



Medical Aid Scheme

Administered by
Discovery
Health

TFG Medical Aid Scheme Contribution tables

2026



2026 Contribution tables

Full contributions with effect from 1 January 2026

These contributions (shown in Table 1) are the total amounts due to the Scheme. For active employees, the members' portion of the contributions is dependent on whether the member is on a Total Guaranteed Package (TGP) or Salary Plus structure, as indicated in the tables to the right.

Income verification may be conducted to determine whether you are registered in the correct income band. Income is considered as:

- Pensionable Pay in the case of an employee.
- In the case of an employee who registers a spouse, it is the higher of the member's Pensionable Pay or spouse's salary or earnings.
- For all other members, it is and may include:
 - the higher of the main member or registered spouse or partner's earnings, commission and rewards from employment, interest from investments, income from leasing of assets or property, distributions received from a trust, pension and/or provident fund, and receipt of any financial assistance received from any statutory social assistance programme.

TABLE 1: ACTIVE EMPLOYEES ON A TGP STRUCTURE

TFG Health monthly income	Monthly contribution		
	Principal member	Adult dependant	Child dependant*
R0 – R7,210	R1,730	R1,730	R624
R7,211 - R11,750	R1,944	R1,944	R660
R11,751 - R22,600	R2,078	R2,078	R718
R22,601 - R38,710	R2,258	R2,258	R788
R38,711 - R57,670	R2,628	R2,628	R906
R57,671+	R2,856	R2,856	R970
TFG Health Plus monthly income	Monthly contribution		
	Principal member	Adult dependant	Child dependant*
R0 – R7,210	R5,192	R3,384	R1,454
R7,211+	R5,914	R4,398	R1,686

* Child dependant contributions are applicable if:

- A dependant is under the age of 21;
- A dependant is over the age of 21, but not over the age of 25 and is a registered student at a university or recognised college for higher education and is not self-supporting.

**SUBSIDISED CONTRIBUTIONS WITH EFFECT FROM
1 JANUARY 2026**

These contributions (shown in Table 2) are the members' own contributions after the TFG 50% subsidy is taken into account and applies to active employees on a Salary Plus structure. If you are not entitled to a subsidy, you will need to pay the full contribution as shown in Table 1.

TABLE 2: ACTIVE EMPLOYEES ON A SALARY PLUS STRUCTURE

TFG Health monthly income	Monthly contribution		
	Principal member	Adult dependant*	Child dependant**
R0 – R7,210	R865	R865	R312
R7,211 - R11,750	R972	R972	R330
R11,751 - R22,600	R1,039	R1,039	R359
R22,601 - R38,710	R1,129	R1,129	R394
R38,711 - R57,670	R1,314	R1,314	R453
R57,671+	R1,428	R1,428	R485

TFG Health Plus monthly income	Monthly contribution		
	Principal member	Adult dependant*	Child dependant**
R0 – R7,210	R2,596	R1,692	R727
R7,211+	R2,957	R2,199	R843

* Adult dependants are only subsidised if they are the main member's spouse or if their adult child is a person with a disability.

** Child dependant contributions are applicable if: •
A dependant is under the age of 21;

• A dependant is over the age of 21, but not over the age of 25 and is a registered student at a university or recognised college for higher education and is not self-supporting.





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