

Optical Benefit – 2019

Who we are

TFG Medical Aid Scheme (referred to as “the Scheme”), registration number 1578, is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as “the Administrator”), is a separate company and an authorized financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

Contact us

You can call us on **0860 123 077** or visit **www.tfgmedicalaidscheme.co.za** for more information.

Overview

The Optical Benefit covers you for healthcare services related to the health of your eyes. This document explains your benefits for 2018.

Optometry Benefit available on your specific plan

This benefit includes cover for lenses, frames, contact lenses and surgery.

TFG Health:

We cover one eye test for each person and one set of either single vision, bifocal- or multifocal lenses, at an optometrist in our network. The optometrist will have a specific range of glasses you can choose from. You can get one pair of new glasses or contact lenses to the approximate value of new glasses, every 24 months.

What you need to know

The benefit will not include any lens additions or enhancements, tints, hard coating, sunglasses or accessories.

Cover for frames and lenses

We have specifically negotiated rates within the KeyCare optometry network to ensure the best value for money. You can choose from a specific range of frames and one set of either single vision, bifocal- multifocal lenses or contact lenses. If you want frames outside of the range, we will only pay the predetermined amount and you will have to pay the difference.

Replacement of glasses

Because the benefit includes cover for glasses once every 24 months, glasses will not be replaced before the benefit period expires, even if they are lost, stolen, broken, etc. If you need a new pair of glasses before the benefit period expires you will have to pay for it from your own pocket.

TFG Health Plus:

We will pay up to 100% of the Scheme Rate or pay the cost from the Hospital Benefit, subject to the overall limit

Limited to one consultation for a person, up to a limit of R700.

Members have a choice between four options:

1. One pair of single vision lenses for a person, subject to a limit of R400 for each lens and R1 000 for a frame (or prescription lens enhancements).
2. One pair of bifocal lenses for a person, subject to a limit of R950 for each lens and R1 000 for a frame (or prescription lens enhancements).
3. One pair of multi-focal lenses for a person, subject to a limit of R1 800 for each lens and R1 000 for a frame (or prescription lens enhancements).
4. Contact lenses as an alternative to glasses, subject to a total limit of R3 150 for a person, subject to a total limit of R3 000 for a member, every two years.

Benefit includes

Frames or prescription lens enhancement, this means hard coating, anti-reflex coating or tinting.

Optical procedures (surgery)

We will pay up to 100% of the Scheme Rate if you a designated service provider who have a Premier Direct Payment Arrangement with.

We will pay up to 100% of the Premier Rate.

We will pay from the Hospital Benefit, subject to the overall annual limit.

Excluded

Plano sunglasses

Spectacle cases

Excimer laser or refractive surgery, unless obtained through state hospitals

No contact lens solutions, kits, fitting or adjustment fees

Ophthalmologists covered under the specialist benefit.

You can get discounts on frames and lenses

You can get up to 20% off on your frames and eyeglass lenses when you visit an optometrist in the Discovery Health Optometry Network.

The discount is only applicable to hardware items such as frames and eyeglass lenses and excludes contact lenses and professional services (consultation and eye examination fees).

Visit www.tfgmedicalaidScheme.co.za to find an optometrist in the network.

Complaints process

You may lodge a complaint or query with TFG Medical Aid Scheme directly on 0860 123 077 address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the TFG Medical Aid Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue,



MEDICAL AID SCHEME

Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.com / www.medicalschemes.com