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26/10/2016 27/2016

GEMS 2017 PREMIE- AANPASSINGS

Soos lede bewus is, word GEMS se premies jaarliks miv 1 Januarie aangepas. Tydens 'n vergadering van die Staatsdiens Koördinerende Bedingingsraad (SKBR) ("PSCBC") op 25 Oktober 2016, het GEMS die inligting hieronder aan die SAOU en ander vakbonde gekommunikeer.

1. **Wat is die verwagte % aanpassings op GEMS se premies?**
   GEMS se Raad van Trustees het die volgende premie-aanpassings miv 1 Januarie 2017 goedgekeur:
   - Sapphire - 13%
   - Beryl - 13%
   - Ruby - 14.76%
   - Emerald - 14.98%
   - Onyx - 16.80%
   - Gemiddeld - 14.98%

2. **Wanneer sal lede van die premie-verhogings in kennis gestel word?**
   Die verwagting is dat GEMS lede formeel miv 1 November 2016 met lede sal kommunikeer tov elke lid se spesifieke opsie en die toepaslike premie-aanpassing.

3. **Wat is die verwagte aanpassing van die werkgewer-subsidie vir lede van GEMS?**
   Die werkgewersubsidie vir GEMS lede word jaarliks miv 1 Januarie ooreenkomstig die Mediese Prys Indeks (MPI) verhoog. Die verwagte verhoging vir 2017 is 8.6%.

4. **Hoe gaan die verhoging van GEMS se premies lede beïnvloed?**
   Ter illustrasie: 'n Gesin van 3 met 2 volwassenes en een kind op die Emerald opsie.

Emerald	2016	2017	Verhoging
Premie	R 4 614	R 5 306	14.98%
Werkgewersubsidie	R 2 633	R 2 860	8.6%
Netto lidbydrae	R 1 981	R 2 446	R 465

5. **Is daar enige nuwe opsies beskikbaar om die effek van die verhoging te versag?**

GEMS 2017 PREMIUM ADJUSTMENTS

As members are aware the premiums of GEMS are adjusted annually wef 1 January. During a meeting of the PSCBC, GEMS communicated the following information:

1. **What are the expected premium adjustments for GEMS?**
   The GEMS Board of Trustees approved the following adjustments wef 1 January 2017:
   - Sapphire - 13%
   - Beryl - 13%
   - Ruby - 14.76%
   - Emerald - 14.98%
   - Onyx - 16.80%
   - Average - 14.98%

2. **When will members be formally informed of the adjustments?**
   The expectation is that GEMS will formally communicate the adjustments as well as other relevant information wef 1 November 2016.

3. **Will the employer subsidies for members of GEMS be adjusted?**
   The employer subsidy will be increased wef 1 January 2017 with the equivalent of the Medical Price Index (MPI), i.e. 8.6%.

4. **How will the increase of the GEMS premiums affect members?**
   Illustration: A family of 3, 2 adults and 1 child on the Emerald option

Emerald	2016	2017	Increase
Premium	R 4 614	R 5 306	14.98%
Employer subsidy	R 2 633	R 2 860	8.6%
Net member contribution	R 1 981	R 2 446	R 465

5. **Is there an option available to soften the effect of the increases?**
   Yes, members who exercise the Emerald option will qualify for a 0% increase if they opt for the following limitations:
   - Prior choice of a specific General Practitioner

Ja, slegs lede wat die Emerald opsie verkies sal kan kwalifiseer vir 'n 0% verhoging indien hulle die volgende opsie met bepaalde beperkinge as keuse uitoefen; • Vooraf keuse van 'n spesifieke Algemene Praktisyn • Afsprake met spesialisgeneeshere moet deur die spesifieke Algemene Praktisyn verwys word • Slegs hospitale op die hospitaal-netwerk kan gebruik word • **Nota**: Volledige inligting sal deur GEMS gekommunikeer word. 6. **Waar kan navrae gerig word?** Die SAOU-inbelsentrum (086 072 6843) kan geskakel word.	• Appointments with specialist medical practitioners must be referred by the General Practitioner • Only hospitals on the hospital network may be utilized • **Note**: Detailed information will be communicated by GEMS 6. **Where can more information be obtained?** The SAOU Call Centre (086 072 6843) can be contacted.
Godsdiensbeoefening by skole	**Religious observances in schools**
Nuusbrief 26/2016 insake hierdie onderwerp het talle navrae aan die SAOU ontlok, en meer spesifiek mbt of daar bepaalde nasionale beleid bestaan. Die nasionale beleid kan afgelaai word deur op die volgende skakel te kliek: http://www.gov.za/sites/www.gov.za/files/religion_0.pdf	Newsletter 26/2016 evoked numerous enquiries regarding the existence of national policy. The national policy can be downloaded by clicking on the following link: http://www.gov.za/sites/www.gov.za/files/religion_0.pdf
Elke SAOU-lid neem kennis **Gratis SAOU Toep** **Laai nou af**	**Every SAOU member take note** **Free SAOU App** **Download now**
Die SAOU het sy eie Toepassing (Toep) ontwikkel om makliker en meer effektief met lede te kommunikeer en om 'n wye verskeidenheid van dienste beskikbaar te stel. 1. Wat is die prosedure vir gratis aflaai? SAOU-lede moet die instruksies op die brosjure hieronder volg. 2. Hoe lank neem die aflaaiproses? Die Toep is tydens die Hoofdesimposium geloods en die aflaaityd het ongeveer 30 – 60 sekondes geduur. 3. Watter dienste is beskikbaar op die Toep? Toegang tot die volgende word voorsien: a. Elektroniese lidmaatskapkaart. b. Direkte telefoniese skakeling met SAOU Inbelsentrum. c. SAOU webwerf. d. Nuusbriewe. e. SAOU Mall. f. SAOU gemeenskap "blog". 4. Is 'n video beskikbaar om die proses te verduidelik? Kliek op die skakel http://www.saou.co.za/saou-toep-saou-app/ 5. Waar kan navrae gerig word?	The SAOU has developed its own App to enable easier and more efficient communication with members and also to provide access to a wide variety of services. 1. What is the procedure to download? SAOU members must follow the instructions on the brochure here below. 2. What is the duration for the download? The App was launched during the Principals' Symposium and the download lasted approximately 30 – 60 seconds. 3. What services are available on the App? Access to the following is provided: a. Electronic membership card. b. Direct telephonic contact with SAOU Call Centre. c. SAOU website. d. Newsletters. e. SAOU Mall. f. SAOU community blog. 4. Is a video available to explain the process? Click on the link http://www.saou.co.za/saou-toep-saou-app/ 5. Where can enquiries be made?

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<td>Die SAOU Inbelsentrum (086 072 6843) wag vir navrae.</td>
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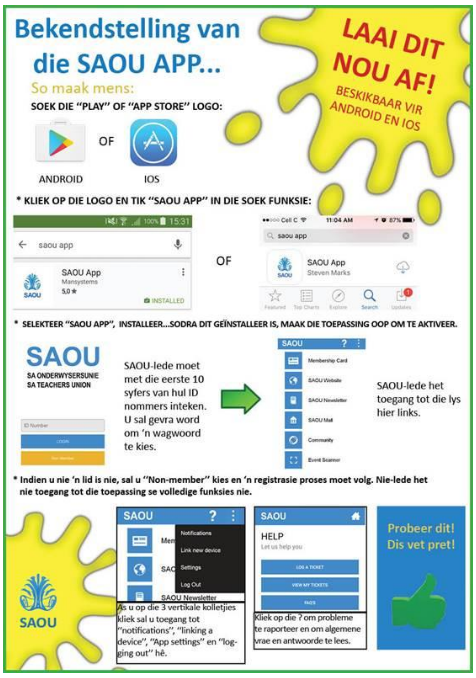

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