



GEMHEALTH

MEDICAL AID SCHEME

NEWSLETTER

DECEMBER 2024

TOPICS FOR DISCUSSION

1. Product 2025 - Benefit, Contribution & Rules changes
2. Prosperity Health - Operating hours during the festive season
3. Overage Dependants
4. Health Tips

our strategic adjustments in benefits. Implementing effective and efficient managed care support in managing the chronic illness demographic profile of the Scheme. These services are backed with improved and focused administration service support.

Looking ahead to 2025, we are proud to announce significant enhancements in the Scheme benefits, managed care and client service offering to our members. The Board of Trustees conducted a comprehensive benchmarking review, comparing GEMHEALTH's benefits and contributions with other open medical aid funds, ensuring we remain competitive while addressing the unique needs of our members.

Key Highlights for 2025

1. **Reduced Co-Payments:** Based on feedback and actuarial assessments, we have reduced or removed co-payments on specific benefit limits, offering relief to members without compromising healthcare quality.
2. **Sustainable Premium Adjustments:** To align with rising healthcare costs and maintain regulatory compliance, premiums will increase by 5.8% effective 1st April 2025. Calculated over 12 months, this equates to a modest 4.35% increase only.
3. **Enhanced Benefit Design:** Effective 1st January 2025, the new benefit structure will provide greater value to members, reflecting a balance between affordability and comprehensive healthcare access.
4. **We appeal to members and healthcare providers to work with the Scheme and the Board of Trustees to protect the interest of members/patients, the Scheme and the healthcare service providers.**

Full details are outlined in Annexure A.

1. PRODUCT 2025 - BENEFIT, CONTRIBUTION/PREMIUM & RULES CHANGES

Dear Member,

As we reflect on 2024, we are pleased to share the progress and strategic direction of the GEMHEALTH Medical Aid Scheme. This year marked a turning point as we focused on stabilising the Scheme and setting a strong foundation for the sustainability of the Scheme in taking care of the healthcare needs of the members. Thanks to the commitment of our Board of Trustees, Principal Officer, our valued members and Administrators, GEMHEALTH is well positioned for continued success.

Strengthening Reserves and Enhancing Benefits

Following the challenges of prior 2 to 3 years, where claims escalations and reserve depletions strained the industry, 2024 has been a year of resilience. The benefit design changes implemented this year have already shown positive trends in claims utilisation, allowing us to rebuild reserves in line with the Scheme's Risk-Based Policy and Namfisa requirements. Namfisa and Namaf industry reports also confirm that GEMHEALTH's claims experience is improving, underscoring the effectiveness of

Commitment to Excellence

As healthcare costs continue to rise, GEMHEALTH remains steadfast in our commitment to providing affordable, sustainable healthcare solutions. Our focus on reducing out-of-pocket expenses, improving member access to quality services, and ensuring financial stability guides every decision the Board of Trustees make.

We are grateful for your trust and partnership throughout this journey. The feedback from members and providers drives us to innovate and improve continuously. Should you have any questions or suggestions, please do not hesitate to reach out—we value your input and are here to serve you.

Holiday Wishes

As the festive season approaches, the Board of Trustees would like to extend warm wishes to all our members. May this season bring joy, health, and happiness to you and your families. If you're traveling, please stay safe and take care of yourself and your loved ones.

Thank you for entrusting GEMHEALTH with your healthcare needs. We look forward to continuing this journey together into 2025, building on the successes of 2024 and striving for an even brighter future.

1.1 Benefit Changes - 2025:

All benefit categories received an overall inflationary increase for 2025. However, the listed benefits below received a higher percentage increase. The co-payments were also reviewed. All the new increased benefits will be effective 01 January 2025. The new benefit structure is attached as Annexure A.

No	Benefit	2024 Benefits	New Benefit Changes effective 1 January 2025	Summary of changes
1	Overall Annual Limit, including In-Hospital Benefit Limits	<ul style="list-style-type: none"> Overall Annual Limit MRI & CT Scan Internal Prosthesis Trauma Treatment Ambulance Services Alternatives to Hospitalization Maxillo Facial MVA/Third Parties Refractive Surgery Psychiatry Benefits 	All Benefit categories received an inflationary increase	All Benefit Limits received an inflationary increase effective 01 January 2025
2	Out-of-Hospital Day-to-Day Benefits	<ul style="list-style-type: none"> General Practitioners & Specialist in rooms treatment Acute Medication OTC Chronic Medication Optical Psychology Psychiatry External Appliances Dental 	All Benefit Limits received an inflationary increase	All Benefit Limits received an inflationary increase

3	Radiology & Pathology In-Hospital benefit	N\$25 000 Per Beneficiary Limited to N\$62 500 per family	N\$26 250 per beneficiary Limited to N\$65 650 per family Extended benefit: N\$40 000 subject to protocol	New additional extended benefit of N\$ 40 000 introduced effective 01 January 2025
4	Tonsillectomies	10% co-payment to apply on all tonsillectomies	5% co-payment to apply on all tonsillectomies	The co-payment has been reduced from 10% to 5% effective 01 January 2025
5	MRI and CT Scans (In & Out of Hospital)	N\$38 600 per family with a 5% co-payment	N\$40 550 per family	No co-payment will apply on MRI & CT Scans effective 01 January 2025. The 5% co-payment on MRI & CT Scans has been removed
6	Colonoscopy, Gastroscopy including all endoscopic procedures (In & Out Hospital)	Subject to OAL with a 10% Co-payment Subject to Pre-authorisation	Subject to OAL with a 5% co-payment Subject to Pre-authorisation	The co-payment has been reduced from 10 to 5% effective 01 January 2025
7	Chronic Medicine	N\$20 000 per beneficiary Limited to N\$38 500 per family 0% co-payment on preferred medicine as per scheme's formulary 20% co-payment on chronic medicines that are not preferred medicines as per the Scheme's formulary.	N\$21 000 per beneficiary Limited to N\$40 450 per family *0% co-payment on preferred medicine as per scheme's formulary 10% co-payment on chronic medicines that are not preferred medicines as per the Scheme's formulary Extended benefit: N\$25 000 subject to protocol *Ask Client Service or contact the Chroniline to enquire how you can reduce your co-payment/out-of-pocket expenses	1. The co-payment of 20% applicable on no-preferred medicine was reduced from 20% to 10% effective 01 January 2025. 2. New additional extended chronic medication of N\$25 000 introduced effective 01 January 2025.



Day to Day Benefits				
1	Optical Benefits	<p>N\$5 000 per beneficiary every second year</p> <ul style="list-style-type: none"> • Consultation/Tests - 1 per beneficiary - 100% of Scheme tariff • Lenses - 150% of Scheme tariff subject to optical limit <p>Frames & Lens Enhancements - 100% of cost limited to N\$2 600 per beneficiary - subject to optical limit</p>	<p>N\$5 250 per beneficiary every second year</p> <ul style="list-style-type: none"> • Consultation/Tests - 1 per beneficiary - 100% of Scheme tariff • Lenses - 150% of Scheme tariff subject to optical limit <p>Frames - limited to N\$2 200 per beneficiary- subject to optical limit</p>	<ol style="list-style-type: none"> 1. Benefit increased for 2025 2. Frames and Lens enhancements benefit changed effective 01 January 2025. 3. Lens enhancements to be paid from the overall optical benefit

1.2 Rule Changes

The following fund rule below, have been amended effective 01 January 2025.

Rule no	Current Rule	New Rule effective 1 January 2023	Reason for rule change
15.6	<p>Ex-Gratia Payments.</p> <p>The Board shall not consider and authorize payment for services other than those provided for in these Rules, but may in its absolute discretion, make ex-gratia payments as additional benefits available in terms of any resolution or criteria as set by the Board of Trustees or as recommended by the Scheme’s healthcare advisor(s) and by means of the Ex-Gratia Sub Committee.</p> <p>In order to qualify for an Ex-Gratia payment, a member must complete an Ex-Gratia application and provide all the required information in order for the Ex-Gratia Sub Committee to consider and or to make a decision/ determination.</p>	<p>Ex-Gratia Payments.</p> <p>The Board shall not consider and authorize payment for services other than those provided for in these Rules, but may in its absolute discretion, make ex-gratia payments as additional benefits available in terms of any resolution or criteria as set by the Board of Trustees or as recommended by the Scheme’s healthcare advisor(s) and by means of the Ex-Gratia Sub Committee.</p> <p>In order to qualify for an Ex-Gratia payment, a member or Member’s Spouse or Next-of-Kin must complete an Ex-Gratia application and provide all the required information in order for the Ex-Gratia Sub Committee to consider and or to make a decision/ determination.</p>	<p>To allow a next of kin to complete an ex-gratia application form if the main member due to their health status is unable to complete the form.</p>

2. OPERATING HOURS OF PROSPERITY HEALTH OFFICES OVER THE FESTIVE SEASON



No	Office	Operating Hours & Additional Information
1	<ul style="list-style-type: none"> Prosperity Head Office Windhoek Tsumeb Ongwediva Oranjemund Walvisbay 	<ul style="list-style-type: none"> All Offices will remain open operating normal working hours from 08h00 till 17h00, apart from the 24th and 31st of December 2024, offices will close at 13h00

After Hour / Emergency Numbers

Namibia	<ul style="list-style-type: none"> Hospital Authorisations (After hours): Call 0811457233 Emergency Evacuation /Ambulance Services: Call 924 Or download the Emed 24 mobile app on your phone and by the press of the button it will share your location coordinates and activate Emed 24, the Emergency Call Centre to call you back
South Africa	Hospital Authorisations all hours and for After hours/Emergency Evacuation /Ambulance Services: Call 0100015110

3. OVERAGE DEPENDANTS

In terms of the Scheme rules, a registered dependent of a principal member, aged over 21 years, can continue as a dependent until they reach the age of 25 years, which is the maximum age for dependents registered on the Scheme.

All principal members with dependents falling into this category are hereby notified that these dependents' membership will be terminated effective 01 January 2025, in accordance with the Scheme rules. Each affected member will receive a personal notification from the Scheme regarding this issue.

Students who have reached the age of 21 but not over 25 years:

Note that in terms of the Scheme rules 5.4.2 The verification process will follow early in 2025, and all students have to submit proof of registration for the 2025 academic year by 31 March 2025. Students failing to submit the proof of registration membership will be terminated effective 01 April 2025



4. HEALTH TIPS FOR THE FESTIVE SEASON

The festive season is a time of joy, indulgent meals, and social gatherings. To ensure you stay healthy and balanced while enjoying the festivities, here are some practical tips:

1. Travel Health

- **Don't Drink and Drive:** Always avoid alcohol before or during driving to protect yourself and others.
- **Take Regular Breaks:** Stop every 1-2 hours to stretch, walk, and rest your eyes. This improves circulation and prevents stiffness.
- **Adhere to Traffic Rules:** Follow all traffic regulations and ensure a safe journey.
- **Avoid Over-speeding:** Drive at a safe and reasonable speed to reduce the risk of accidents.
- **Prepare for Emergencies:** Keep a first aid kit in your car and ensure your vehicle is roadworthy.

2. Stay Hydrated

- **Drink Plenty of Water:** Staying hydrated supports overall health and can help prevent dehydration during the holiday season.
- **Alternate Drinks:** Alternate alcoholic beverages with water to pace your alcoholic intake and stay refreshed.

3. Alcohol in moderation

- **Limit Alcohol Intake:** Consume alcohol in moderation, and be aware of the extra calories it adds to your nutrition and the adverse health effects it may cause.
- **Avoid Sugary Drinks:** Minimize consumption of sodas and sugary cocktails to reduce calorie intake.

4. Smart Eating Habits

- **Distribute Meals:** Eat smaller meals more frequently throughout the day instead of indulging in one large meal.
- **Practice Portion Control:** Enjoy festive treats, but avoid overeating by controlling portion sizes.
- **Eat Early:** Have your dinner earlier in the evening and take a light walk before bed to aid digestion.
- **Don't Skip Meals:** Always have breakfast, even if you overindulged the previous day. Skipping meals can lead to overeating later.

5. Stay Active

- **Keep Moving:** Stick to your fitness routine whenever possible, or incorporate more activity into your day by walking, parking further from your destination, or using the stairs.
- **Outdoor Fun:** Engage in outdoor activities with family and friends, such as hiking, cycling, or holiday-themed games.

6. Mental Well-Being

- **Manage Stress:** The festive season can be hectic, so take time to relax and recharge.
- **Set Boundaries:** Politely decline commitments if you're feeling overwhelmed. It's okay to say no.
- **Prioritize Sleep:** Aim for 7-8 hours of quality sleep each night to keep your energy and mood balanced.
- **Practice Gratitude:** Reflect on the positive aspects of the season and cherish moments with loved ones.

Enjoy the festive season while maintaining your well-being. A little mindfulness can go a long way in ensuring a happy and healthy holiday!

