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newsletter

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A warm hello from the Principal Officer

At the time our February newsletter went to press, scheme membership stood at just over 70 000 and GEMS was the eighth largest medical scheme in the country. As this newsletter goes to press, membership exceeds 135 000 and your scheme covers well over 350 000 lives.



Even though we are the fourth largest medical scheme in the country, membership numbers are not, and will not be, our primary objective. Our objective remains the same – for GEMS to be an excellent medical scheme!

I am pleased to inform you that much work has taken place since our last newsletter:

- ▶ The 2006 Annual Report was distributed to members and I am pleased to point out that our first audit yielded an unqualified audit opinion.
- ▶ Significant underwriting profits were recorded by the Scheme in 2006 even though GEMS grew so rapidly and was not even a year old.
- ▶ Members have actively participated in the trustee election process which will see member elected representatives appointed to the GEMS Board of Trustees.
- ▶ Quite impressively, over 50 members were nominated and they confirm the diversity of the public service.
- ▶ Voting ended on Monday, 28 May and the elected trustees will be announced at our first Annual General Meeting (AGM).
- ▶ Preparations for our inaugural AGM are underway and the meeting will be held at the CSIR in Tshwane, on Monday 25 June 2007 at 10:00.

During the course of the next few months we are preparing

to launch an innovative registry that gives members access to the contact details of affordable healthcare providers. We will also be introducing a telemarketing call centre that can be used by employees who are interested in joining the GEMS family. Furthermore, work will soon commence on the 2008 benefit design and members are invited to submit their ideas and suggestions by emailing suggestions@gems.gov.za.

Excellence is realised when we 'do good things regularly' and 'seldom do things badly'. I urge all members to let us know when we fall short of meeting their expectations as it is critical that we correct and amend any service flaws and failures, big or small. Members should, however, be comfortable in the knowledge that the GEMS team, our trustees and scheme officers, are hard at work to ensure that we realise the excellence we so aspire to. Many members can confirm that GEMS is indeed a leader when it comes to member service.

As we move into the chill of winter I would encourage members to stay warm, stay healthy and stay strong.

Warm regards

Eugene

Principal Officer and proud GEMS member

Generic medicines helping you stretch your benefits

What is a brand-name medicine?

A brand-name medicine is a medicine that has been researched and developed, a process that is extremely costly and time consuming.

The pharmaceutical manufacturer receives a licence or a patent for the medicine they have developed. This patent gives the pharmaceutical manufacturer exclusive rights to market the medicine to the public for a certain length of time. When the patent expires, other pharmaceutical manufacturers may produce the same medicine under a generic name.

What are generic medicines?

Generic medicines are the chemical equivalents of brand-name medicines. They contain the same active ingredients, strength and dosage as the original product but they were not developed by the company who produces them.

Why is there a price difference between generic and brand-name medicine?

Generic medicine is less costly because it does not have to undergo the same expensive research and development.

Are generic medicines as safe as the original product?

Yes, generics are safe. The Medicines Control Council (MCC) of South Africa requires that all medicines, whether brand-name or generic, must meet the standards of safety, strength, purity and effectiveness. For a medicine to be marketed under a generic label, the manufacturer must comply with the MCC standards. The MCC sets these standards and requires strict testing in order to ensure that generic medicines are the same as the original product.

What does this mean for you?

You enjoy a cost saving when you use generic medicine. This maximises your medicine benefit and essentially allows you to get more medicine from the available benefit. Remember to ask your doctor or pharmacist if they can supply you with an affordable generic alternative. It will be to your advantage.

TIPS: Generic medicine and GEMS

- ▶ Generic medicines are registered by the MCC and are effective and safe.
- ▶ Generic medicines are less expensive than the original products.
- ▶ The Medicine Price List (MPL) is a reference pricing system that uses a benchmark (reference) price for generically similar products.
- ▶ The MPL does allow brand-name medicine.
- ▶ The MPL does not restrict your choice of medicines, but instead limits the amount that will be paid by the Scheme.
- ▶ Prevent co-payments by asking your doctor for medicines that are fully reimbursed within the MPL.

GEMS just got sweeter!

Diabetes is a disease in which the body does not produce or properly use insulin. Insulin is a hormone that is needed to convert sugar, starches and other food into energy needed for daily life. The cause of diabetes continues to be a mystery, although both genetics and environmental factors such as obesity and lack of exercise appear to play important roles.

Taking responsibility for your condition and health and wellbeing depends on whether:

- ▶ You take your medicine on time
- ▶ You modify your lifestyle (stop smoking, don't drink excessively)
- ▶ You follow the advised eating programme
- ▶ You check and monitor your blood sugar regularly

GEMS' Chronic Designated Service Provider (DSP), Medipost Pharmacy, is proud to offer insulin dependent diabetic members (Type 1) a Blood Glucose Monitoring System free of charge. To get your device you need to be registered on the GEMS chronic medicine program.

Compatible test strips and lancets are also stocked by Medipost Pharmacy and can be provided through the chronic medicine benefit, subject to the Scheme Rules.

How do I order my free Blood Glucose Monitoring System?

- ▶ Dial 0860 00 4367 and choose the GEMS Chronic DSP option.
- ▶ Speak to one of our friendly consultants who will assist you in arranging delivery of your free machine.
- ▶ The consultant will also help you obtain the test strips and the lancets.

Take advantage of this brilliant opportunity to help you manage your diabetes better.

DID YOU KNOW?

- ▶ There is no such thing as "mild" diabetes.
- ▶ Diabetes is a leading cause of heart attack, stroke, blindness, amputation and kidney failure.
- ▶ Every 10 seconds a person dies from diabetes-related causes. This death rate is predicted to rise by 25% over the next decade.
- ▶ The preferred random blood glucose range is between 4 mmol/L and 6 mmol/L.
- ▶ If your glucose reading is above 7.2 mmol/L or below 3 mmol/L, seek medical attention!
- ▶ Diabetes is manageable with appropriate care and education. It is important to help people with diabetes acquire knowledge and skills to manage their condition.

Motor vehicle accidents: the correct procedure to follow

In the unfortunate instance that you and/or your dependants are involved in a motor vehicle accident (MVA), the following steps should be followed to ensure the efficient processing of your claims:

- ▶ Call 0860 00 4367 and inform Client Services as soon as possible after the accident.
- ▶ Legislation permits any person who is injured in a motor vehicle accident to claim damages from the Road Accident Fund (RAF), provided the accident was not caused as a result of his/her negligence.
- ▶ GEMS will assist you in determining whether you could institute a claim with the RAF.
- ▶ If you do institute a claim with the RAF, you need to provide GEMS with a letter of undertaking signed by either you or your attorney. This letter confirms that both parties undertake to reimburse the Scheme for medical expenses relating to the MVA, in the event of a reimbursement being granted by the RAF.
- ▶ If you don't institute a claim at the RAF, all claims will be subjected to the normal benefit limits and Rules of the Scheme.
- ▶ To make this process easier, GEMS will provide you with a draft letter of undertaking.
- ▶ Completed letters must be sent back to GEMS via fax (0861 00 4367) or email (enquiries@gems.gov.za).
- ▶ On receipt of the undertaking, the Scheme will process all accounts in accordance with the Rules of the Scheme.
- ▶ On finalisation of the claim, you or your attorney must provide GEMS with the total amount equal to any advances the Scheme made in favour of you or your dependants, together with a copy of the discharge document as provided by the RAF.

TIPS: Preventing delays in processing claims related to MVAs

- ▶ You are entitled to approach an attorney of your choice to assist you with your claim. If you require alternative assistance we can refer you to an attorney who specialises in third party claims.
- ▶ Claims submitted to the RAF can take between one and three years to be finalised. Doctors are not prepared to wait this long for payment and payment by the Scheme is therefore seen as a loan to you, which must be repaid once recovered from the RAF.



Member compliments

"I would like to thank GEMS for the wonderful way that my accounts are settled. I joined GEMS on 1 January 2007 and on 22 February 2007 my husband was admitted to the Zuid Afrikaans Hospital in Pretoria.

Nobody can know when something like that could happen to them, but I was really kind of scared because I am still a new member and I realised when my husband was admitted to the intensive care unit, that the cost would be unbelievably high. I praise God and thank GEMS for paying my bills almost 100% up to now. It is only minor amounts that were not paid, and I mean MINOR amounts.

THANK YOU GEMS!!!! Everybody who was afraid to join GEMS up to now, will be informed by me that it is a wonderful medical scheme and they will hear that this scheme was there for me when I needed them the most.

– Susan Wessels

"We became members of GEMS on 1 January 2007. This is only a short word to congratulate GEMS for being an excellent medical scheme. So far we are very impressed with our benefits and the professional and excellent service. We appreciate it and thank you very much. Keep on with the good work. Our best wishes accompany you and your team."

– Tienie and Joan Brand

Important contact details

Tel: 0860 00 4367

Fax: 0861 00 4367

Email: enquiries@gems.gov.za

suggestions@gems.gov.za

complaints@gems.gov.za

compliments@gems.gov.za

Web: www.gems.gov.za

Emergency assistance:

0800 44 4367

Sapphire and Beryl options

Sapphire and Beryl provide healthcare benefits through a network. The network is like a funnel – enter through the neck (your network provider) and access a wide array of comprehensive care.

The Sapphire and Beryl networks are managed by Prime Cure. These networks extend throughout South Africa and consist of more than 2 300 general practitioners (GPs), 700 optometrists, 700 dentists and 230 private hospitals (the primary designated service provider for the hospital benefit on the Sapphire option remains the public hospital facilities, whilst the Beryl option provides cover for hospitalisation at a number of networked private hospitals).

TIPS: Enjoying all that Sapphire and Beryl have to offer

- ▶ These are network options and you may only visit providers (doctors, dentists, pharmacies etc.) that are contracted to the Prime Cure network.
- ▶ Please ensure that your provider is part of the Prime Cure network before you make an appointment.
- ▶ Call GEMS on 0860 00 4367 or visit the website at www.gems.gov.za should you wish to check on whether a provider is part of the network.
- ▶ If you are diagnosed with a chronic illness and require chronic medication (medication you will need to take for the rest of your life), your network doctor will assist you by calling Prime Cure to obtain approval for your medication.
- ▶ Only medicines that are included on the Prime Cure formulary, or approved list of medicines are covered. Medicines to treat common chronic illnesses, including hypertension (high blood pressure) and diabetes (blood sugar imbalance) are provided.
- ▶ You may obtain your medication from a network pharmacy or courier pharmacy who will deliver your medication to your nearest post office or network doctor every month.
- ▶ Should your GP want to refer you to a specialist, they will contact Prime Cure to obtain an authorisation for you to do so.
- ▶ Your network doctor is your gateway to care. See them first and they will ensure that all the authorisations you may require are obtained.

By following the processes described above, members will enjoy the Sapphire and Beryl options. Claims and billing will also be processed with greater ease and speed.

A representative may phone you over the next few months to check if you are enjoying membership of Sapphire and Beryl and assist you with any queries you may have.



Let's work together to make Sapphire and Beryl shine for you.