

TRAUMA RECOVERY EXTENDER BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2025





Overview

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 apply to qualify for the benefit.

The Trauma Recovery Extender Benefit is available on all Discovery Health Medical Scheme plans.

About some of the terms we use in this document

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms

TERMINOLOGY	DESCRIPTION
Allied, therapeutic and psychology healthcare professional	This is a registered medical professional other than a doctor, dentist or nurse who provides support services and/or rehabilitation services that are aimed at improving the physical, psychological, emotional, and social wellbeing of members.
Annual Threshold	Available on the Executive, Comprehensive and Priority plans We set the Annual Threshold amount at the beginning of each year. The number and type of dependants (spouse, adult or child) on your plan will determine the amount. The Annual Threshold is the amount that your claims must add up to before we pay your day-to-day claims from the limited Above Threshold Benefit.
Above Threshold Benefit (ATB)	Once the day-to-day claims that you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it. The Executive Plans has an unlimited ATB, and the Comprehensive and Priority plans have a limited ATB.
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Medical Savings Account (MSA)	Available on the Executive, Comprehensive, Priority and Saver plans You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution. We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others. You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.

The Trauma Recovery Extender Benefit

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

The Trauma Recovery Extender Benefit extends your cover after certain traumatic events by giving you access to extended risk-based cover for day-to-day treatment after you are discharged from hospital. Depending on your health plan, the benefit includes cover up to a limit for:

- Allied, therapeutic and psychology healthcare services
- Prescribed medicine
- External medical items and hearing aids
- Prosthetic limbs

The benefit pays for the day-to-day healthcare expenses for the beneficiary for whom the benefit is registered, related to the traumatic event in the year it happened, and in the year after it happened, without using the funds in your Medical Savings



Account (MSA) or Above Threshold Benefit (ATB). The benefit includes cover for counselling sessions with a psychologist, clinical social worker or registered counsellor for all members on the health plan, affected by the traumatic event.

To qualify for cover, you must be a member of Discovery Health Medical Scheme when the traumatic event occurs.

The benefit will cover claims that are related to the original diagnosis following the traumatic event for the beneficiary and registered dependants.

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

The Trauma Recovery Extender Benefit extends cover for certain day-to-day medical costs for the beneficiary who meets the benefit entry criteria resulting from any of the following:

TRAUMA CONDITION	TO QUALIFY FOR THE BENEFIT (CLINICAL ENTRY CRITERIA)
<ul style="list-style-type: none"> • Crime-related injury • Conditions related to a near-drowning • Poisoning • Severe anaphylactic (allergic) reaction 	The condition must require a high acuity admission i.e., three days in High Care ward or three days in the Intensive Care Unit (ICU) or any combination thereof.
<ul style="list-style-type: none"> • Paraplegia (paralysis of the lower half of the body affecting both legs, for example due to blunt force injury to the spinal cord) • Quadriplegia (paralysis of both arms and legs, for example due to blunt force injury to the spinal cord) 	
Severe burns	
External and internal head injuries	
Loss of limb	Trauma-related loss of limb, for example due to direct blunt force trauma. The condition must require three days high acuity admission in a High Care ward or three days in the Intensive Care Unit (ICU) or any combination thereof.

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

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

You have unlimited cover for radiology and pathology services

Once registered for the benefit, you will have cover for radiology (including x-rays and scans) and pathology (blood and other tissue) tests if referred by your treating healthcare professional and related to the qualifying condition.

You and your dependants have access to counselling sessions

Once registered for the benefit, you and the dependants registered on your health plan will have cover for up to six counselling sessions per person per year, in the year in which the trauma occurred and the year thereafter. We will cover virtual, face-to-face and telephonic consultations at 100% of the Discovery Health Rate with a psychologist, clinical social worker or registered counsellor.

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

- The Trauma Recovery Extender Benefit 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 Trauma Recovery Extender Benefit.



How we pay accounts from the Trauma Recovery Extender Benefit

The Trauma Recovery Extender Benefit provides cover up to the Discovery Health Rate (DHR), unless stated otherwise. The co-payment for MRI or CT scans that usually applies will not apply to scans that form part of treatment covered from the Trauma Recovery Extender Benefit.

We will pay prescribed medicine (that is schedule 3 and above) on the Preferred Medicine List up to 100% of the Discovery Health Rate subject to the annual Prescribed Medicine limit. For medicine that is not on our Preferred Medicine List we will pay up to either 50% or 75% of the Discovery Health Rate (DHR), depending on the price of the medicine relative to the cost of the preferentially priced medicine.

Benefits available for your plan type

EXECUTIVE PLAN

Specialists and other healthcare professionals

We pay accounts for specialists up to 300% of the Discovery Health Rate (DHR). For GP and other healthcare professional claims, including pathology and radiology, we pay up to 100% of the Discovery Health Rate (DHR). If you use a healthcare professional who we have a payment arrangement with, the agreed rate will apply, and we will pay them directly.

How we pay allied, therapeutic and psychology healthcare professionals

Once registered for the Trauma Recovery Extender Benefit you also qualify for extended cover for the following allied, therapeutic and psychology healthcare services for the remainder of the year of the traumatic event and in the following year for these specific allied therapists:

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

For more information on the Allied, Therapeutic and Psychology Extender Benefit you can read the benefit guide on www.discovery.co.za > Medical aid > Find documents and certificates.

We pay claims for other allied, therapeutic and psychology healthcare professionals as listed below from the Trauma Recovery Extender Benefit, up to the annual Allied, Therapeutic and Psychology Benefit limit:

- Dietitians
- Registered counsellors (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Homeopaths
- Registered nurses
- Podiatrists
- Registered social workers (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Psychometrists

This is not a separate limit, which means that your day-to-day claims as well as claims for the Trauma Recovery Extender Benefit add up to the limit.



THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R30,850
With one dependant	R37,100
With two dependants	R43,400
With three or more dependants	R52,080

If you join the Scheme after January, you won't get the full limit for allied, therapeutic and psychology services because these limits are calculated by counting the remaining months in the year. We will pay these claims up to 100% of the Discovery Health Rate (DHR).

We pay for prescribed medicine (schedule 3 and above) up to the annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for prescribed medicine (schedule 3 and above) up to the annual limit for prescribed medicine. This is not a separate limit, which means that your day-to-day medicine claims as well as medicine claims for the Trauma Recovery Extender Benefit add up to the limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R51,550
With one dependant	R60,400
With two dependants	R69,150
With three or more dependants	R78,000

If you join the Scheme after January, you won't get the full limit for prescribed medicine because these limits are calculated by counting the remaining months in the year.

For medicine on our Preferred Medicine List, we will pay up to 100% of the Discovery Health Rate (DHR), and for medicine not on the Preferred Medicine List, we will pay up to either 50% or 75% of the Discovery Health Rate (DHR) depending on the price of the medicine relative to the cost of the preferentially priced medicine.

We pay for external medical items and hearing aids up to the annual limit

Once registered on the Trauma Recovery Extender Benefit, we pay for medical items such as wheelchairs and crutches up to the annual limit for external medical items of R64,200 for your family.

We pay for hearing aids up to the annual limit of R31,250 for your family.

These are not separate limits, which means that your day-to-day claims as well as claims for the Trauma Recovery Extender Benefit add up to these limits.

We pay for prosthetic limbs up to an annual limit

Once registered on the Trauma Recovery Extender Benefit, we pay artificial limbs (prostheses) up to an overall limit of R103,800 per person where the loss of the limb was as a result of trauma. This does not add up to the annual external medical items limit for day-to-day claims.

We pay for counselling sessions up to an annual limit

Once registered on the Trauma Recovery Extender Benefit, we pay for up to six counselling session per registered beneficiary per year, for the year in which the trauma event occurred and the year thereafter.



We pay claims for the following healthcare professionals:

- Psychologist
- Clinical social worker
- Registered counselor

Claims are paid up to 100% of the Discovery Health Rate (DHR).

COMPREHENSIVE SERIES

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 Discovery Health Rate (DHR). If you use a healthcare professional who we have a payment arrangement with, the agreed rate will apply, and we will pay them directly.

We pay for allied, therapeutic and psychology healthcare services up to a limit

Once registered for the Trauma Recovery Extender Benefit you also qualify for extended cover for the following allied, therapeutic and psychology healthcare services for the remainder of the year of the traumatic event and in the following year for these specific allied therapists:

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

For more information on the Allied, Therapeutic and Psychology Extender Benefit you can read the benefit guide on www.discovery.co.za > Medical aid > Find documents and certificates.

We pay claims for other allied, therapeutic and psychology healthcare professionals as listed below from the Trauma Recovery Extender Benefit, up to the annual Allied, Therapeutic and Psychology Benefit limit:

- Dietitians
- Registered counsellors (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Homeopaths
- Registered nurses
- Podiatrists
- Registered social workers (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Psychometrists

This is not a separate limit, which means that your day-to-day claims as well as claims for the Trauma Recovery Extender Benefit add up to the limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R24,600
With one dependant	R33,450
With two dependants	R40,750
With three or more dependants	R47,300



If you join the Scheme after January, you won't get the full limit for allied, therapeutic and psychology services because these limits are calculated by counting the remaining months in the year. We will pay these claims up to 100% of the Discovery Health Rate (DHR).

We pay for prescribed medicine (schedule 3 and above) up to the annual limit

Once registered on the Trauma Recovery Extender Benefit we pay prescribed medicine (schedule 3 and above) up to the annual limit for prescribed medicine. This is not a separate limit, which means that your day-to-day medicine claims as well as medicine claims for the Trauma Recovery Extender Benefit add up to the limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R42,050
With one dependant	R49,300
With two dependants	R57,250
With three or more dependants	R65,250

If you join the Scheme after January, you won't get the full limit for prescribed medicine because these limits are calculated by counting the remaining months in the year.

For medicine on our Preferred Medicine List, we will pay up to 100% of the Discovery Health Rate (DHR) and for medicine not on the Preferred Medicine List, we will pay up to either 50% or 75% of the Discovery Health Rate (DHR) depending on the price of the medicine relative to the cost of the preferentially priced medicine.

We pay for external medical items and hearing aids up to the annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for medical items such as wheelchairs and crutches up to the annual limit for external medical items of R64,200 for your family.

We pay for hearing aids up to the annual limit of R31,250 for your family. These are not separate benefits, which means that your day-to-day claims as well as claims for the Trauma Recovery Extender Benefit add up to these limits.

We pay for prosthetic limbs from an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay artificial limbs (prostheses) up to an overall limit of R103,800 per person where the loss of the limb was as a result of trauma. This does not add up to the annual external medical items limit for day-to-day claims.

We pay for counselling sessions up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for up to six counselling session per registered beneficiary per year, for the year in which the trauma event occurred and the year after.

We pay claims for the following healthcare professionals:

- Psychologist
- Clinical social worker
- Registered counselor

Claims are paid up to 100% of the Discovery Health Rate (DHR).



PRIORITY SERIES

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 Discovery Health Rate (DHR). If you use a healthcare professional who we have a payment arrangement with, the agreed rate will apply, and we will pay them directly.

How we pay allied, therapeutic and psychology healthcare professionals

We pay accounts for the following allied, therapeutic and psychology healthcare professionals up to an annual limit for your family:

- Acousticians
- Biokineticists
- Counsellors (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Chiropractors
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrist
- Psychologists (clinical, counselling, educational and industrial unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Psychometrists
- Registered nurses
- Social workers (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Speech and hearing therapists (Speech-language therapists and audiologists)

This is not a separate benefit, which means that your day-to-day claims as well as claims for the Trauma Recovery Extender Benefit add up to the limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

	Classic	Essential
Single member	R14,700	R9,750
With one dependant	R20,800	R14,700
With two dependants	R26,900	R18,300
With three or more dependants	R31,800	R22,000

If you join the Scheme after January, you won't get the full limit for allied, therapeutic and psychology services because these limits are calculated by counting the remaining months in the year. We will pay these claims up to 100% of the Discovery Health Rate (DHR).

We pay for prescribed medicine (schedule 3 and above) up to the annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for prescribed medicine (schedule 3 and above) up to the annual limit for prescribed medicine. This is not a separate limit, which means that your day-to-day medicine claims as well as medicine claims for the Trauma Recovery Extender Benefit add up to the limit.



THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

	Classic	Essential
Single member	R26,850	R19,000
With one dependant	R32,550	R22,500
With two dependants	R39,200	R26,700
With three or more dependants	R42,750	R32,500

If you join the Scheme after January, you won't get the full limit for prescribed medicine because these limits are calculated by counting the remaining months in the year.

For medicine on our Preferred Medicine List, we will pay up to 100% of the Discovery Health Rate (DHR), and for medicine not on the Preferred Medicine List, we will pay up to either 50% or 75% of the Discovery Health Rate (DHR) depending on the price of the medicine relative to the cost of the preferentially priced medicine.

We pay for external medical items and hearing aids up to the annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for medical items such as wheelchairs and crutches up to the annual limit for external medical items of R43,000 for your family on the Classic Priority Plan and R28,900 for your family on the Essential Priority Plan.

We pay for hearing aids up to the annual limit of R25,150 for your family on the Classic Priority Plan and R17,850 for your family on the Essential Priority Plan.

These are not separate benefits, which means that your day-to-day claims as well as claims for the Trauma Recovery Extender Benefit add up to the limit.

We pay for prosthetic limbs from an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay artificial limbs (prostheses) up to an overall limit of R103,800 per person where the loss of the limb was as a result of trauma. This does not add up to the annual external medical items limit for day-to-day claims.

We pay for counselling sessions up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for up to six counselling session per registered beneficiary per year, for the year in which the trauma event occurred and the year after.

We pay claims for the following healthcare professionals:

- Psychologist
- Clinical social worker
- Registered counselor

Claims are paid up to 100% of the Discovery Health Rate (DHR).



SAVER SERIES

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 Discovery Health Rate (DHR). If you use a healthcare professional who we have a payment arrangement with, the agreed rate will apply, and we will pay them directly.

How we pay allied, therapeutic and psychology healthcare professionals

We pay accounts for the following allied, therapeutic and psychology healthcare professionals up to an annual limit for your family:

- Acousticians
- Biokineticists
- Counsellors (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Chiropractors
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists (clinical, counselling, educational and industrial unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Psychometrists
- Registered nurses
- Social workers (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Speech and hearing therapists (Speech-language therapists and audiologists)

Payment for these services is subject to the benefit limit for your family.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Single member	R9,750
With one dependant	R14,700
With two dependants	R18,300
With three or more dependants	R22,000

If you join the Scheme after January, you won't get the full limit because these limits are calculated by counting the remaining months in the year. We will pay these claims up to 100% of the Discovery Health Rate (DHR).

We pay for prescribed medicine (schedule 3 and above) up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for prescribed medicine (schedule 3 and above) up to an annual limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R19,000
With one dependant	R22,500
With two dependants	R26,700



With three or more dependants

R32,500

If you join the Scheme after January, you won't get the full limit for prescribed medicine because these limits are calculated by counting the remaining months in the year.

For medicine on our Preferred Medicine List, we will pay up to 100% of the Discovery Health Rate (DHR), and for medicine not on the Preferred Medicine List, we will pay up to either 50% or 75% of the Discovery Health Rate (DHR) depending on the price of the medicine relative to the cost of the preferentially priced medicine.

How we pay for external medical items, hearing aids and prosthetic limbs

Once registered on the Trauma Recovery Extender Benefit we pay for medical items such as wheelchairs and crutches up to an annual limit of R28,900 for your family. For hearing aids, we pay up to an annual limit R17,850 for your family.

We pay artificial limbs (prostheses) up to an overall limit of R103,800 per person where the loss of the limb was as a result of trauma.

We pay for counselling sessions up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for up to six counselling session per registered beneficiary per year, for the year in which the trauma event occurred and the year after.

We pay claims for the following healthcare professionals:

- Psychologist
- Clinical social worker
- Registered counselor

Claims are paid up to 100% of the Discovery Health Rate (DHR).

SMART SERIES

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 Discovery Health (DHR). If you use a healthcare professional who we have a payment arrangement with, the agreed rate will apply, and we will pay them directly.

How we pay allied, therapeutic and psychology healthcare professionals

We pay accounts for the following allied, therapeutic and psychology healthcare professionals up to an annual limit for your family:

- Acousticians
- Biokineticists
- Counsellors (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Chiropractors
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists (clinical, counselling, educational and industrial unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Psychometrists
- Registered nurses
- Social workers (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Speech and hearing therapists (Speech-language therapists and audiologists)



THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R9,750
With one dependant	R14,700
With two dependants	R18,300
With three or more dependants	R22,000

If you join the Scheme after January, you won't get the full limit because these limits are calculated by counting the remaining months in the year. We will pay these claims up to 100% of the Discovery Health Rate (DHR).

We pay for prescribed medicine (schedule 3 and above) up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for prescribed medicine (schedule 3 and above) up to an annual limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Single member	R19,000
With one dependant	R22,500
With two dependants	R26,700
With three or more dependants	R32,500

If you join the Scheme after January, you won't get the full limit for prescribed medicine because these limits are calculated by counting the remaining months in the year.

For medicine on our Preferred Medicine List, we will pay up to 100% of the Discovery Health Rate (DHR), and for medicine not on the Preferred Medicine List, we will pay up to either 50% or 75% of the Discovery Health Rate (DHR) depending on the price of the medicine relative to the cost of the preferentially priced medicine.

How we pay for external medical items, hearing aids and prosthetic limbs

Once registered on the Trauma Recovery Extender Benefit we pay for medical items such as wheelchairs and crutches up to an annual limit of R28 900 for your family. For hearing aids, we pay up to an annual limit R17,850 for your family.

We pay artificial limbs (prostheses) up to an overall limit of R103,800 per person where the loss of the limb was as a result of trauma.

We pay for counselling sessions up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for up to six counselling session per registered beneficiary per year, for the year in which the trauma event occurred and the year after.

We pay claims for the following healthcare professionals:

- Psychologist
- Clinical social worker
- Registered counselor

Claims are paid up to 100% of the Discovery Health Rate (DHR).



CORE SERIES

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 Discovery Health Rate (DHR). If you use a healthcare professional who we have a payment arrangement with, the agreed rate will apply, and we will pay them directly.

How we pay allied, therapeutic and psychology healthcare professionals

We pay accounts for the following allied, therapeutic and psychology healthcare professionals up to an annual limit for your family:

- Acousticians
- Biokineticists
- Counsellors (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Chiropractors
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists (clinical, counselling, educational and industrial unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Psychometrists
- Registered nurses
- Social workers (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Speech and hearing therapists (Speech-language therapists and audiologists)

Payment for these services is subject to the benefit limit for your family.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Single member	R9,750
With one dependant	R14,700
With two dependants	R18,300
With three or more dependants	R22,000

If you join the Scheme after January, you won't get the full limit because these limits are calculated by counting the remaining months in the year. We will pay these claims up to 100% of the Discovery Health Rate (DHR).

We pay for prescribed medicine (schedule 3 and above) up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for prescribed medicine (schedule 3 and above) up to an annual limit for prescribed medicine.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R19,000
With one dependant	R22,500
With two dependants	R26,700
With three or more dependants	R32,500



CORE SERIES

If you join the Scheme after January, you won't get the full limit for prescribed medicine because these limits are calculated by counting the remaining months in the year.

For medicine, we will pay up to 100% of the Discovery Health Rate (DHR). For medicine on our Preferred Medicine List, we will pay up to 100% of the Discovery Health Rate (DHR), and for medicine not on the Preferred Medicine List, we will pay up to either 50% or 75% of the Discovery Health Rate (DHR) depending on the price of the medicine relative to the cost of the preferentially priced medicine.

How we pay for external medical items, hearing aids and prosthetic limbs

Once registered on the Trauma Recovery Extender Benefit we pay for medical items such as wheelchairs and crutches up to an annual limit of R28,900 for your family. For hearing aids, we pay up to an annual limit R17,850 for your family.

We pay artificial limbs (prostheses) up to an overall limit of R103,800 per person where the loss of the limb was as a result of trauma.

We pay for counselling sessions up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for up to six counselling session per registered beneficiary per year, for the year in which the trauma event occurred and the year after.

We pay claims for the following healthcare professionals:

- Psychologist
- Clinical social worker
- Registered counselor

Claims are paid up to 100% of the Discovery Health Rate (DHR).

KEYCARE SERIES

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 Discovery Health Rate (DHR). If you use a healthcare professional who we have a payment arrangement with, the agreed rate will apply, and we will pay them directly.

You must visit your chosen KeyCare, KeyCare Start or KeyCare Start Regional GP depending on your chosen plan.

We pay for specialist visits for the treatment after the trauma and these visits will not add up to the Specialist Benefit. You need to contact us for a reference number to confirm your benefits.

We also pay for the radiology and pathology referred by your chosen GP or specialist.

How we pay allied, therapeutic and psychology healthcare professionals

We pay accounts for the following allied, therapeutic and psychology healthcare professionals up to an annual limit for your family.

- Acousticians
- Biokineticists
- Counsellors (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Chiropractors
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists



KEYCARE SERIES

- Podiatrists
- Psychologists (clinical, counselling, educational and industrial unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Psychometrists
- Registered nurses
- Social workers (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit)
- Speech and hearing therapists (Speech-language therapists and audiologists)

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R9,750
With one dependant	R14,700
With two dependants	R18,300
With three or more dependants	R22,000

If you join the Scheme after January, you won't get the full limit because these limits are calculated by counting the remaining months in the year. We will pay these claims up to 100% of the Discovery Health Rate (DHR).

We pay for prescribed medicine (schedule 3 and above) up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay prescribed medicine (schedule 3 and above) up to the annual limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R19,000
With one dependant	R22,500
With two dependants	R26,700
With three or more dependants	R32,500

If you join the Scheme after January, you won't get the full limit for prescribed medicine because these limits are calculated by counting the remaining months in the year.

For medicine on our Preferred Medicine List, we will pay up to 100% of the Discovery Health Rate (DHR), and for medicine not on the Preferred Medicine List, we will pay up to either 50% or 75% of the Discovery Health Rate (DHR) depending on the price of the medicine relative to the cost of the preferentially priced medicine

How we pay for medical items, hearing aids and prosthetic limbs

Once registered on the Trauma Recovery Extender Benefit we pay for medical items such as wheelchairs and crutches up to an annual limit of R28,900 for your family.

For hearing aids, we pay up to an annual limit R17,850 for your family.

We pay artificial limbs (prostheses) up to an overall limit of R103,800 per person where the loss of the limb was as a result of trauma.



KEYCARE SERIES

We pay for counselling sessions up to an annual limit

Once registered on the Trauma Recovery Extender Benefit we pay for up to six counselling session per registered beneficiary per year, for the year in which the trauma event occurred and the year after.

We pay claims for the following healthcare professionals:

- Psychologist
- Clinical social worker
- Registered counselor

Claims are paid up to 100% of the Discovery Health Rate (DHR).



Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to www.discovery.co.za to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

What to do if you have a complaint

01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

02 | TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

03 | TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the [website](#).

04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.co.za | 0861 123 267 | www.medicalschemes.co.za.

Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on www.discovery.co.za > Medical aid > About Discovery Health Medical Scheme.