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PROPOSED GEMS CONTRIBUTION INCREASES (2026–2029)

NAPTOSA was invited to a meeting by GEMS on 13 November 2025, where they presented proposed member contribution increases of **9.8% annually from 2026 to 2029**, which they described as a “*single digit*” increase. NAPTOSA rejected both the process and the content of this presentation.

- 📌 The meeting was convened a day before GEMS planned to communicate the increases publicly.
- 📌 NAPTOSA made it clear that this approach **undermines genuine consultation** and creates the impression of a compliance-driven tick-box exercise rather than meaningful engagement.
- 📌 This concern is shared by the PSCBC, who wrote to GEMS noting that the matter had **not been properly deliberated** within the Joint Working Committee (JWC), despite consultation still being underway.

GEMS indicated the following during its briefing:

- 📌 No increase in member benefits
- 📌 Rising costs due to a high claim history.
- 📌 Certain corrupt activities by members contributing to inflated claims.
- 📌 The need to maintain the statutory **25% reserve ratio**, which GEMS cited as one of the drivers for the increase.

NAPTOSA expressed strong dissatisfaction that GEMS is requesting higher contributions **while offering no improvement in benefits**.

NAPTOSA firmly rejected the proposed increase based on the following:

- 📌 The so-called “single digit” increase is nearly **double-digit** and therefore misleading.
- 📌 The proposed 9.8% escalation is **far beyond the Consumer Price Index (CPI)** and **significantly higher** than the anticipated salary adjustment for public servants, projected at **4 – 5%**.
- 📌 NAPTOSA has also rejected the proposal on these affordability grounds.

NAPTOSA cautioned GEMS against basing its projections on assumptions regarding the employer subsidy, reminding the scheme that the subsidy agreement is strictly between the employer and employees – not GEMS.

NAPTOSA reiterated long-standing member concerns that public servants should have the right to choose their preferred medical aid **without being financially penalised** through the subsidy system.

GEMS' further claim that increases had not been communicated publicly was contradicted by complaints NAPTOSA had received from members **two days prior**, showing that information had already circulated. GEMS conceded that this occurred erroneously.

NAPTOSA reminded GEMS that the narrative of "high claims" has been repeated for years without meaningful improvement. Instead of relying on this justification annually, NAPTOSA urged the scheme to prioritise **wellness programmes and preventative health strategies**, which could reduce claims over time.

GEMS indicated they were attempting to establish such a programme but were constrained by regulatory red tape. NAPTOSA responded that members cannot continue absorbing escalating costs while delays persist.

The PSCBC requested in their letter to GEMS:

- 🏠 A **special Joint Working Committee meeting** be convened.
- 🏠 GEMS formally table the proposed increases for 2026.
- 🏠 All parties be afforded a fair opportunity for **meaningful consultation**, as required.

NAPTOSA opposes the proposed GEMS contribution increases for 2026–2029. We will continue to insist on:

- 🏠 **Affordability for members,**
- 🏠 **Transparent and timely consultation,** and
- 🏠 **A medical aid environment that prioritises member welfare,** not administrative convenience.

NAPTOSA stands firm in its unwavering commitment to protect the financial and health interests of our members. We cannot remain silent while the very scheme that was meant to offer public servants an affordable and reliable alternative continues to fail dismally in its mandate. Our members deserve better. We will not allow them to be burdened, betrayed, or trapped by a system that prioritises profit over people. NAPTOSA will continue to champion accountability, advocate for fairness, and demand a healthcare scheme that truly serves the public servants of this nation. Our fight is far from over – and we will not back down.

Mr BL Manuel

Executive Director