

# WHY TFG MEDICAL AID SCHEME (TFGMAS)



## Heritage / Track record

Established in 1998, TFGMAS offers employees of TFG and its members a rich heritage of medical scheme service and member support.



## Tailored for members

With 50% of the Board of Trustees made up of elected members and the balance appointed by TFG, its participating employer group, the Scheme is well positioned to understand and meet the specific needs of its members. This ensures that your interests are always put first. This is demonstrated through a team of highly qualified Trustees, who have the ability to tailor benefits and also allow for concessions in relation to medically necessary expenditure not covered by typical benefits, which further supports and assists the members of TFGMAS.



## Affordable medical scheme cover

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To ensure access to affordable medical scheme cover for you and your family, your contributions are based on income level. The Scheme's commitment to assisting members during challenging economic times was evident in its decision to grant members a contribution holiday for January 2021.



## Financial sustainability

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TFGMAS' strong financial position provides the assurance that your claims and unexpected expenses can be paid without compromising membership fees or access to quality healthcare.



## Cover for medical emergencies

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You have peace of mind that you are covered for all medical emergencies and you can call our emergency number if you need immediate medical assistance.



## Choice of benefit plans

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You are able to choose from two benefit plan options, a network plan and comprehensive option, designed to suit your individual needs and stage of life.



## Great benefits and innovation with a personal touch

TFGMAS' focus on ensuring value for its members, coupled with a continuous drive for innovation, ensures that you have access to a wide range of great benefits. The Scheme's commitment to drive value for members is reinforced through a highly competent independent review committee who assess claims that are over and above the Scheme benefits. This ensures a more personal experience for you as a member of TFGMAS.



## Access to digital service channels

TFGMAS provides excellent member service and support, with access to advanced digital integration and information through TFGMAS website and the Discovery member app where you can find a healthcare provider, access your health records, submit claims, order medication and so much more.



## World class administration

By partnering with Discovery Health, South Africa's leading medical scheme administrator, TFGMAS has access to world-class actuarial, analytical, clinical and research and development support.



## Access to the Vitality wellness programme

You have access to Vitality, the world-renowned science-based wellness programme that encourages and rewards you for leading a healthier lifestyle.