

TRAUMA RECOVERY EXTENDER BENEFIT - 2023

Who we are

Tsogo Sun Group Medical Scheme (referred to as 'the Scheme'), registration number 1579, 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 Tsogo Sun Group Medical Scheme.

Contact us

You can call us on **0860 100 421** or visit www.discovery.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, without using the funds in your day-to-day benefits.

You will not qualify for the TREB if the traumatic event happened in a previous benefit year while you were on a plan type that did not offer this benefit or while you were a member of another medical scheme.

You must be a member of the Scheme at the time that the incident occurs to qualify for this benefit.

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

Members 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)
Conditions resulting from a near-drowning Poisoning Severe anaphylactic (allergic) reaction Crime-related injuries	The condition must require a high acuity admission i.e. High Care ward or Intensive Care Unit (ICU).

Paraplegia Hemiplegia Quadriplegia Tetraplegia	The condition must require a high acuity admission i.e. high care ward Intensive Care Unit (ICU)
Burns	The condition must require a high acuity admission i.e. high care ward Intensive Care Unit (ICU)
External (scalp) and Internal head injuries (skull, blood vessels or brain)	The condition must require a high acuity admission i.e. high care ward Intensive Care Unit (ICU)
Loss of limb, or part thereof as a result of trauma	Trauma-related loss of limb, for example due to direct blunt force trauma. The condition must require a high acuity admission i.e. high care ward Intensive Care Unit (ICU)

Members who qualify have automatic access to the Trauma Recovery Extender Benefit

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

Once approved and registered for the Trauma Recovery Extender Benefit members on the **Tsogo Sun Classic Comprehensive plan** qualify for unlimited cover for the following selected allied, therapeutic and psychology healthcare services for the remainder of the year of the traumatic event and in the following year through the Allied, Therapeutic and Psychology Extender Benefit

- Acousticians
- Biokineticists
- Chiropractors
- Physiotherapists
- Psychologists (clinical, counselling, and educational)
- Occupational therapists
- Speech and hearing therapists (Speech-language therapists and audiologists) Registered Social workers with a special interest in Mental Health

Allied, therapeutic and psychology healthcare professionals

On the **Tsogo Sun Classic Comprehensive Plan**, the Allied, Therapeutic and Psychology Benefit covers out-of-hospital allied, therapeutic and psychology healthcare services from the available day-to-day benefits. Once registered for TREB we will cover allied healthcare professionals not mentioned above, up to 100% of the Scheme Rate, from the Benefit however, it will accumulate and it is limited to the out-of-hospital limit for the Allied, Therapeutic and Psychology Benefit which is as follows for 2023:

Single member	R20 150
With one dependant	R27 290
With two dependants	R33 370
With three or more dependants	R38 580

For members on the **Tsogo Sun Classic Saver Plan** that are registered and approved for TREB, allied healthcare providers will be covered from the Benefit in the year of the traumatic event and the year after with the following limits for 2023:

Single member	R8 800
With one dependant	R13 250
With two dependants	R16 500
With three or more dependants	R19 850

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

Members on both plan options will have a Basket of Care (BOC) consisting of 6 counselling sessions per person for all the registered beneficiaries on the policy, in the year of the incident and the year following the approved event.

External Medical Items (EMI)

Where approved as part of TREB, members on the **Tsogo Sun Classic Comprehensive Plan** are limited to R67 520 per family per year. There is also a limit of R29 660 per family per year available for Hearing Aids (separate to the EMI limit).

These are not separate benefit limits, which means that your day-to-day claims as well as claims for the Trauma Recovery Extender Benefit accumulate to same limits.

Members on the **Tsogo Sun Classic Saver Plan** will have a limit of R28 900 per family for EMI approved as part of TREB and a limit of R16 100 per family for Hearing Aids.

Prosthetic limbs

Prosthetic limbs where the loss of the limb was due to a trauma, is limited to R98 410 per member per year on both plan options.

Prescribed Medicine

Prescribed medicine (schedule 3 and above) will be paid from the Trauma Recovery Extender Benefit subject to the benefit rules. Generic medicine on the preferred medicine list will be paid up to a maximum of 100% of the Scheme's Medication Rate, whilst non-generic medicine will be paid up to 75% of the Scheme Rate

We will fund prescribed medication based on the size of the family:

Tsogo Sun Classic Comprehensive Plan (this limit is shared with the existing prescribed medication limit on the plan):

Single member	R34 530
With one dependant	R40 630
With two dependants	R47 200
With three dependants	R53 810

Tsogo Sun Classic Saver Plan has the following limits:

Single member	R17 150
With one dependant	R20 300
With two dependants	R24 100
With three dependants	R29 300

Specialists and other healthcare professionals

We pay accounts for specialists, GPs and other healthcare professional claims, including pathology and radiology up to 100% of the Scheme Rate. If you use a healthcare professional who we have a payment arrangement with, the agreed rates will apply, and we will pay them directly. Should you make use of a non-network provider you may be liable for a shortfall where the provider bills above the Scheme Rate.

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 medicine (schedule 0, 1 and 2).
- 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.
- We will pay prescribed medicine (that is schedule 3 and above) from the benefit according to your plan. We pay medicine at the MMAP rate.

Contact us

Tel: **0860 100 421** • PO Box 652509 Benmore 2010 • www.discovery.co.za.

Complaint's process

You may lodge a complaint or query with Tsogo Sun Group Medical Scheme directly on **0860 100 421** or send an email to service@discovery.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 remain unresolved, you may lodge a formal dispute by following the Tsogo Sun Group Medical Scheme internal disputes process, which is explained on the website at www.discovery.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