



## **TFG MEDICAL AID SCHEME CONTRIBUTION INCREASE AND BENEFIT CHANGES 2023**

This document is only a summary of some features of the TFG Medical Aid Scheme (TFGMAS) benefit plans, awaiting approval from the Council for Medical Schemes (CMS). In all instances, TFGMAS Rules prevail. Please consult the Scheme Rules on [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za)

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# INTRODUCTION

## 2023 TFG MEDICAL AID SCHEME CONTRIBUTION INCREASES AND BENEFIT CHANGES

**As a member of TFG Medical Aid Scheme (TFGMAS), you have two benefit plans to choose from – TFG Health and TFG Health Plus – ensuring that you have access to affordable and quality healthcare benefits.**

Your contribution increases and benefit plan changes, which will take effect from **1 January 2023**, are set out in this document. To make things easier, you can navigate around 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 **16 December 2022** to do so. Send your completed benefit plan change form enclosed with this email to **fuse@tfg.co.za**. The form can also be accessed from our website at: **www.tfgmedicalaidscheme.co.za**.

Need help understanding your benefit plan? We have partnered with Alexander Forbes\* as an independent financial advisor to better equip TFGMAS members with the right information and advice on the benefit plan which best suits them. You book your consultation via the booking tool: **<https://outlook.office365.com/owa/calendar/HealthConsultingHelpdeskWC1@forbes.onmicrosoft.com/bookings/s/Nt10YQkFKEI7PUtUWCyRqw2>**. You can make an enquiry by emailing **TFGmedAdvice@forbes.com**

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



# 2023 TFGMAS CONTRIBUTION INCREASES

## 2023 TFG Medical Aid Scheme contribution increases and benefit changes

The contribution increases for TFG Medical Aid Scheme with effect from 1 January 2023 are:

TFG Health:  
**7.25%**

TFG Health Plus:  
**5.5%**

### CONTRIBUTION HOLIDAY: JANUARY 2023

We are pleased to advise that all members will enjoy a contribution holiday in January 2023. As a result of the contribution holiday, the effective annual increase, year on year, for our members is **-1.69% on TFG Health** and **-3.29% on TFG Health Plus**.

These contribution increases reflect the anticipated healthcare utilisation experience for 2023. The table on page 5 sets out the details per income category and benefit plans for 2023.



# 2023 CONTRIBUTION TABLES

## Full contributions with effect from 1 January 2023

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 below.

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 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; 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 - R6,230	R1,406	R1,406	R496
R6,231 - R10,150	R1,586	R1,586	R502
R10,151 - R19,510	R1,698	R1,698	R538
R19,511 - R33,440	R1,846	R1,846	R592
R33,441 - R49,810	R2,152	R2,152	R674
R49,811+	R2,342	R2,342	R716

TFG HEALTH PLUS MONTHLY INCOME	MONTHLY CONTRIBUTION		
	PRINCIPAL MEMBER	ADULT DEPENDANT*	CHILD DEPENDANT**
R0 - R6,230	R4,080	R2,526	R1,052
R6,231+	R4,682	R3,306	R1,170

\* 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 2023

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 - R6,230	R703	R703	R248
R6,231 - R10,150	R793	R793	R251
R10,151 - R19,510	R849	R849	R269
R19,511 - R33,440	R923	R923	R296
R33,441 - R49,810	R1,076	R1,076	R337
R49,811+	R1,171	R1,171	R358

TFG HEALTH PLUS MONTHLY INCOME	MONTHLY CONTRIBUTION		
	PRINCIPAL MEMBER	ADULT DEPENDANT*	CHILD DEPENDANT**
R0 - R6,230	R2,040	R1,263	R526
R6,231+	R2,341	R1,653	R585

\* 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 BENEFIT CHANGES FOR 2023

We have summarised all of the important information on benefit changes so that you can get the most out of your chosen benefit plan. More detailed information on all of the benefits available, as per your chosen benefit plan, will be provided in your 2023 benefit guide.



# TFG HEALTH AND TFG HEALTH PLUS

# BENEFIT CHANGES

## Diabetes Nurse Educators (DNE) for members registered on the Chronic Illness Benefit (CIB)

If you are registered on the Chronic Illness Benefit (CIB) for diabetes, your nominated Premier Plus GP can enroll you on the Diabetes Care programme. The programme unlocks cover for additional glucometer strips and consultations with dieticians and biokineticists.

From 2023 you will now also have access to a nurse educator to help you with the day-to-day management of your condition.

**You have to see your nominated Premier Plus GP to avoid a 20% deductible.**

## Diabetes-cardiometabolic population health management programme

Members living with diabetes will have access to an enhanced managed healthcare programme from 2023 which is known as the diabetes-cardiometabolic population health management programme.

The programme is an integrated chronic care programme for members living with diabetes, as well as their related cardiometabolic condition(s). The programme gives you and your Premier Plus doctor access to various tools to monitor and manage your health and to ensure you get high quality coordinated healthcare and the best outcomes.

You and your doctor can set goals and earn rewards on your personalised condition management tool. This will help to manage your condition(s) and stay healthy over time.

The programme also unlocks cover for valuable healthcare services from healthcare providers like dieticians, diabetes coaches, podiatrists and biokineticists.

**Any member registered on the CIB for diabetes will be able to join the programme.**

## Additional screening tests

From 2023, TFGMAS will make available to members a selection of additional screening tests, which will be paid from a basket of care as set by the Scheme for a maximum period of 2 years. These tests will be available, where certain screening benefits was utilised and additional screening tests are deemed clinically necessary.

The basket of care as set by the Scheme will be limited to:

R2,500 per adult beneficiary once per lifetime;

R1,250 per child beneficiary once per lifetime; and

Up to a maximum of R10,000 per family

**For more information, consult your detailed benefit plan guide which will be sent to you in November.**



# TFG HEALTH BENEFIT CHANGES

*Your TFG Health benefits changes for 2023 is reflected under the TFG Health and TFG Health Plus benefit changes of this guide.*

*For more information of the available TFG Health benefits available to you, please consult your detailed benefit plan guide which will be sent to you in November.*



# TFG HEALTH PLUS

# BENEFIT CHANGES

## Spinal Care Centre of Excellence

The Spinal Care Programme was introduced in 2022 and offers a spinal surgery component for members needing spinal surgery, and a conservative care programme for those with severe back pain, but where surgery can be prevented through out-of-hospital care.

If spinal surgery is the only option to manage the back pain, members can access a facility within our Spinal Care Surgery Network. Members are covered for conservative back pain management, which includes consultations with physiotherapists or chiropractors who specialise in the management of back pain and are part of the conservative care network.

With effect from 1 January 2023, you will continue to have full cover for approved spinal surgery admissions if you use a provider in our spinal surgery network. **Planned admissions outside of our network will however be funded at up to 80% of the Scheme Rate for the hospital account.**

## Day Surgery Network (DSN) Deductibles

We cover certain planned procedures in a day surgery facility. A day surgery may be inside a hospital, in a day clinic or at a standalone facility.

The list of day surgery procedures for which you are covered did not change and you can obtain more information with regard to this benefit in the detailed TFG Health Plus benefit guide that will be issued to you in November. We also will continue to pay these services from your hospital benefit, which is paid for services related to your hospital stay, including all healthcare professionals, services and medicines authorised.

If you use doctors, specialists and other healthcare professionals that we have a payment arrangement with, we will pay for these services in full.

### When you need to pay is, however, changing

If you go to a facility that is not in the Day Surgery Network, you will have to pay an amount of R6,300 upfront, which was increased from the previous deductible of R1,500.

**To view all Day Surgery Network facilities use Find a healthcare provider on the Discovery app.**



## TFG HEALTH PLUS

# BENEFIT CHANGES

### Oncology Pharmacy Designated Service Provider (DSP) introduction

In oncology, medication is a significant contributor to the total spend and for TFG Medical Aid Scheme it is estimated that 43% of the oncology spend is on medication.

It is therefore important from a risk perspective that we have agreements in place to ensure that we can achieve efficiencies, whilst ensuring sustainable access to a comprehensive oncology benefit offering for our members.

The trustees therefore enhanced the TFG Health Plus benefit plan's well-established DSP arrangement with pharmacies for the management of oncology medication and the following courier pharmacies (providing oncology specific services) are henceforth included in the DSP network offering of TFG Health Plus **where members obtain treatment in the doctor's rooms**, such as injectable and infusional chemotherapy:

- Dis-Chem's Oncology Courier Pharmacy
- Medipost Pharmacy
- Qestmed
- Olsens Pharmacy
- Southern Rx

Certain providers dispensing, bill the Scheme directly for treatment done in rooms and these practices would be exempt from the DSP arrangement. It would also not apply to chemotherapy administered in-hospital.

**For medicine scripted and dispensed at a retail pharmacy**, oncology and oncology-related medicine (like supportive medicine, oral chemotherapy and hormonal therapy) is usually scripted by the treating doctor for the member to obtain from their local retail or courier pharmacy. The DSP arrangement for scripted and dispensed medication will henceforth be covered in full at the following pharmacies:

- MedXpress or any MedXpress Network Pharmacy
- Dis-Chem's Oncology Courier Pharmacy
- Medipost Pharmacy
- Qestmed
- Olsen's Pharmacy
- Southern Rx

The enhancement of the DSP for members registered on TFG Health Plus will ensure a seamless process between you and your treating provider and the dispensing pharmacy to provide you with the most cost-efficient products ensuring your oncology benefits go further. For in-rooms treatment there is an agreement that unused treatment is credited back to your oncology benefits, which also ensure that your oncology benefits will go further.



# TFG HEALTH VS TFG HEALTH PLUS

## SUMMARY

The table below provides a summary of the key benefits across the two TFGMAS benefit plans:

	TFG HEALTH	TFG HEALTH PLUS
BENEFIT	Rate and Basis of Cover: Subject to PMB	Rate and Basis of Cover: Subject to PMB
 Hospital Cover		
<b>Private hospital</b>	Unlimited, at a <b>network</b> hospital	Unlimited, at <b>any</b> hospital
<b>Specialists we have a payment arrangement with</b>	Full cover	Full cover
<b>Specialists we don't have a payment arrangement with</b>	100% Scheme Rate, subject to PMB conditions	100% Scheme Rate, subject to PMB conditions
<b>Other healthcare professionals</b>	100% Scheme Rate, subject to PMB conditions	100% Scheme Rate, subject to PMB conditions
 Chronic Illness Cover		
<b>Chronic disease</b>	27 conditions on the Chronic Disease List (once approved) according to the Prescribed Minimum Benefits (PMB)	27 conditions on the Chronic Disease List (once approved) according to the Prescribed Minimum Benefits (PMB), <b>plus Additional Disease List (ADL) cover</b>
<b>Approved chronic medicines on our medicine list</b>	100% Scheme Rate from designated service provider ( <b>DSP</b> ) pharmacies	100% Scheme Rate from a pharmacy of your <b>choice</b>
 Cancer Cover		
<b>Cancer specialists</b>	100% Scheme Rate at a specialist in our <b>network</b> (for PMB conditions)	Comprehensive cover at 100% Scheme Rate at a specialist of your <b>choice</b>
 Day-to-day Cover		
<b>Primary care at a GP</b>	GP in our <b>network</b>	<b>Any</b> GP
<b>Day-to-day medicine</b>	Medicine from medicine list obtained at dispensing GP at Scheme Rates	Medicine from medicine list at Scheme Rates. Rand limit available for over the counter medication
<b>Basic radiology</b>	At a <b>network</b> provider	At a provider of your <b>choice</b>
<b>Basic pathology</b>	At a <b>network</b> provider	At a provider of your <b>choice</b>

This is only a summary of the key benefits – please consult your detailed benefit plan guide for more details. TFG Medical Aid Scheme rules apply.



