

Medical Aid Scheme

Administered by Discovery Health

TFG Medical Aid Scheme
Benefit and contribution changes

2027

TFG Medical Aid Scheme is regulated by the Council for Medical Schemes (CMS). The benefits explained in this benefit guide are provided by TFG Medical Aid Scheme (TFGMAS), registration number 1578, administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial service provider. This benefit guide is only a summary of the contribution increases and key benefits approved by the Board of Trustees of TFGMAS and awaits approval from the CMS. In all instances, TFGMAS Rules prevail. Please consult the TFGMAS Rules on our website at **www.tfgmedicalaidscheme.co.za** for more details and information.



Contents

Introduction	**03**
2027 TFGMAS Contribution Changes	**04**
Understanding your 2027 Benefit Changes	**07**
TFG Health Benefit Changes	**08**
TFG Health Plus Benefit Changes	**09**

Important

Please review your **2027 Benefit Guide**, which will be distributed electronically in **November 2026**, together with the contribution table included in this communication, for full details of the benefit limits, healthcare professional network requirements, clinical criteria, co-payments and monthly contribution amounts applicable to you and your registered dependants.

Introduction

MAKING YOUR MEDICAL AID MORE AFFORDABLE IN 2027.
CONTRIBUTION INCREASES DELAYED TO **1 APRIL 2027**.

TFG Medical Aid Scheme is your medical scheme, offering comprehensive cover and access to quality healthcare.

The Scheme's average contribution increase of 7.25% takes effect 1 April 2027. By maintaining 2026 contribution levels for the first three months of the year, members will collectively save R3.8 million, which is possible due to the Scheme's strong solvency position.

Benefit and contribution changes, are set out in this document. To make things easier, you can navigate through this document and look up the information you need using the interactive buttons to the right of this document.

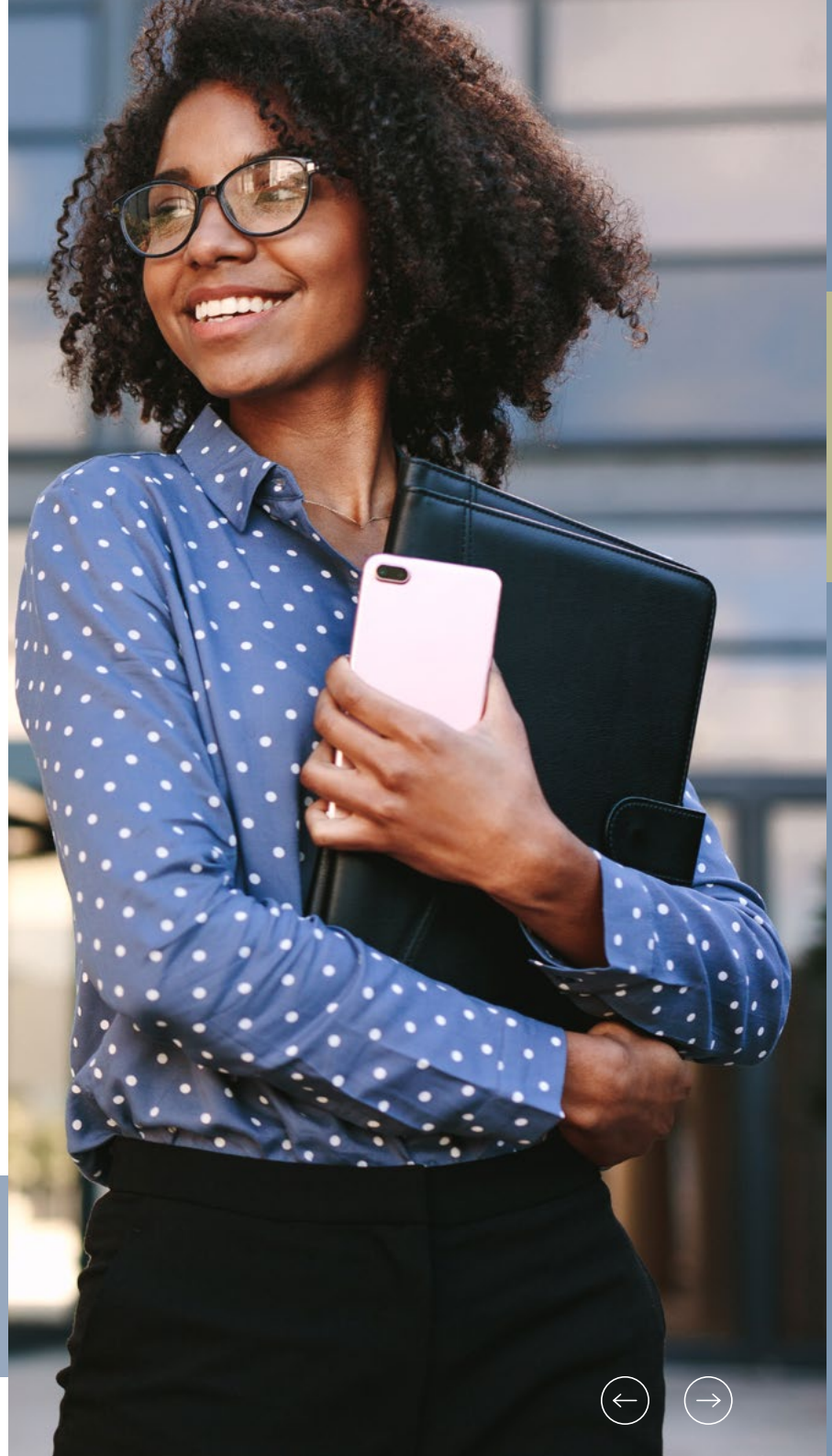
If you are thinking about switching TFGMAS benefit plans, you have until **18 December 2026** to do so. Submit your completed benefit plan change form enclosed with this communication to Fuse via:
URL: **https://synergy.tfg.co.za**
Whatsapp: **060 534 4503**

The form can also be accessed from our website at: **www.tfgmedicalaidscheme.co.za**. or downloaded **here**.

Need help understanding your benefit plan? We have partnered with Alexander Forbes* as an independent financial adviser to better equip TFGMAS members with the right information and advice on the benefit plan that best suits them.

Click **here** to book your consultation using the booking tool.

*Alexander Forbes is duly registered with the Financial Advisory Services Board and is qualified to provide financial advisory services to members in terms of the Financial Advisory and Intermediary Services Act 37 of 2002





2027 TFGMAS **Contribution Changes**

Every year, medical schemes adjust contributions to keep pace with medical inflation. To provide financial relief to our members, the increase in 2027 will be delayed to 1 April 2027, maintaining 2026 contribution levels for the first three months of 2027. The contribution increase effective 1 April 2027 is **6.3% to 6.4% for main members** on the **TFG Health Benefit Plan** and **7.2% for main members** on the **TFG Health Plus Benefit Plan**.

The Board of Trustees continued it's efforts to allign the ratios of contributions for adult and child dependants, as a percentage of main member contributions to the average in the market. As a result, there will be different increases for adult and child dependants across the income bands.

Although **the Scheme's average contribution increase** is 7.25%, depending on your family size, number of adult and child dependants registered with the Scheme, and **your** chosen benefit plan, your contribution increase may vary from 6.3% to 8.3% on **TFG Health** and from 7.2% to 9.5% on **TFG Health Plus.**

Please consult the tables on pages 5 and 6, for the monthly contribution amounts applicable from 1 April 2027 per income category and per principal member, adult and child dependants.



2027 Contribution tables

Full contributions with effect from 1 April 2027

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 and on the next page.

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 – R7,350	R1,840	R1,840	R664
R7,351 - R11,990	R2,066	R2,066	R722
R11,991 - R23,050	R2,210	R2,210	R786
R23,051 - R39,480	R2,400	R2,400	R862
R39,481 - R58,820	R2,794	R2,794	R990
R58,821+	R3,036	R3,036	R1,060
TFG Health Plus monthly income	**Monthly contribution**		
	Principal member	**Adult dependant**	**Child dependant***
R0 – R7,350	R5,566	R3,696	R1,618
R7,351+	R6,340	R4,804	R1,876

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 APRIL 2027

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 – R7,350	R920	R920	R332
R7,351 - R11,990	R1,033	R1,033	R361
R11,991 - R23,050	R1,105	R1,105	R393
R23,051 - R39,480	R1,200	R1,200	R431
R39,481 - R58,820	R1,397	R1,397	R495
R58 821+	R1,518	R1,518	R530
TFG Health Plus monthly income	**Monthly contribution**		
	Principal member	**Adult dependant***	**Child dependant****
R0 – R7,350	R2,783	R1,848	R809
R7,351+	R3,170	R2,402	R938

** 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.*



Understanding Your 2027 **Benefit Changes**



YOUR 2027 BENEFIT ENHANCEMENTS TAKE EFFECT FROM 1 JANUARY 2027.

To help you get the most value from your healthcare cover, we have highlighted the key benefit changes and enhancements for 2027. More detailed information about your benefits, limits and available healthcare services can be found in your 2027 benefit guide, issued in November 2026.

INCREASED BENEFIT LIMITS FOR 2027

To help members keep pace with rising healthcare costs, most applicable benefit limits on **TFG Health** and **TFG Health Plus** will increase by **5% from 1 January 2027**.

Prescribed Minimum Benefits (PMBs) will continue to be funded in accordance with the Medical Schemes Act and applicable legislative requirements.

INTERNATIONAL SECOND OPINION SERVICES

The international second opinion service previously provided through **Cleveland Clinic** is no longer available to members following the termination of the Scheme's contract with the third party service provider.

Members who may require an international second opinion or similar international specialist consultation support are encouraged to contact the Scheme for guidance on the most appropriate course of action and the steps that may be followed when applying for such assistance.

Any request will be considered in accordance with the Scheme Rules, applicable clinical requirements and the relevant approval processes.

Please refer to your 2027 benefit guide for the applicable benefit limits and funding rules.

TFG HEALTH BENEFIT CHANGES

TFG HEALTH PLUS BENEFIT CHANGES



TFG Health Benefit Changes

ACCESSING QUALITY CARE THROUGH OUR HEALTHCARE NETWORKS

To help members receive quality healthcare through established healthcare professional networks and to support the long-term sustainability of benefits, several provider network enhancements will take effect from **1 January 2027** for members on **TFG Health.**

RENAL NETWORK AND DRUG AND REHABILITATION DSP

Members who require qualifying renal and drug and rehabilitation services are encouraged to make use of the Scheme's designated healthcare professional network to ensure optimal benefit funding and coordinated care.

Where a member voluntarily chooses to obtain qualifying renal and drug and rehabilitation services from an independent healthcare professional outside the Scheme's Designated Service Provider (DSP) arrangements, the service will be funded at **80% of the Scheme Rate**, and a **20% co-payment** will apply. In these circumstances, payment will be made directly to the member. Prescribed Minimum Benefit (PMB) protections and applicable clinical criteria continue to apply.

ONCOLOGY, RADIOLOGY AND PATHOLOGY NETWORK

Members registered on the **TFG Health Oncology Programme** will have access to designated radiology and pathology healthcare professionals that form part of the Scheme's healthcare network arrangements.

Services obtained from network healthcare professionals will be funded according to the applicable negotiated rates. Where a member voluntarily chooses to use a healthcare professional outside the designated network, a **20% co-payment** will apply. PMB protections and applicable clinical protocols continue to apply.

HOSPITAL AT HOME

The **Hospital at Home Programme** remains available to eligible **TFG Health** members, providing clinically appropriate hospital-level care in the comfort of their homes where suitable.

Members who voluntarily choose not to make use of the designated Hospital at Home healthcare professional network will continue to be subject to the applicable non-DSP co-payment. The 2027 co-payment amount will be reflected in the 2027 benefit guide.

Monitoring devices supplied as part of the Hospital at Home Programme will continue to be funded from the hospital benefit and do not utilise a separate home-monitoring-device benefit.



TFG Health Plus Benefit Changes

SUPPORTING BETTER CARE MANAGEMENT ON TFG HEALTH PLUS

To ensure that members continue to receive clinically appropriate care and support, a number of benefit enhancements and funding rules will apply to **TFG Health Plus** from **1 January 2027.**

GLP-1 MEDICINES

To support appropriate diabetes management and ensure the ongoing sustainability of benefits, day-to-day funding for **GLP-1 medicines** will be available to eligible members registered on the **Type 2 Diabetes Mellitus Programme,** subject to the Scheme's clinical criteria.

Members registered on the programme will continue to have access to these medicines where clinically appropriate. GLP-1 medicines prescribed for non-diabetes indications, including weight management, remain excluded from funding, subject to the applicable Prescribed Minimum Benefit (PMB) requirements.

TFG HEALTH PLUS BENEFIT LIMIT INCREASE EXCEPTIONS

As part of the Scheme's ongoing approach to balancing affordability and sustainability, the following **TFG Health Plus** benefit limits will remain at their 2026 levels for 2027:

- Acute medication
- GP visits and consultations
- Oncology benefit limits (PMB oncology treatment remains funded in accordance with legislative requirements)
- Specialised Medicine Benefit



TFG Medical Aid Scheme. Registration number 1578 is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07.
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