



COVER FOR DIAGNOSTIC ENDOSCOPIES

2025

Who we are

TFG Medical Aid Scheme (referred to as 'the Scheme'), registration number 1578, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as 'the administrator') is a separate company and an authorised financial services provider (registration number 1997/013480/07). We take care of the administration of your membership for the Scheme.

Contact us

You can call us on 0860 123 077 or visit www.tfgmedicalaidscheme.co.za for more information.

Overview

Endoscopies, also called scopes – are used to investigate certain medical and surgical conditions like gastric ulcers, reflux and infections. You can have a scope done in your doctor's rooms or your doctor may prefer to do it in hospital or at a day-case facility.

Complaints Process How we cover endoscopes at a glance

TFG Health Plus:

When we refer to scopes and how we cover them, we refer to four diagnostic scopes namely gastroscopy, colonoscopy, sigmoidoscopy and proctoscopy. These are all used to investigate the digestive system.

If we have a payment arrangement with the provider, we will pay the account up to the agreed rate.

If you don't use a designated service provider (DSP), with whom we have an arrangement with, you will be responsible for any shortfall between what the provider charges and what the Scheme pays. The 'Find a Healthcare Provider' tool on www.tfgmedicalaidscheme.co.za helps you find healthcare professionals where you will be covered without a co-payment.

Certain planned procedures can be done in a day surgery facility. If you go to a facility that is not in your plan's Day Surgery Network, you will have to pay an amount of **R7 000** upfront. A day surgery facility may be inside a hospital, in a clinic or at a standalone facility. A list of day surgery procedures can be found in your benefit guide. You must contact us to get confirmation of your procedure (pre- authorisation).

We pay in full for scopes done in hospital that are done together with a defined list of procedures. Any other procedure performed at the same time, will accumulate to the relevant sub-limits.

* General anaesthetic costs are not covered for procedures performed in a doctor's surgery.

TFG Health:

Scopes in hospital or in lieu of hospitalisation are not covered on TFG Health as it is a general exclusion, unless it is done for a child younger than 12 years old or for a confirmed PMB condition. You must contact us to get confirmation of your procedure (pre- authorisation).

We will ask for the following information when you request preauthorisation

- Your membership number
- Details of the patient (name and surname, ID number)
- Reason for the procedure or hospitalisation
- Diagnostic codes (ICD-10 codes), tariff codes and procedure codes (you must get these from your treating doctor).



Complaints Process

You may lodge a complaint or query with TFG Medical Aid Scheme directly on 0860 123 077 address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the TFG Medical Aid Scheme internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance.
Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue,
Eco Park, Centurion, 0157 / 0861 123 267 /
complaints@medicalschemes.co.za / www.medicalschemes.co.za