



Medical Aid Scheme

Administered by
 **Discovery**
Health

Newsletter

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Why a Restricted Medical Scheme Works for You

When people think about choosing a medical aid in South Africa, most know about open medical schemes—the ones you see advertised on billboards and TV. But there's another category of medical aid that might offer better value, especially if you work for a large employer or are part of a specific industry:

These types of medical aids are referred to as restricted (or closed) medical schemes.

These schemes (like The TFG Medical Aid Scheme - TFGMAS) are only available to employees of certain companies, or members of specific professional groups. You belong to such a category of medical aid, as a TFGMAS member and have access to a range of benefits that are worth knowing about:

1. MORE AFFORDABLE

One of the biggest perks of restricted schemes is that many employers help pay for them. This means your monthly contribution could be significantly lower than what you'd pay for an open scheme with similar benefits.

Members of restricted medical schemes also enjoy lower monthly contributions in comparison to the options available in the market, due to the favourable risk pools of closed schemes.

For active employees of TFG, even those employees who are not on a subsidised salary pay structure the **TFG Health** benefit plan- in comparison to similar market options, can save members between 32% and 81% in monthly contributions as a principal member, depending on their income levels.

2. TAILORED BENEFITS THAT FIT YOUR NEEDS

Restricted schemes are typically tailored with a specific group of people in mind – like teachers, police officers, or retail employees. This allows them to offer benefits that are more relevant to this group of people's lifestyles and health needs. For example, a medical scheme for miners might include more comprehensive cover for respiratory issues, while one for office workers might focus more on chronic disease management.

3. LOWER ADMIN AND MARKETING COSTS, OFFERING BETTER BENEFITS

Because restricted schemes don't need to advertise or pay brokers to recruit members, they save money on non-healthcare expenses. These savings can be passed on to you through lower contributions and better benefits, including:

- **A wider hospital network** than what similar plans in the market offer.
- **Comprehensive maternity and early childhood care**, with cover for certain healthcare services before and after birth.
- **Unlimited prescribed medication** when you visit your chosen GP.
- **Competitive specialist cover**, giving you access to the care you need. Limits are up to three times higher than those on similar plans, with extra cover for other specialists at network hospitals.
- **Competitive radiology and pathology benefits**, including unlimited private cover for medically necessary blood tests and x-rays.

4. BETTER GOVERNANCE, OVERSIGHT AND STABILITY

Restricted schemes usually have strong ties to the employer or industry they serve, with 50% of the Board of Trustees elected by members, and 50% appointed by the employer. This structure ensures that the representatives are more likely to advocate for members' interests and ensure the Scheme is run responsibly.

People tend to stay in restricted schemes longer, often for the duration of their employment. This stability helps the Scheme plan better and manage its funds more effectively. It also means reducing the likelihood of sudden changes in benefits or pricing.

TFGMAS maintains strong reserves exceeding 100% providing long-term stability and peace of mind for its members through sound financial management.

5. PERSONAL TOUCH

For TFGMAS members help is close at hand, with a personal touch that is hard to find in an open scheme. Providers may have access to member history, enabling **more consistent and informed care**.

FIND OUT WHY TFGMAS IS RIGHT FOR YOU

To find out more about the specific costs and benefits, schedule a free appointment with a consultant at Alexander Forbes. You'll receive personalised advice on how much you can save as a TFGMAS member. Paste the link below in your browser to make an appointment: <https://outlook.office365.com/book/HealthConsultingHelpdeskWC1@aforges.onmicrosoft.com/s/Nt10YQkFKEi7PUtUWCyRqw2>

Alexforbes Contact Details

Booking a Consultation:

You can schedule your consultation using the online **booking tool** or you can make an enquiry by emailing TFGmedAdvice@aforges.com





We pay for cancer treatment from your available Oncology Benefits

Hearing that you or a loved one has been diagnosed with cancer is challenging. Support is an essential part of living with cancer. Our Oncology Programme is easy to use and gives you and your family peace of mind that you have cover for cancer treatment.

FACTS

How the Oncology Benefit Works

- If you're diagnosed with cancer, you or your treating doctor must send a copy of your test results confirming your diagnosis to the Scheme.
- The Oncology Benefit covers cancer-related healthcare services once you're registered on the Oncology Programme, which is facilitated by your healthcare provider and registration is processed as soon as the completed application form is received.
- Cover includes consultations with your cancer specialist, pathology, radiology, chemotherapy and radiotherapy (in-hospital and out-of-hospital), and supportive medicine.
- Treatment is subject to clinical funding guidelines and must be pre-authorised.
- Prescribed Minimum Benefits (PMB) are always covered in full when using Designated Service Providers (DSP).

FACTS

If you are diagnosed with cancer, once you are registered on the Oncology Programme and your treatment has been approved, you will be covered by the Oncology Care Programme for 12 months from the date of your diagnosis. This ensures you will always have a full year of benefits, regardless of when your diagnosis occurs.

For TFG Health members, **Prescribed Minimum Benefit (PMB) cancer treatment** is covered at 100% of the Scheme Rate. To obtain full coverage, ensure that your treating specialist is registered within the ICON Network of service providers.

ACTIONS TO CONSIDER

- Use designated service providers (DSPs) to avoid co-payments.
- Ensure your treatment plan is submitted for approval before starting treatment.
- Discuss your treatment options with your oncologist to ensure you maximize your benefits.
- Keep track of your benefit usage to avoid unexpected out-of-pocket costs.
- To register yourself or one of your dependents on the oncology programme email a copy of your test results confirming your diagnosis to oncology@tfgmedicalaidscheme.co.za or contact our care team by phoning **0860 123 077** for more information.
- For more information about the Oncology Programme and the benefit limits available to you on each of the available TFGMAS benefit plans, access our oncology benefit guide by visiting www.tfgmedicalaidscheme.co.za and by navigating to: **Find a document > Information guides**
- To find your nearest Designated Service Provider (DSP), make use of the MaPS tool on our website by visiting www.tfgmedicalaidscheme.co.za and by navigating to: **Hospital and doctor visits > Going to see a healthcare professional**



Mental Health Matters: Building Balance Through the Four Pillars

When we think about health, we often focus on physical fitness – eating well, exercising, and staying active. However, **mental health** is equally important for a fulfilling, balanced life. In fact, your mental and physical well-being are deeply interconnected.

To help you better understand and support your mental wellness, let's explore the **four key pillars** of mental health: **emotional, social, financial, and physical well-being**.

THE FOUR PILLARS

Emotional Well-being

Emotional health is about recognizing, managing, and expressing your emotions in a healthy way. It includes self-awareness, resilience, and the ability to cope with stress. Emotionally healthy individuals are more likely to seek help when needed and bounce back from life's challenges.

Neglecting emotional health can weaken your immune system and lead to poor lifestyle choices. Prioritizing it helps you stay grounded and better equipped to handle life's ups and downs.

Social Well-being

Strong relationships with family, friends, and colleagues provide emotional support and a sense of belonging. These connections can reduce stress, boost happiness, and even improve physical health.

On the flip side, loneliness or unresolved conflict can negatively impact your mental state. Make time to nurture meaningful relationships and reach out when you need support – connection is key to mental wellness.

THE FOUR PILLARS

Financial Well-being

Financial stress is one of the leading causes of anxiety. But financial wellness isn't about how much you earn, it's about feeling in control of your money, being prepared for unexpected expenses, and working toward your financial goals.

When financial worries pile up, they can affect your sleep, mood, and relationships. Building financial literacy and seeking guidance when needed can help you feel more secure and less overwhelmed.

Physical Well-being

Your body and mind are closely linked. Regular exercise, nutritious food, quality sleep, and good hygiene all contribute to better mental health. When your body feels good, your mood and energy levels often follow.

Poor physical health can lead to low self-esteem and even depression. Taking care of your body is a powerful way to support your mental well-being.

ACTIONS TO CONSIDER

Mental health is a lifelong journey, and it's supported by balance across these four pillars. By nurturing your emotional, social, financial, and physical well-being, you build a strong foundation for resilience, happiness, and a healthier life.

Take small steps today – your mind and body will thank you.

The **TFGMAS Mental Health Care Programme** helps general practitioners (GPs) quickly identify and start treatment for major depression. This makes it easier to connect mental and physical health care, so you can get help sooner.

Find out more by visiting www.tfgmedicalaidscheme.co.za and by navigating to: **Find a document > Information guides**

Going Digital with TFGMAS: Tools That Empower You



In today's fast-paced world, staying connected to your medical aid benefits should be simple, secure, and sustainable. That's why TFG Medical Aid Scheme (TFGMAS) is embracing digital tools that make managing your health easier – while also reducing our environmental footprint

THE FACTS

1. Access Your Digital Membership Card Anytime

- TFGMAS offers **digital membership cards** as a replacement for physical (plastic) cards.
- You can always access your digital membership card on your smartphone via the Discovery app or website.

2. Submit and Track Claims Online

- You can submit and track the status of your claims in real time. No more printing or scanning – just **snap a photo of your claim** and submit it via the [website](#) by navigating to **Claims > Submit a claim** or use the Discovery app.

3. Download Your Medical Aid Tax Certificate

- Your latest **tax certificate** is available online for easy access during tax season.
- Simply log in to the TFGMAS [website](#) and navigate to **Find a document > Tax Certificates** or Discovery app and download it under your member profile.

4. Catch Up on the 2025 AGM

- If you were unable to attend the **2025 Annual General Meeting**. You can access the **AGM recording, that contains the Chairperson's Report and financial results as presented during the meeting**. Log in to the [website](#) and navigate to **About Us > Annual General Meeting** to be updated on the events that took place at your Scheme's AGM.

ACTIONS TO CONSIDER

- **Download the Discovery App:** Available on iOS and Android and log in using the same credentials as the TFGMAS website.
- **Log in to the TFGMAS Website:** Visit www.fgmedicalaidscheme.co.za and explore the digital tools and information available to you.



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