



Medical Aid Scheme

Administered by  
 **Discovery**  
Health

# Newsletter

2<sup>ND</sup> EDITION | 2024



# Cast your eye over your optometry benefits

We believe that every single member deserves great sight. Your eyes slowly change over time so you might not even notice that you don't see as well as you used to. It is therefore essential to have regular eye examinations. And it is important to understand what optical benefits your benefit plan offers as optical expenses can be costly. Let us explore the differences between the optical benefits of the TFG Health and TFG Health Plus benefit plans.

## THE FACTS

- Regular eye tests are crucial for maintaining good vision. Even subtle changes can affect your sight over time.
- Both TFG Health and TFG Health Plus benefit cycles is every 2 years starting from when you last went for your eye test.

Your optical Benefits	TFG Health Plus Benefit	TFG Health Benefit
Consultations	One eye test for each person up to R950 per consultation at a registered optometrist, ophthalmologist or supplementary optical practitioner.	One eye test for each person at an optometrist in the <a href="#">Iso Leso Optics Network</a> *. Note: Script readings below 0.50 will not translate into an optometry benefit and claim but the consultation will still be paid.
Frame Benefit	One optical frame per person up to R1250.	One basic optical frame from a set range. You are limited to the KeyCare range of optical frames. If you select any frames outside this range, you'll have to pay the difference.
Lenses Benefit	One set of single vision, bifocal or multifocal lenses, limited to: - R510 per single vision lens; - R1220 per bifocal lens; - R2350 per multifocal lens.	One set of single vision or bifocal or multifocal lenses.
Contact Lenses	Contact lenses as an alternative to glasses with frames are limited to R4050.	Basic set of contact lenses as an alternative to glasses with frames.
Scheme Rate Applicable and Terms	Paid at up to 100% of Scheme Rate if members make use of a registered optometrist, ophthalmologist or supplementary optical practitioner.	Paid at 100% network rates per the Iso Leso Optics Network rules.
Other Information	A 20% discount on your frame and lenses if you visit a Discovery Network Provider is used. The discount does not apply to professional services or contact lenses.	The Iso Leso Optics Network ensures value for money through negotiated rates in the Network.

**TFGMAS does not cover lens additions, enhancements, tints, hard coating, sunglasses or accessories. The provisions of Prescribed Minimum Benefits (PMB) remains applicable.**

## ACTIONS

### TFG Health Plus

### TFG Health

Consider getting an eye test if you experience:

- Difficulty reading signs or road names
- Blurry vision
- Night vision problems
- Persistent eye fatigue
- Frequent headaches
- Pressure behind the eyes
- Seeing bright rings around lights
- Squinting to see better

If you wear glasses or contact lenses, schedule an eye test every two years to ensure your eyewear remains suitable.

TFG Health Plus members must contact **Discovery Health** at **0860 123 077** to confirm their available optical benefits.

TFG Health members must contact **Iso Leso Optics** at **011 340 9200** to confirm their available optical benefits.

**\*Follow these steps to find a Discount Network Optometrist online:**

- **Log in to your profile on our website at [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za).**
- **Navigate to Hospital and doctor visits > Going to see a healthcare professional.**

**Prioritise your eye health and take advantage of your eyecare benefits today!**

# Understanding mental health conditions

A mental health condition, or mental health disorder, is a physical illness of the brain that disrupts thinking, behaviour, energy, or emotions, that making it challenging to cope with life's ordinary demands. Research is gradually uncovering the complex causes of these conditions.

Mental health affects every aspect of our lives. It significantly influences our emotional, psychological and social functioning. A healthy mental state is crucial for effectively handling stress, making sound decisions and maintaining positive relationships.

## THE FACTS

- One in eight people worldwide live with a mental health condition. Unfortunately, only 50% of those affected seek help due to stigma.
- Research points to various factors that can affect mental health, including genetics, brain chemistry, brain structure, trauma, and other medical conditions (eg, heart disease).
- Mental health conditions involve significant disturbances in thinking, emotional regulation, or behaviour.
- Risk factors include:
  - Inherited traits: Family history plays a role, and certain genes increase risk.
  - Environmental factors before birth: Exposure to stressors, toxins, or substances in the womb.
  - Brain chemistry: Disruptions in neurotransmitters contribute to conditions like depression.
- These are some warning signs to look out for:
  - Persistent sadness or low mood
  - Sleep and appetite changes
  - Social withdrawal
  - Decline in self-care
  - Emotional shifts
  - Disconnection from surroundings
  - Impaired functioning
  - Suicidal thoughts
- Common types of mental health conditions:
  - Anxiety disorders: Affect over 19% of adults yearly (eg, PTSD, OCD, panic disorder).
  - Mood disorders: Impact nearly 10% of adults (eg, depression, bipolar disorder).
- As a TFGMAS member, you have access to the Mental Health Care Programme. If you are registered on the programme, we cover:
  - Prescribed medicine
  - Psychotherapy sessions (individual and group, online and in-person)
  - Extra consultations with your GP for monitoring your progress
  - Coordination of care services
  - Internet-based cognitive behavioural therapy (ICBT) via the SilverCloud platform

## ACTIONS

### TFG Health

### TFG Health Plus

If you are struggling and have been diagnosed with a mental health condition, join our Mental Health Care Programme.

Familiarise yourself with the benefits available on your chosen benefit plan and go to page 23 of your 2024 TFG Health [benefit guide](#).

Familiarise yourself with the benefits available on your chosen benefit plan and go to page 27 of your 2024 TFG Health Plus [benefit guide](#).

Learn more about the steps to follow for you to access essential benefits for your journey towards mental health care by following the link provided.

**ACCESS YOUR MENTAL HEALTH CARE JOURNEY TODAY**

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# Show off your smile with your TFGMAS dental benefits

It's sometimes easy to forget how important our teeth are. Our teeth are crucial to our overall health because neglecting oral hygiene can lead to gum disease, heart issues and strokes. All TFGMAS members have cover for basic dental care, regardless of their chosen benefit plan, but depending on your chosen benefit plan, your benefits and cover may differ. We tell you more in this article about what the difference is in cover between the TFG Health and the TFG Health Plus dental benefits.

## THE FACTS

	TFG Health Plus Benefit	TFG Health Benefit
Basic Dentistry	Basic dentistry - including examination, preventive dentistry, X-rays, fillings, acrylic dentures, partial dentures, addition of teeth to dentures and repair to dentures. A sub-limit will apply each year to each family.	Covers basic dentistry, subject to a defined list of dental procedure codes as per the Dental Risk Company (DRC) guidelines and network provisions.
Specialised Dentistry	Cover for intermediate and advanced dentistry. Combined in- and out-of-hospital. A sub-limit will apply each year to each family.	No cover.
Designated Service Provider/Network	Not applicable – member can choose preferred provider.	Yes – services must be obtained from a KeyCare Network Dentist contracted with the DRC.
Repayment rate	Up to a maximum of 100% of the applicable Scheme Rate.	Up to a maximum of 100% of the applicable Scheme Rate.

## ACTIONS

### TFG Health Plus

**For good oral hygiene you need to:**

- Brush twice a day (front and back of teeth).
- Use fluoride toothpaste.
- Change your toothbrush every three months and after every illness to prevent reinfection.
- Keep toothbrushes separate to avoid spreading viruses.
- Maintain a balanced diet and limit sugary snacks and drinks.
- Schedule routine check-ups and cleanings with a general dentist.
- Prioritise preventive measures to maintain oral health.
- Consult dental specialists for complex procedures.

**For TFG Health Plus benefit plan information** go to [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za) to find a doctor or healthcare professional, navigate to Hospital and doctor visits > Going to see a healthcare professional or contact us at **0860 123 077**.

### TFG Health

**For TFG Health benefit plan queries** and to find your nearest dentist in the DRC Network or Designated Service Provider (DSP), contact **087 943 9611**.



# TFGMAS's Annual General Meeting (AGM)

TFG Medical Aid Scheme's Annual General Meeting (AGM) took place on 12 June 2024.

## THE FACTS

- In terms of the TFGMAS Rules, the AGM must be held not later than 30 June 2024 of each year, by means of a physical or virtual meeting.
- The AGM is an important yearly event for members to attend as it provides you with insights into the performance and direction of TFG Medical Aid Scheme.
- It gives main members of the Scheme who are in good standing (contributions not in arrears) the opportunity to voice their opinions, ask questions and vote on certain Scheme matters.
- According to the Council for Medical Schemes, AGMs are an essential governance component for medical schemes, presenting a chance for the Principal Officer, Board of Trustees and Administrator to account for the management of TFGMAS to its members.
- At the meeting, the Chairperson and trustees meet with TFGMAS members to report on the Scheme's audited annual financial results and operations. They also share informative insights on the Scheme's strategic direction and its future sustainability.

## ACTIONS

**To get a better understanding of why it is important that you attend TFGMAS's AGM next year, we encourage you to:**

- Access the recording and additional information shared at the AGM by visiting [www.tfgmedicalaidscheme.co.za](http://www.tfgmedicalaidscheme.co.za) > About us > Annual General Meeting.
- Find out who the elected trustees are by referring to the AGM recording on the website.
- Review the Scheme's financial standing by reading the available Annual Financial Statements for the year ending 31 December 2023.
- Read the Chairperson's Report available in the AGM flyer distributed before the meeting and available on the website.

**We encourage you to stay up to date with the Scheme's financial results and strategic direction by reviewing the information made available to you on the TFGMAS website and by attending the TFGMAS AGM every year.**

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