

CONSERVATIVE CARE PROGRAMME FOR DYSPEPSIA

2026



Medical Aid Scheme



Who we are

TFG Medical Aid Scheme (referred to as 'the Scheme'), registration number 1578, is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as "the Administrator"), is a separate company who is registered as an authorised financial services provider (registration number 1997/013480/07), administers TFG Medical Aid Scheme.

Contact us

You can call us on **0860 123 077** or visit www.tfgmedicalaidscheme.co.za for more information.

Overview

Dyspepsia, also known as heartburn or indigestion, refers to a pain or an uncomfortable feeling in the upper middle part of your stomach area. The pain is frequent but may come and go. Common symptoms of dyspepsia include a gnawing or burning stomach pain, bloating, heartburn, nausea and frequent burping.

To promote the appropriate management of dyspepsia, the Scheme offers the Conservative Care Programme for Dyspepsia. This programme provides cover for a conservative out-of-hospital basket of care for members on the TFG Health benefit plan. You can be enrolled onto this programme by a participating specialist in our network.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these:

Administered by



TERMINOLOGY	DESCRIPTION
Cover	Cover refers to the benefits you have access to and how we pay for these healthcare services such as consultations, medicine and hospitals, on your benefit plan.
Scheme Rate (SR)	This is a rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
HealthID	HealthID is an online digital platform that gives your doctor fast, up-to-date access to your health information. Once you have given consent, your doctor can use HealthID to access your medical history, make referrals to other healthcare professionals and check your relevant test results.
Gastroscopy	A medical procedure where an endoscope (flexible tube) is used to look inside the upper gastrointestinal tract.
Deductible	This is the amount that you must pay upfront to the provider/hospital or day clinic for specific treatment/ procedures or if you use a facility outside of the network/ non network provider. If the upfront amount is higher than the amount charged for the healthcare service, you will have to pay for the cost of the healthcare service.
Protein Pump Inhibitors (PPIs)	Medicine that reduces the amount of stomach acid made by glands in the lining of the stomach.

What causes dyspepsia?

Dyspepsia is an upper gastrointestinal symptom that is more common in adults. It is also commonly referred to as heartburn. Often, doctors can't find a cause for the irritation to the stomach lining, and this is called functional dyspepsia (non-ulcer dyspepsia). Stomach ulcers or acid reflux can cause dyspepsia. If you have reflux, stomach acid backs up into your oesophagus (the tube leading from your mouth to your stomach). This causes pain in your chest. Your doctor may do some tests to find out if you have an ulcer or reflux disease. Frequent use of some medicines, such as anti-inflammatory pain relievers, can cause dyspepsia.

Many people experience mild dyspepsia from time to time and manage it with lifestyle or dietary changes or over the counter medicine.

However, if you have any of the following symptoms alongside indigestion, you are considered high risk and should consult your doctor immediately. This is especially important if you are older than 60 years of age:

- severe stomach pain
- changes in bowel movements
- frequent vomiting, especially with traces of blood
- blood in the stool or black stools
- a lump in the abdominal area
- unexplained weight loss

- anaemia
- generally feeling unwell
- difficulty swallowing food
- yellow colouring in the eyes and skin
- shortness of breath
- sweating
- chest pain that spreads to the jaw, arm, or neck.

Conservative Care Programme for dyspepsia (heartburn)

Enrolment on the programme:

Your chosen GP will need to refer you to the specialist and request an authorisation number from the Scheme before your specialist visit. When you consult with a specialist, the specialist can enrol you on the Conservative Care Programme for Dyspepsia

To find a doctor in our network who can enrol you onto the programme, use Find a healthcare professional on www.tfgmedicalaidscheme.co.za under Hospital and doctor visits > Find a healthcare professional.

Your cover for dyspepsia (heartburn)

Once enrolled, you have access to cover for conservative out-of-hospital treatment of dyspepsia when you consult with the participating specialist.

Consultations with a participating specialist will be paid where approved in accordance with the Scheme's clinical entry criteria and treatment guidelines, the conservative care programme for dyspepsia offers additional out-of-hospital benefits, paid from your Hospital Benefit. These benefits include cover for additional laboratory investigative tests and medicine to treat dyspepsia.

Where a gastroscopy is referred and approved after completion of this programme 6 to 8 weeks, the scope will be covered up to 100% of the Scheme Rate with no co-payment or deductible. The gastroscopy must be performed in the specialist rooms unless the Scheme clinical entry criteria are met.

To find a facility in our Day Surgery Network, log in to www.tfgmedicalaidscheme.co.za and navigate to Hospital and doctor visits > Find a healthcare professional

Complaints process

You may lodge a complaint or query with TFG Medical Aid Scheme directly on 0860 123 077 or address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the TFG Medical Aid Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.

Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za