



MEDIA STATEMENT

FOR IMMEDIATE RELEASE

GEMS HAS JUST MADE IT HARDER TO REPLACE A FILLING - HERE IS WHAT YOU NEED TO KNOW

Johannesburg, South Africa, 30 June 2026

From 1 July 2026, GEMS will no longer pay for a dental restoration to be replaced within **three years** of the original treatment. Previously, that period was two years. Most other medical schemes in South Africa allow replacement annually if it is clinically necessary. GEMS has cited international research to justify the change but is yet to produce this information.

This is the most significant of four new rules GEMS introduced with 33 days' notice to practitioners. The others include a five-restoration annual limit per beneficiary (requiring written motivation for anything beyond that), an age restriction on one procedure, and a 90-day interval rule on another. Taken together, the changes add more conditions and paperwork between a clinical need and payment.

Your benefit, your responsibility to claim it

Here is something most patients do not know: checking your benefits and following up on authorisations is not your dentist's job. It is yours. Your contract is with your medical aid - not with your dentist. Practitioners routinely check benefits and chase authorisations on patients' behalf, but this is a courtesy, not an obligation.

This matters now more than ever. If a claim is delayed or declined under the new rules, do not wait for your dentist to sort it out. Contact GEMS directly. Ask for the specific reason in writing. Query the clinical basis for any time restriction or motivation requirement.

There is also a practical reason to do this yourself: when members call a scheme to challenge a decision, it carries more weight than when a provider does. Schemes hear provider complaints as a business dispute. They hear member complaints as a benefit access problem - which is exactly what this is. If enough members call, the pressure on GEMS is far greater than any volume of practitioner correspondence.

SADA continues to engage GEMS on the outstanding evidence requests. In the meantime, know your benefits, ask questions, and follow up directly.

Ends

Editor information:**About SADA:**

The South African Dental Association (SADA) is the peak national body for the dental profession in South Africa representing the large majority of active registered dentists, both in the public and private sectors in South Africa. It is a non-profit professional association with a voluntary membership organisation represented by a total of 11 branches, one in every province of the Republic of South Africa, with Gauteng and Eastern Cape provinces having two branches each. The Association represents the interests of both the oral health profession and its members in South Africa.

The Association is committed and engaged in processes relating to setting industry standards and formulating policies. Learn more about SADA at <https://www.sada.co.za>

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