

The Trauma Recovery Extender Benefit

Who we are

Retail Medical Scheme (referred to as 'the Scheme'), registration number 1176, is a non-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as "the Administrator"), (registration number 1997/013480/07), is a separate company who is registered as an authorised financial services provider. Discovery Health (Pty) Ltd, administers the Retail Medical Scheme.

Contact us

You can call us on **0860 101 252** or visit www.retailmedicalscheme.co.za for more information.

About this document

This document tells you about the Trauma Recovery Extender Benefit. Read further to understand how the benefit works, which healthcare services are covered and details about the criteria that applies to qualify for the benefit.

The Trauma Recovery Extender Benefit (TREB) helps extend your day-to-day cover

The TREB helps to preserve the funds in your day-to-day benefits after certain traumatic events by giving you access to additional cover for certain day-to-day treatment after you are discharged from hospital. The benefit pays the day-to-day medical care costs of the traumatic event in the year it happened and in the year after it happened, without using the funds in your day-to-day benefits.

You have to be a member of the Scheme at the time that the trauma happens to qualify for cover from the TREB. You will not qualify for the TREB if the traumatic event happened in a previous benefit year while you were a member of another medical scheme.

The benefit covers only the claims for the member who is registered for it and claims that are related to the original diagnosis after the specific trauma.

You must meet the clinical entry criteria to access cover on the Trauma Recovery Extender Benefit

The TREB extends your cover for certain day-to-day medical costs resulting from any of the following:

Trauma condition	To qualify for the benefit (clinical entry criteria)
Crime-related injury Conditions related to a near-drowning Poisoning Severe anaphylactic (allergic) reaction	The condition must require an ICU stay of five days or more.
Paraplegia (paralysis of the lower half of the body affecting both legs, for example due to blunt force injury to the spinal cord) and Quadriplegia (paralysis of both arms and legs, for example due to blunt force injury to the spinal cord)	Severe lessening of the strength or effectiveness of the limbs, shown by loss of reflexes, numbness and loss of motion in the spine. We use Beta or FIMS score indications to measure the severity of the physical trauma.

Severe burns	15% of the surface area must have full thickness burns.
External and internal head injuries	The condition must require an ICU stay of five days or more. We use Beta or FIMS score indications to measure the severity of the physical trauma.
Loss of limb	Trauma-related loss of limb, for example due to direct blunt force trauma.

You have automatic access to the Trauma Recovery Extender Benefit if you meet the criteria

Members will have automatic access to this benefit if the entry criteria in the table above are met. The benefit will be activated after you have been admitted for one of the specific trauma, the event has been appropriately reviewed and the benefits approved.

We pay for healthcare services from these allied, therapeutic and psychology healthcare professionals as per the allied cover on your benefit option.

- Acousticians
- Biokineticists
- Chiropractors
- Physiotherapists
- Psychologists (clinical, counselling and educational)
- Occupational therapists
- Speech and hearing therapists (Speech-language therapists and audiologists)
- Social workers

Allied, therapeutic and psychology healthcare professionals

We will fund allied services from the Scheme's Core Benefit up to a limit based on the size of the family.

Single member	R10 200
With one dependant	R15 250
With two dependants	R19 000
With three or more dependants	R22 900

External medical items

Limited to R31 700 per beneficiary per year, with a sub-limit of R17 650 for Hearing Aids.

Prosthetic limbs

Prosthetic limbs, where the loss of the limb was due to a trauma, are limited to R108 000 per beneficiary per year.

Prescribed Medicine

We will fund prescribed medicine for the beneficiary based on the size of the family:

Single member	R19 800
With one dependant	R23 450
With two dependants	R27 800
With three dependants	R33 800

Radiology and Pathology

Radiology and Pathology will fund from Risk with no limit, on referral from your treating doctor.

Counselling sessions with a Psychologist/ Clinical social worker/ Registered counsellor

Basket of care consisting of 6 counselling sessions per year for each of the registered beneficiaries on the membership, in the year of the incident and year following the event.

Certain healthcare services are not covered on the Trauma Recovery Extender Benefit

- The TREB does not cover the cost of dentistry, optometry, antenatal classes or over-the-counter (schedule 0, 1 and 2) medicine.
- The general scheme exclusions apply to the TREB.

About how we pay accounts from the Trauma Recovery Extender Benefit

- The TREB provides cover up to the Scheme Rate, unless stated otherwise.

Contact us

Tel: 0860 101 252 • PO Box 652509 Benmore 2010 • www.retailmedicalscheme.co.za.

Queries and complaints

You may lodge a query or complaint with Retail Medical Scheme directly on 0860 101 252 or send an email to service@retailmedicalscheme.co.za.

If your query or complaint is not resolved to your satisfaction, address a complaint in writing to the Principal Officer at the Scheme's registered address. Please be sure to include the reference number obtained through your direct contact with the Scheme.

Should your complaint still remain unresolved, you may lodge a formal dispute by following the Retail Medical Scheme internal disputes process, which is explained on the website at www.retailmedicalscheme.co.za.

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