

# COVER FOR DIAGNOSTIC ENDOSCOPIES

2026



Medical Aid Scheme



## Who we are

TFG Medical Aid Scheme (referred to as 'the Scheme'), registration number 1578, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to 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.

## Contact us

You can call us on 0860 123 077 or visit [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za) for more information.

## Overview

Endoscopies - also called scopes – are used to investigate certain medical and surgical conditions like gastric ulcers, reflux and infections. You can have a scope done in your doctor's rooms or your doctor may prefer to do it in hospital or at a day-case facility.

## How we cover endoscopies at a glance

### TFG Health Plus:

When we refer to scopes and how we cover them, we refer to four diagnostic scopes namely gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy. These are all used to investigate the digestive system.

If we have a payment arrangement with the provider, we will pay the account up to the agreed rate.

Administered by  
 **Discovery  
Health**



If you don't use a designated service provider (DSP), with whom we have an arrangement with, you will be responsible for any shortfall between what the provider charges and what the Scheme pays. The 'Find a Healthcare Provider' tool on [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za) helps you find healthcare professionals where you will be covered without a co-payment.

Certain planned procedures can be done in a day surgery facility. If you go to a facility that is not in your plan's Day Surgery Network, you will have to pay an amount of **R7,250** upfront. A day surgery facility may be inside a hospital, in a clinic or at a standalone facility. A list of day surgery procedures can be found in your benefit guide. You must contact us to get confirmation of your procedure (pre-authorisation).

We pay in full for scopes done in hospital that are done together with a defined list of procedures. Any other procedure performed at the same time, will accumulate to the relevant sub-limits.

\* General anaesthetic costs are not covered for procedures performed in a doctor's surgery.

#### **TFG Health:**

On TFG Health, we only cover scopes done on children aged 12 and younger, scopes related to surgery, or when it is covered as a Prescribed Minimum Benefit (PMB) for certain conditions.

You must have these scopes done in the KeyCare Day Surgery Network. If approved, we pay the cost of the scope from your Hospital Benefit.

We do not cover scopes done in hospital. Please contact us before you go for the procedure to confirm your benefits.

Scopes done in the doctor's rooms will be covered from your Hospital Benefit. If you do not authorise your scope it will fund from your Specialist Benefit (if requested by a specialist) as part of your approved specialist visit.

## Dyspepsia Conservative Care Pathway

The Dyspepsia Conservative Care Pathway refers to the conservative management of dyspepsia and is restricted to application by practice types 018 (physicians), 019 (gastroenterologists), and 042 (surgeons), subject to meeting clinical entry criteria and preauthorisation of the basket of care (1 x H.Pylori stool antigen test and PPI medications funded from risk for six to eight weeks).

If the dyspepsia pathway is followed and completed, authorisation for a gastroscopy will be funded without a co-payment (hospital network rules apply ie use of a day surgery network etc) for treatment failure from seven weeks (49 days) after the basket is unlocked, even if the provider is not on the network and the scope is performed in-rooms.

For more information please visit the website [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za) or refer to your benefit brochure.

This is only applicable to TFG Health.

### We will ask for the following information when you request pre-authorisation

- Your membership number
- Details of the patient (name and surname, ID number)
- Reason for the procedure or hospitalisation
- Diagnostic codes (ICD-10 codes), tariff codes and procedure codes (you must get these from your treating doctor).

### 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](mailto:complaints@medicalschemes.co.za) / [www.medicalschemes.co.za](http://www.medicalschemes.co.za)