

Trauma Recovery Extender Benefit 2020

Who we are

Engen Medical Benefit Fund (referred to as 'the Fund'), registration number 1572, is a not-for-profit organisation, registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd, registration number 1997/013480/07, (referred to as 'the administrator') is a separate company and an authorised financial services provider and is responsible for the administration of your membership on behalf of the Fund.

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 Medical Savings Account 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 Medical Savings Account.

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 have to be a member of the Fund at the time that the trauma happens to qualify for cover from the TREB.

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)
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.

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 and the event has been appropriately reviewed and the benefits approved.

We will fund for TREB as such:

We pay for healthcare services from these allied, therapeutic and psychology healthcare professionals with no limit as per the Allied cover on your plan.

- 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 up to a limit based on the size of the family, from risk:

Single member	R20 350
With one dependant	R27 650
With two dependants	R33 700
With three or more dependants	R39 100

Medical and Surgical Items

Wheelchairs, hearing aids and other external medical items, such as crutches are paid up to the annual limit for external medical items

Limited to R26 900 per member per annum (also for the first hearing aid) and second hearing aid, subject to pre-authorisation, in the year limited to R13 200

Prosthetic limbs

Prosthetic limbs where the loss of the limb was due to a trauma, is not subject to the prostheses limits, but is limited to R85 700 per member per year.

Prescribed Medicine

The annual limits for the day-to-day benefits apply for prescribed medication based on the size of the family:

Single member	R5 500
With one dependant	R8 200
With two dependants	R9 500
With three dependants	R10 900
With four or more dependants	R12 100

Radiology and Pathology

Radiology and Pathology will fund from risk with no limit, as long as referral from your treating doctor.

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 Fund 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

You can contact us on 0800 001 615 or visit our website at www.engenmed.co.za for more information.

Complaints process

You may lodge a complaint or query with the Fund directly on 0800 001 615, address a complaint in writing to the Principal Officer at the Fund's registered address. If your complaint remains unresolved, you may lodge a formal dispute by following the Fund's 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.com / www.medicalschemes.com