available benefits for that category (day to day, dental, etc.)

A full guide to the benefit check service is available on the GEMS website at www.gems.gov.za.

Did you know?

More than 500 000 Public Service employees and 1.4 million beneficiaries trust GEMS to provide for their healthcare needs. This is a large medical scheme by anyone's standards. The following statistics provide a bird's eye view of what we do to ensure that GEMS provides and maintains excellent service levels to our members and their healthcare service providers.

- Unlike any other medical schemes, GEMS was not created to profit but implemented as policy and a valued condition of service for Government employees **EXCLUSIVELY**.
- At GEMS sound **ETHICS** is everything. The conduct of our trustees, employees and contracted providers are governed by an impeccable ethics policy and governance framework.
- Not only has GEMS enjoyed unprecedented growth year after year but it has made considerable inroads into the previously **UNINSURED** market.
- The interests of the beneficiaries of GEMS are **WELL PROTECTED** through strict service level agreements and supply chain management policies.
- Since its inception in 2006 GEMS has at all times received **UNQUALIFIED AUDIT REPORTS** from its external auditors.
- More than ten independent audits performed every year ensure that the interests of GEMS members are **SAFEGUARDED** at all times.

National Reference Price List (NRPL) scrapped

The NRPL was published by the Department of Health in 2007. It was intended to serve as a pricing guideline for private healthcare. GEMS and other medical schemes use this guideline to determine the reimbursement rates for private healthcare service providers' claims. Recently the North Gauteng High Court scrapped the Department of Health's NRPL. GEMS is concluding proactive steps to ensure that the Scheme rate for 2010 is clearly stated.

Resumed AGM

The Fourth Annual General Meeting of the Members of GEMS was scheduled to take place on 30 June 2010 at the Mmabatho Convention Centre. The meeting was convened in accordance with the registered rules of GEMS. However, the members who attended the meeting did not adopt the agenda, and as a consequence, the meeting was adjourned. The meeting therefore resumed on Wednesday, 1 September 2010 at Mmabatho Convention centre at 10:00 am. 89 members attended the AGM and all resolutions were successfully adopted.



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