



Medical Aid Scheme

Administered by  
 **Discovery**  
Health

A close-up photograph of a woman with voluminous, curly dark hair, smiling broadly and looking upwards and to the right. A young child with dark hair is embracing her from behind, also smiling. They are both wearing light green shirts. The background is bright and out of focus, suggesting an outdoor setting.

# TFG Health

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# Rich Day-to-Day Benefits: Full GP Cover That Sets TFG Health Apart

At TFG Medical Aid Scheme, we believe healthcare should be simple, affordable, and accessible. That's why your TFG Health benefit plan offers one of the most valuable benefits around; giving you access to full cover for medically appropriate GP consultations within the **TFG Health GP contracted network**.

That means **no co-payments, no deductibles, and no surprise costs** when you visit a network GP. It's quality care, covered in full; something many open medical schemes just can't match.

## WITH TFGMAS, YOUR HEALTH COMES FIRST, WITH NO HIDDEN COSTS

### FACTS

- TFGMAS covers **GP consultations in full** within the contracted provider network.
- Many **open schemes limit or exclude GP visits**, especially on entry-level plans, leaving members to pay out-of-pocket.
- Because TFGMAS is a **closed scheme designed for TFG employees**, it delivers **richer, more focused benefits** than many open schemes that serve the general public.
- Financial barriers can prevent people from seeing a doctor early; leading to bigger health (and cost) problems later.

## MAKING THE MOST OF YOUR GP BENEFIT - ACTIONS TO CONSIDER:

- Visit a TFG Health Network GP to enjoy zero co-payments or deductibles for medically appropriate visits. Find your nearest Network GP by visiting our website, [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za) and navigating to “**Find a Healthcare Provider**” on the home page. Compare your TFG Health benefit plan benefits and see the difference. Our Scheme offers **comprehensive day-to-day cover** that truly supports your wellbeing and wallet.
- With **no out-of-pocket GP costs**, there's no reason to delay. Book that check-up or consultation when you need it, your health and peace of mind come first.

## WHY OPEN SCHEMES CAN'T COMPARE

Open medical schemes often look affordable at first glance, until co-payments, exclusions, and limited GP benefits start adding up.

**TFG Health stands apart** by offering:

- Full cover for medically appropriate GP visits in the Network.
- No hidden costs or surprise co-payments.
- Better access to day-to-day healthcare.
- Benefits built around TFG employees' real needs

## TFGMAS GIVES YOU THE FREEDOM TO SEE A DOCTOR WHEN YOU NEED TO

Your **TFGMAS membership** gives you access to benefits that keep you and your family healthy — while protecting your finances.

Take a few minutes to read the **TFG Health Benefit Guide** to understand your full day-to-day cover and how it outperforms most open schemes.



# Casualty Benefit & Emergency Medical Admissions

## HOW TFGMAS PROTECTS YOU WHEN IT MATTERS MOST

Emergencies can happen unexpectedly; whether it's a sudden illness, accident, or medical crisis. Knowing how your TFG Health benefit plan covers emergency care ensures peace of mind and financial protection when you need it most.

### 5 FACTS YOU SHOULD KNOW

#### 01 | You're covered for emergencies.

TFGMAS covers medically necessary emergency admissions and casualty visits when immediate care is required to prevent serious harm or loss of life.

- If admitted to hospital from casualty, the first **R520** of the casualty account is payable by you.
- The remainder of the casualty visit will be covered from your hospital benefits, **provided your admission is pre-authorised** and you are admitted to a Network Hospital.

#### 02 | Pre-authorisation is essential.

Even in emergencies, hospital admissions must be authorised. If the event occurs after hours, apply for authorisation on the next working day. Authorisation can be arranged by the closest family member in the event that the member is unable to do so.

## 5 FACTS YOU SHOULD KNOW

### 03 | Immediate care comes first.

In an emergency, you can go directly to the nearest hospital or casualty unit—no pre-authorisation required at that moment.

### 04 | Ongoing authorisation follows.

Once stabilised, the hospital or member must notify TFGMAS promptly for continued treatment approval. Your healthcare provider should also arrange transfer to a **Network Hospital** as soon as you are stable.

### 05 | Financial protection when it matters.

Your emergency benefits prevent large, unexpected medical bills, safeguarding both your health and your financial wellbeing.

## ACTIONS TO TAKE

### Know what qualifies as an emergency.

Seek emergency care only when delay could cause serious harm, disability, or death (e.g., chest pain, difficulty breathing, heavy bleeding, sudden loss of consciousness).

### Keep your TFGMAS membership card accessible.

Ensure family or friends know where to find your card and present it at casualty or hospital to capture your details correctly for claims processing.

### Notify TFGMAS promptly.

If admitted for an emergency, you or your healthcare provider must contact TFGMAS on **0860 123 077** as soon as possible (or next working day if after hours) to confirm authorisation and arrange transfer to a Network Hospital if needed.

### Use Network Hospitals when possible.

For non-life-threatening situations, choose a TFG Health Network Hospital and Designated Service Providers (DSP) to manage costs effectively.

### Stay informed.

Review your **TFG Health Benefit Guide** and visit [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za) for full details on emergency and casualty benefits.

TFGMAS ensures that when emergencies arise, you're never alone or unprotected. Your health and financial wellbeing remain our priority, giving you peace of mind that quality care is always within reach.



# Your Holiday Health Toolkit Is Here

Heading out for the holidays? Whether you're traveling or staying close to home, TFGMAS has you covered with easy access to care, anytime, anywhere.

We know health needs can arise unexpectedly, especially during the festive season. That's why we're sharing the **TFGMAS Holiday Toolkit** to help you stay prepared and informed. It's packed with practical tips and digital tools to make sure you get the care you need, wherever you are.

Here's what you'll find:

- **Need a healthcare professional, hospital or pharmacy?**

Find trusted providers near you, wherever you are in the country.

- **Submit a claim in 1-2-3**

Use our simple digital process to submit claims quickly and easily.

- **Traveling? Apply for Extended Medicine Cover**

You can apply for cover for an extended supply of medicine if you're planning to visit other countries or even if you're staying inside South Africa's borders.

- **Check your cover**

Make sure you know what you and your family are covered for before you travel.

Take a few minutes to go through the toolkit and get familiar with the digital tools available. It's the best way to enjoy your holidays with peace of mind, knowing help is always just a tap or call away.

[View your TFGMAS holiday toolkit](#)



# Full Cover for Common Procedures – Day Surgery Network



## HOSPITAL-LEVEL CARE IN A MORE COMFORTABLE SETTING

TFG Health is making quality healthcare more convenient than ever. Through the **Day Surgery Network**, members can receive **full cover** for a defined list of common procedures; all performed in modern, accredited facilities designed for same-day recovery.

This approach delivers hospital-standard treatment in a more relaxed environment, promoting faster recovery and reducing the stress associated with overnight hospital stays.

### FACTS

- **Full cover for approved procedures.**  
TFG Health provides **comprehensive cover** for a defined list of procedures when performed at **Day Surgery Network facilities**. Members pay no co-payments or additional costs when using these designated facilities.
- **Safe, efficient, and high-quality care.**  
Day surgery facilities are **fully equipped and clinically accredited**, ensuring the same level of safety and professional care as traditional hospitals.
- **Faster recovery and lower risk.**  
Members benefit from **reduced exposure to hospital-acquired infections**, shorter recovery times, and the comfort of returning home on the same day.
- **Cost-effective healthcare delivery.**  
By offering hospital-level care outside of traditional hospital settings, TFG Health helps contain medical costs while maintaining **quality and accessibility** for all members.
- **Designed for member convenience.**  
Day surgeries offer streamlined admission and discharge processes, making treatment simpler and more predictable, without compromising clinical outcomes.

## ACTIONS TO CONSIDER

- **Review the list of covered procedures.**

Consult your **TFG Health Benefit Guide** or visit [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za) to see which procedures qualify for full cover at Day Surgery Network facilities.

- **Confirm eligibility.**

Discuss your planned procedure with your **doctor or specialist** to confirm if it can be performed at a Day Surgery Network facility.

- **Choose network providers.**

Always use **TFG Health-approved Day Surgery Network facilities** to ensure full cover and avoid unnecessary out-of-pocket payments.

- **Get pre-authorisation.**

Obtain **pre-authorisation** from TFG Health before your procedure to ensure all details are captured and your benefit applies seamlessly.

- **Embrace recovery at home.**

Plan ahead for your post-procedure recovery in the comfort of your own home, it's one of the key benefits of day surgery care.

TFG Health's **Day Surgery Network** combines **comfort, safety, and full cover** for selected procedures; giving members access to world-class medical care with less disruption, lower risk, and greater peace of mind.





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