

DISPUTES PROCESS

2026



Who we are

TFG Medical Aid Scheme (referred to as 'the Scheme'), registration number 1578, is the medical scheme that you are applying to become a member of. This is a non-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'we' 'us' and 'our' or as 'the Administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

How to lodge a complaint against TFG Medical Aid Scheme

You have right to lodge a complaint. You must follow the internal disputes process before submitting a formal complaint to the Council for Medical Schemes.

Internal Process

To help us resolve your complaint appropriately and efficiently, please follow the steps below:

1. Contact us on 0860 123 077 and speak to a service consultant. Be sure to obtain a reference number for your complaint.
2. If the complaint is not resolved, escalate the query to the consultant's Team Leader and/or a Client Relationship Manager.
3. If the matter remains unresolved, you may escalate your complaint to the Scheme's Fund Manager and then to the Principal Officer. Please provide your reference number or the names of the consultants who assisted you.
4. Depending on the nature of your complaint, it may be referred to a medical panel for consideration. The panel may request a motivation and clinical evidence to support your request. Email your submission or follow-up to service@tfgmedicalaidscheme.co.za.
5. If you are dissatisfied with the outcome, you can request that the Scheme's Board of Trustees review the decision.
6. If necessary, you may ask for the matter to be referred to the Scheme's Disputes Committee by contacting the Principal Officer or lodging your request via the contact number provided.

7. This independent committee reviews decisions made by the Board of Trustees to determine whether they align with the Scheme Rules and policies. The committee does not make discretionary rulings.

External process

If all efforts to resolve your complaint fail or the outcome is unsatisfactory, you may lodge a formal dispute with the Council for Medical Schemes (CMS).

What is the Council for Medical Schemes (CMS)?

The CMS is a statutory body established in terms of the Medical Schemes Act 131 of 1998 to provide regulatory oversight to the medical scheme industry. The CMS's vision is to promote vibrant and affordable healthcare cover for all.

How to submit your complaint to the CMS

Complaints regarding TFG Medical Aid Scheme can be submitted by letter, email or in person at the CMS Offices from Monday to Friday (08:00 to 16:30). The complaint form is available from www.medicalschemes.co.za

Your complaint should be submitted in writing and must include the following: full names, medical scheme name, membership number, health plan, contact details, and a detailed description of the complaint, along with any supporting documents or information.

The CMS aims to provide a transparent, equitable, accessible, expeditious, and procedurally fair dispute resolution process. You will receive written acknowledgement within three working days, including the name, reference number, and contact details of the person handling your complaint.

In terms of Section 47 of the Medical Schemes Act 131 of 1998, a written complaint received in relation to any matter provided for in the Act will be referred to the medical scheme. The medical scheme must respond in writing to the CMS within 30 days.

The CMS Customer Care Centre and Complaints Adjudication Unit also provide telephonic advice and personal consultations when necessary.

You can contact the CMS

Customer Care Centre

0861 123 267
0861 123 CMS

Reception

Tel: 012 431 0500

General enquiries

Email enquiries: information@medicalschemes.co.za
www.medicalschemes.co.za



Complaints

Email: complaints@medicalschemes.co.za

Postal address

Private Bag X34
Hatfield
0028

Physical address

Block A, Eco Glades 2 Office Park
420 Witch-Hazel Avenue
Eco Park, Centurion
0157