

Flexicare 2024

Trauma Benefit offered by Discovery Insure

Trauma Benefit

THE TRAUMA BENEFIT COVERS THE FOLLOWING TRAUMATIC EVENTS

- Burns
- Head injuries, chest injuries and severe fractures caused by a fall
- Loss of an arm, hand, leg or foot
- Near-drowning
- Poisoning or a serious allergic reaction that may cause death
- Injuries resulting from a crime, sexual assault, a car accident or an injury at work

TRAUMA EVENT COVER

You are covered for medical treatment relating to these events up to a limit of either R400,000 or R1 million for each admission. The limit depends on the option you chose.

There are no hospital network restrictions. In the case of a traumatic event, emergency services will determine the most clinically appropriate course of action.

After the event, Discovery will reach out to offer two counselling sessions, either face-to-face or telephonically, with a trained trauma or support counsellor.

The Trauma Benefit is an optional add-on to your Flexicare product. If the benefit is activated, it will apply to you and your registered dependants.

MEDICAL EVACUATION

If you experience a traumatic event, you have cover for medical evacuation services to the most clinically appropriate hospital facility.

STABILISATION AND TREATMENT WHEN ADMITTED TO HOSPITAL

Depending on the option you chose, you are covered for up to R400,000 or R1 million for each admission for hospital and related accounts.

Once you are stabilised in the casualty unit or admitted to hospital, the hospital and related accounts accumulate to the R400,000 or R1 million limit.

If treatment costs more, you will need to pay for amounts over the limit.

If the hospital and related accounts reach the Trauma Benefit cover limit, you will be transferred to a state facility or discharged if you are stable.

The Trauma Benefit gives you access to emergency private healthcare services for a broad range of traumatic events.

Accessing cover from the Trauma Benefit

If you have a medical emergency, you have access to ambulance services through Netcare 911. You can call Netcare 911 on 0860 999 911 or Flexicare on 0860 44 47 79 for assistance. Contact 0860 44 47 79 for preauthorisation for medical services covered on the Trauma Benefit.

Contact us

If you need more information, email flexicare@discovery.co.za or contact us on 0860 44 47 79. WhatsApp us on 0860 44 47 79 and get in touch whenever you need information or have questions about Flexicare.

SCAN THE CODE BELOW TO ACCESS YOUR FLEXICARE DIGITAL TOOLS AND SUPPORT, OR TO CHECK IF YOU HAVE THE TRAUMA BENEFIT.

