

1 JANUARY 2019 HOSPITAL BENEFIT AND COVER

TFG HEALTH AND TFG HEALTH PLUS

The table below sets out and explain your Hospital Cover on the TFG Health and TFG Health Plus Benefit Plans of TFGMAS. Please note that your GP may not be authorised to admit you to hospital. Please contact the Scheme at **0860 123 077** to enquire in this regard and ensure that you preauthorise your stay in hospital by emailing us at preauthorisations@discovery.co.za.

	TFG Health	TFG Health Plus
Hospital Cover		
Hospital cover and Day Clinics	Please consult the Scheme's Day Clinic Network as set out in the TFG Health Plan Guide or contact us on 0860 123 077 for a list of those services that should be obtained in the Scheme's Day Clinic Network.	Cover at 100% of the Scheme Rate or services obtained in hospital. This Benefit Plan allows members to visit any hospital and there is no Hospital Network applicable.
Full Cover Hospital Network	Cover in full at the rate agreed with a Scheme Network Hospital.	This Benefit Plan allows members to visit any hospital and there is no Hospital Network applicable.
Partial Cover Hospital Network	Cover up to a maximum of 70% of the hospital account and you must pay the balance of the account. If the admission is a Prescribed Minimum Benefit (PMB), we will pay 80% of the Scheme Rate.	This Benefit Plan allows members to visit any hospital and there is no Hospital Network applicable.
Non-network hospitals	No cover if you are admitted to a non-network hospital for a planned admission. If the admission is a PMB, we will pay 80% of the Scheme Rate.	This Benefit Plan allows members to visit any hospital and there is no Hospital Network applicable.
Related accounts		
Specialists and healthcare professionals in our network	Full cover.	100% of the Scheme Rate. If the Service Provider charge above the Scheme Rate you must pay the balance of the account.
Specialists and healthcare professionals not in our network	100% of the Scheme Rate. If the Service Provider charge above the Scheme Rate you must pay the balance of the account.	100% of the Scheme Rate. If the Service Provider charge above the Scheme Rate you must pay the balance of the account.
Radiology and pathology	100% of the Scheme Rate.	100% of the Scheme Rate.

Your approved hospital admission is subject to your available cover on your chosen Benefit Plan as summarised in the Benefit Tables in the Benefit Brochure of 2019 available on the Scheme website at www.tfgmedicalaidscheme.co.za.