



Medical Aid Scheme

Administered by
 **Discovery**
Health



TFG Health Plus

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Everyday Care That Goes Further with **TFG Health Plus**

RICH DAY-TO-DAY BENEFITS, ALL IN ONE BENEFIT PLAN

Your health doesn't take a break and neither should your medical cover. With **TFG Health Plus**, members enjoy a wide range of **day-to-day benefits** designed to make quality healthcare accessible, affordable, and convenient throughout the year.

Unlike many open schemes that require costly upgrades for routine care, TFG Health Plus includes these benefits as part of its **standard offering**, ensuring continuous cover for you and your family's everyday health needs.

FACTS

- **Comprehensive day-to-day cover.**
TFG Health Plus members have access to an extensive list of covered services, including **GP consultations, acute medication, basic dentistry, optometry, pathology, and radiology**. These benefits are built into the benefit plan, with no need to buy additional cover.
- **No hidden tiers or costly upgrades.**
While open medical schemes often limit access to day-to-day benefits or require members to upgrade to higher, more expensive options, **TFG Health Plus offers full access within a single, all-inclusive benefit plan.**
- **Focused on proactive health.**
By making day-to-day healthcare accessible, TFG Health Plus supports **early diagnosis, prevention, and continuous care**, helping members stay healthy and manage minor conditions before they become major ones.
- **Nationwide access to quality providers.**
Members can visit a **choice of GPs, dentists, optometrists, and diagnostic facilities** across the country, **with no network restrictions**, ensuring quality care wherever you are.
- **Financial peace of mind.**
With rich benefits and transparent cover, TFG Health Plus removes the concern of out-of-pocket surprises, allowing you to focus on your health rather than the cost of care.

ACTIONS TO CONSIDER

- **Make use of your benefits.**

Schedule your GP visits, dental check-ups, and eye tests regularly — these are part of your benefit plan offering and vital for maintaining long-term wellness.

- **Keep track of your claims.**

Log in to the **TFGMAS Member Portal** or **Discovery App** available to TFGMAS members to view your benefit balances and claims history at any time.

- **Stay informed.**

Review your **TFG Health Plus Benefit Guide** and visit www.tfgmedicalaidscheme.co.za to explore all your day-to-day benefits and provider options.

With **TFG Health Plus**, everyday care is always within reach. From GP visits to eye tests, dental care, and prescribed medication, your benefit plan ensures you and your loved ones stay covered and cared for. Together we take care of your health every day.





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 Plus 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, your consultation will be covered from your hospital benefits, **provided your admission is pre-authorised.**

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.

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.

5 FACTS YOU SHOULD KNOW

04 | Ongoing authorisation follows.

Once stabilised, the hospital or member must notify TFGMAS promptly for continued treatment authorisation. If your condition qualifies as a Prescribed Minimum Benefit (PMB), your provider must arrange transfer to a Network Hospital as soon as you are stable to ensure full cover and avoid additional costs. **This must be arranged 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 Designated Service Providers (DSP) to manage costs effectively.

Stay informed.

Review your **TFG Health Plus Benefit Guide** and visit 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](#)





Expanded Chronic Cover – Beyond the Basics

Living with a chronic condition often means managing your health every day and TFG Health Plus is here to make that journey easier. With its **Expanded Chronic Cover**, this benefit plan goes beyond the standard **Prescribed Minimum Benefits (PMBs)** to include a wider range of conditions through an **Additional Disease List (ADL)**.

This ensures members with complex or less common chronic illnesses receive the care, medication, and support they need to maintain their wellbeing and quality of life.

FACTS

- **Coverage that extends beyond PMBs.**
While most medical schemes limit chronic care to the **26 PMB conditions**, TFG Health Plus expands its support to include an **Additional Disease List (ADL)**; offering cover for a broader set of long-term health needs.
- **Support for complex conditions.**
The ADL includes conditions such as **Attention Deficit Hyperactivity Disorder (ADHD)**, **Rheumatoid Arthritis**, and other complex or less common illnesses that typically fall outside standard chronic benefits in open schemes.
- **A commitment to comprehensive care.**
This enhanced benefit reflects TFG Health Plus's dedication to addressing the full spectrum of members' healthcare needs, not just the most common ones.
- **Continuous management and stability.**
By ensuring access to the **right medication and medical oversight**, the **Expanded Chronic Cover helps members manage their condition effectively** and maintain consistent health outcomes.
- **Tailored for long-term wellbeing.**
TFG Health Plus recognises that each member's health journey is unique. The broader chronic cover ensures no member is left without the necessary care, even when their condition falls outside the typical benefit framework.

ACTIONS TO CONSIDER

- **Review the Additional Disease List (ADL).**

Check the **TFG Health Plus Benefit Guide** or visit www.tfgmedicalaidscheme.co.za to view the full list of covered chronic conditions beyond the PMBs.

- **Confirm your eligibility.**

If you or a dependent has a chronic condition, ask your **treating doctor** to submit the necessary clinical details for assessment under the Chronic Illness Benefit.

- **Register your chronic condition.**

Ensure your condition is **registered** with the Scheme's chronic management team to activate your cover and avoid delays in medication approval.

- **Work with your healthcare provider.**

Regular consultations and adherence to prescribed treatment plans are key to maintaining good control and ensuring continued benefit access.

- **Stay informed and supported.**

Reach out to the chronic management team for guidance on your chronic condition registration or benefit usage.

With TFG Health Plus's **Expanded Chronic Cover**, members receive **more comprehensive support** for long-term conditions; from ADHD and rheumatoid arthritis to other complex illnesses. This is more than just cover, it's a reflection of TFG Medical Aid Scheme's **commitment to member-focused care** that adapts to your health journey.





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