

SPINAL CONSERVATIVE CARE PROGRAMME

2026



Medical Aid Scheme



The Spinal Conservative Care Programme

Back pain is one of the most common medical conditions experienced by members. Appropriate out-of-hospital conservative management of back pain has proven to deliver good outcomes and could prevent the need for surgery. This programme will help you manage your condition with the support of a network of healthcare professionals that specialises in the treatment and rehabilitation of back and neck pain.

This document gives you more information about the Spinal Conservative Care Programme, which is available on TFG Health Plus only. 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 terms.

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.
Find a healthcare provider	Find a healthcare provider is a medical and provider search tool which is available on the Discovery app and website www.tfgmedicalaidscheme.co.za
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.

Administered by



Access to the programme subject to clinical entry criteria

You may qualify as a possible candidate for the Spinal Conservative Care Programme for conservative back or neck pain management, subject to clinical entry criteria and after a recent hospital stay or request for a spinal-related hospital admission. You also have the option of being referred to the Spinal Conservative Care Programme by a network spinal surgeon or network general practitioner, who will assess your suitability for the programme. Where the clinical entry criteria are met, you will have the option of visiting one of our conservative care network healthcare professionals for a full assessment for enrollment on the programme.

The Spinal Conservative Care Programme is a coordinated out-of-hospital programme for the conservative treatment of spinal pain. The programme offers you cover for and access to:

- A network of physiotherapists and chiropractors who are trained in the management of spinal pain, supported by a network of spinal surgeons, where applicable.
- A focused programme developed by experts in the conservative (non-surgical) management of back pain. The programme is flexible, providing a combination of in-person and virtual care, as deemed necessary by the therapists, and may be overseen by a spinal surgeon in the network.

You will need to consult a chiropractor or physiotherapist in the conservative care network to be assessed for enrolment onto the programme. For your chosen healthcare professional to view your medical records on HealthID, you must grant them consent to access your Electronic Health Record. Through the programme, you and your treating healthcare professional can agree on key goals and track your progress.

Your chiropractor or physiotherapist will work with you to manage your condition

Once enrolled, the Spinal Conservative Care Programme gives you access to a defined basket of care for consultations with a network conservative care healthcare professional for up to 8 sessions completed over a period of 24 weeks. You can choose to consult either a network physiotherapist or a network chiropractor for your treatment.

Your treating healthcare professional will decide what is best for you and your condition. Once enrolled we cover the consultation fee with your healthcare professional in full and cover will not affect your day-to-day benefits, where applicable.

Any additional conservative healthcare services outside of the sessions approved as part of the defined basket of care, will be covered in accordance with the benefits on your chosen benefit plan.

How to find a physiotherapist or chiropractor in the network

To find a physiotherapist or chiropractor in the network:

1. Log on to the TFG Medical Aid Scheme website:

On the TFG Medical Aid Scheme website www.tfgmedicalaidscheme.co.za under TFGMAS > Hospital and doctor visits > Find a healthcare professional. Type in the name or category of healthcare professional you would like to find closest to you e.g. physiotherapist and your address and select the search icon. To filter your results for physiotherapists or chiropractors in the Spinal Conservative Care Programme, select Care Programmes under the search filters, and tick the box for Spinal Conservative Care.

2. Log on to your TFG Medical Aid Scheme app:

On the TFGMAS app, navigate to Medical aid > Find a healthcare provider. Type in the name or category of healthcare professional you would like to see e.g. chiropractor. Select Filters > Care Programmes > Spinal Conservative Care and then navigate back to the search page and select 'Apply'.

3. Your chosen healthcare professional will assess you for possible enrolment onto the programme

Your healthcare professional needs to assess you for possible enrolment onto the programme through HealthID with your consent. They also have to capture specific clinical information related to your condition during the course of the programme.

Your cover on the programme

If you are enrolled on the Spinal Conservative Care Programme:

- Any additional conservative healthcare services, outside of the sessions approved as part of the defined basket of care, will be covered in accordance with your chosen health plan benefits.
- You may not change conservative care network providers once enrolled on the programme.
- If you stop the programme, we do not pay further fees.

- Where clinically appropriate, your conservative care network provider can refer you for further assessment with a network spinal surgeon. If you need to have surgery, the conservative care programme will end.
- Members are eligible for the Spinal Conservative Care Programme only once per year, even if your condition recurs or a new area of concern arises.
- Members who have had spinal surgery in the past 12 months do not qualify for the programme.
- This programme excludes emergencies, oncology, congenital and moderate to severe trauma-related injuries. These are covered according to the benefits on your chosen benefit plan.

Complaints process

You may lodge a complaint or query with the 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