

1 JANUARY 2021

Hospital benefit and cover

TFG Health and TFG Health Plus

The table below sets out and explains 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.

	TFG Health	TFG Health Plus
Hospital Cover		
Hospital cover and Day Clinics	Please obtain services at the Scheme's Day Clinic Network. Contact us on 0860 123 077 for a list of the services that should be obtained in the Scheme's Day Clinic Network or visit the website at www.tfgmedicalaidscheme.co.za .	Cover at 100% of the Scheme Rate or services obtained in a Hospital of your choice . Some procedures may be required to be obtained in the Scheme's Day Clinic Network, to avoid a Deductible from applying. Please contact us on 0860 123 077 for more details.
KeyCare Full cover Hospital Network	Cover in full at the rate agreed with a KeyCare Network Hospital	On this Benefit Plan Members are not limited to obtaining services in a Network Hospital, unless PMB conditions. A PMB Hospital Network is available to Members to ensure that they don't experience any Deductibles when obtaining Treatment for PMB conditions.
KeyCare 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	On this Benefit Plan Members are not limited to obtaining services in a Network Hospital, unless PMB conditions. A PMB Hospital Network is available to Members to ensure that they don't experience any Deductibles when obtaining Treatment for PMB conditions.
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	On this Benefit Plan Members are not limited to obtaining services in a Network Hospital, unless PMB conditions. A PMB Hospital Network is available to Members to ensure that they don't experience any Deductibles when obtaining Treatment for PMB conditions.
Related accounts		
Specialists and healthcare professionals in our Network	Full cover	If you make use of a healthcare professional that is a DSP or in our Network your account will be covered in full. Non-DSP and non-network providers may charge more than 100% of the Scheme Rate.
Specialists and healthcare professionals not in our Network	100% of the Scheme Rate. If the Service Provider charges above the Scheme Rate you must pay the balance of the account.	If you make use of a healthcare professional that is a DSP or in our Network your account will be covered in full. Non-DSP and non-network providers may charge more than 100% of the Scheme Rate.
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 2021 Benefit Brochure. TFGMAS members may opt to receive IV-infusions, wound care and postnatal care in the comfort of the member's home. These services are provided by professional nurses and care workers trained by Discovery Health. In these instances the IV-infusions, wound care and postnatal care will be paid unlimited at 100% of the Scheme Rate, if funding is approved and it is confirmed that hospital admission is not required, from the Hospital benefit. The provisions of PMB is applicable.