

The below table demonstrates the increase in value and benefits for a member between the 2018 and 2019 benefit years.

1 JANUARY 2019 TFG HEALTH

KEY DIFFERENCES BETWEEN PLAN A AND TFG HEALTH

	Plan A	TFG Health	
Overall annual limit	R600 000	Unlimited	
Planned/Selective hospital procedures	No hospital network	Hospital network	Medical emergency admission covered at any hospital
Casualty cover	No network and paid from available day to day benefits	Unlimited at network hospital with a R355 upfront payment	R355 refunded if admitted - GP consultation funded up to Scheme tariff (subject to TFG acute medication, pathology & radiology formulary & specialists covered from available Specialist benefit up to the Scheme tariff)
Chronic cover			
26 PMB conditions	100% cover if formulary and CDA if non-formulary	Cover within formulary no CDA amount	Potential medication differences however cover remains the same (Network GP will guide the member)

	Plan A	TFG Health	
Out of hospital healthcare services			
Consultations	Consultations (GP and Specialist) limit R2 100	Unlimited with network GP Specialist limit R3 860	Select a primary and secondary GP per dependant. Specialist referral process (authorisation) Out of area benefit (4 GP visits per dependant)
Acute medication	Acute medication limit R2 700 paid at 80% of Scheme Rate	Unlimited with network GP (formulary)	No over the counter medication
Radiology and Pathology	Radiology (80%) and Pathology (100%) limit R15 800	Unlimited with network GP	Basic pathology and radiology cover
Basic dentistry	R1 800	Unlimited with network Dentist	
Specialised dentistry	R1 900	No cover	
Allied health professional	R7 500	No cover	
Maternity cover	Covered from above benefits and limits	Additional cover from Maternity benefit	Basket of Care includes 8 antenatal gynae visits, antenatal classes, blood test and 2D scans, 1 postnatal gynae visit, consultations with a nurse, 1 dietician consultation, 2 pediatrician/ENT visits and 2 psychologist consultations

Exclusions: Joint replacement/ back & neck surgery/ dentistry in hospital/ selective caesarean

Please also reference the *Subsidised contributions Plan A versus TFG Health* document available on our website at www.tfgmedicalaidsscheme.co.za.