

NEWSLETTER

November 2020

Welcome to the November 2020 Newsletter of the Retail Medical Scheme. We trust that you will find the information provided interesting and informative.

The Board of Trustees manages the Scheme. The Trustees are required by law to act in the best interest of members at all times.

MEMBER ELECTED TRUSTEES	EMPLOYER APPOINTED TRUSTEES
Mr Abduraghmaan Allie	Ms Haseena Khan (Chairperson)
Mr Jan Venter	Mr Johan van Zyl
Mr Lunga Schoeman	Ms Kimberly Soobramoney
Ms Rene Jephtha	Mr Zakhele Sibiya
Principal Officer	Mr Freddie Opperman

Mr Callie Burger who was a long-standing Employer Appointed Trustee and Chairperson of the Scheme, retired in July 2020. In September 2020 the Board of Trustees elected Ms Haseena Khan as Chairperson.

In terms of Rule 18.6 of the Scheme Rules and due to the postponement of the Annual General Meeting (AGM), the Trustees appointed Abduraghmaan Allie and Lunga Schoeman as interim Member Elected Trustees. These appointed Trustees will retire at the next AGM when the new Trustees will be elected.

We have pleasure in welcoming the new Scheme officials and wish them well in their tenure.

When you have an emergency



When you are in an accident, when you suddenly become seriously ill, or when you for example fall and it feels as if you cannot walk, you may need to call an ambulance for assistance to go to a hospital.

- Call 0860 999 911, Discovery 911 operated by Netcare 911, 24 hours a day, seven days a week.
- Your call will connect you with highly qualified emergency personnel.
- Netcare 911 will immediately dispatch the most appropriate emergency medical service within your geographic area.

To be prepared for when you need help in an emergency and are unable to speak, you can choose to have access to the cellular phone-based panic alert system on the Discovery App.

As soon as you push 'Emergency Assist', you have two options:

- Call me back, or
- Call an emergency operator. This service signals an alarm without requiring verbal identification. If you activate this panic alert you will be contacted immediately and if there is no response, we will use technology to find you, as long as you have your GPS on, and an emergency vehicle will be dispatched.

Trauma

The Scheme recognises the importance of trauma support and counselling for anyone who has experienced a traumatic event. The right care and support will help you to return to your routines and leave you prepared to deal with the outcome of traumatic events or crises.



UNDERSTANDING TRAUMA

Trauma happens when a person is exposed to an extraordinary situation that causes physical and emotional after-effects.

You don't have to be hurt to have experienced trauma.

Witnessing any type of personal or environmental disaster, being threatened with assault and trauma related to gender-based violence are examples of traumatic events. You may for instance see someone who is seriously injured, or may be in a car accident where someone else is killed.

Being overwhelmed by a traumatic incident provokes responses like intense fear and helplessness. Each person may have a different response when suffering a traumatic event, and it is normal to experience a range of emotions, behave differently and have physical problems after going through a traumatic event. You may for instance have nightmares, your sleep pattern may be interrupted or you may be fearful of a person causing you further physical harm.



TRAUMA SUPPORT

To give support in times of need and identify trauma early on, you can make use of the Discovery 911 Trauma Support line for health advice and counselling care. You can expect professional and confidential service from a team of dedicated and passionate experts.

You and your family have the support of counsellors if you've experienced any of the following events:

- Trauma related to gender-based violence (dedicated line and support)
- Death, natural or unnatural
- Attempted suicide
- Domestic violence
- Sexual assault
- Crime, either during or after the crime incident.

Discovery Trauma Support is available to assist you and your family 24 hours a day, seven days a week. It offers telephonic or scheduled face-to-face counselling by trained counsellors in all traumatic events.

- You or your family can call the trauma support line Discovery 911 on 0860 999 911
- Press 4 for traumatic events **or**
- Press 5 for trauma related to gender-based violence

The Trauma Support team will assist you to facilitate, guide and understand which healthcare services you will need during this time, and will ensure that you get access to the appropriate medical scheme benefits.



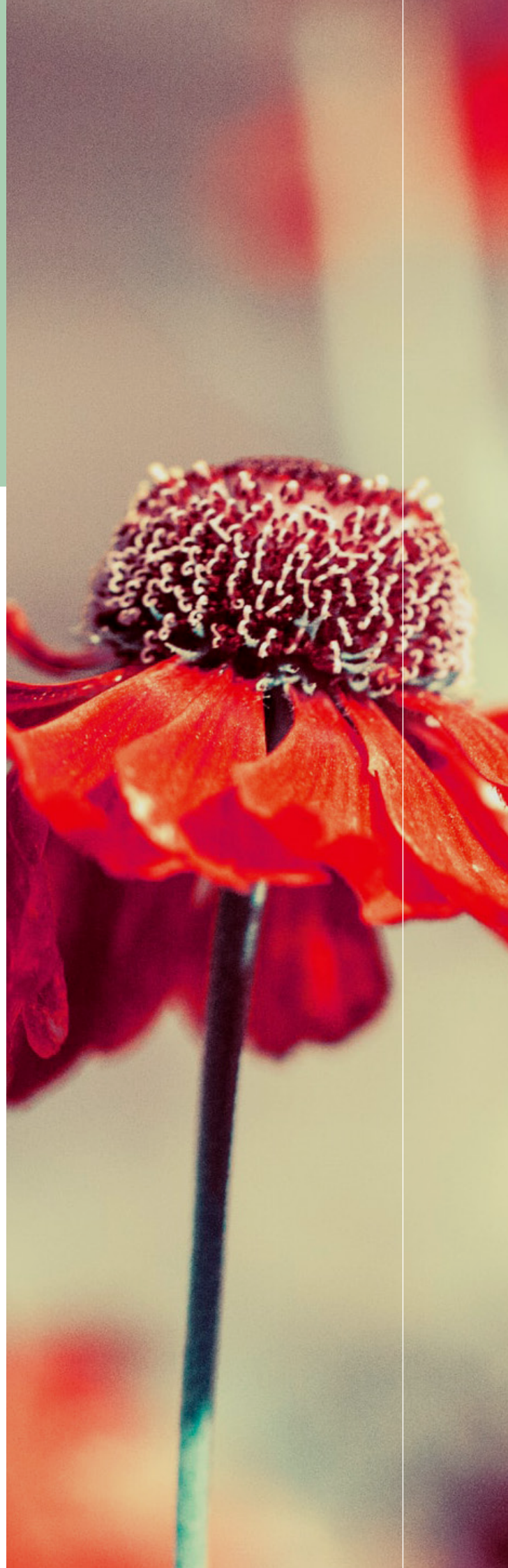
HOW YOU ARE COVERED BY THE SCHEME DURING TRAUMATIC EVENTS

Treatment that you may require following a traumatic event, will either be covered as part of the Prescribed Minimum Benefits (PMBs), or by the appropriate Retail Medical Scheme benefits. For example:

- The Scheme will cover the costs for a consultation and any services you may obtain at a hospital's casualty department, from the appropriate day-to-day benefits;
- If you are admitted to hospital after a traumatic event, the costs will be covered from the appropriate Scheme Risk Benefits, but you must ensure you, or the hospital obtain authorisation for your in-hospital care;
- If you are diagnosed with a chronic illness and need PMB medicine to treat the condition, the Scheme will pay for it from the Chronic Illness Benefit, providing you apply for the cover and it is authorised;
- You may also have benefit from the Trauma Extender Benefit after suffering:
 - crime-related injuries,
 - conditions resulting from a near-drowning,
 - poisoning and a severe anaphylactic (allergic) reaction; or
 - if the trauma results in one of the following: paraplegia, quadriplegia, severe burns and external and internal head injuries.

Please see the applicable limits in the Benefit Brochure or on the website at www.discovery.co.za.

Remember to call Discovery 911 on 0860 999 911 for counselling or assistance in a traumatic event.



We look after you

BEFORE AND AFTER YOUR BABY IS BORN, AND PROVIDE CERTAIN BENEFITS FOR YOUR NEWBORN BABY

Retail Medical Scheme gives you access to comprehensive maternity benefits, other benefits and support to you and your baby. You also have access to advice and guidance through the My Pregnancy and My Baby programmes. We provide information about these programmes on the website at www.discovery.co.za, and on the Discovery app.

HOW TO ACTIVATE YOUR MATERNITY BENEFIT

Maternity and post-birth benefits are activated and become available when you:

- Preauthorise your pregnancy benefits and cover for the delivery, or
- Register your baby onto the Scheme, or
- Visit the Scheme website or the Discovery app, to activate the benefit.

To ensure you can make use of all the available Maternity Benefits, please activate the benefit as soon as you know you are pregnant. If you don't, we won't know you are pregnant, and we will continue to pay for consultations and other healthcare costs from the day-to-day benefits.

You can call us on 0860 101 252 to find out how you are covered and to authorise your hospital admission. When you do, remember to have the following information at hand:

- The planned date of the delivery,
- The name or practice number of the hospital or clinic,
- The name and practice number of your doctor or gynaecologist, and the anaesthetist (if applicable),
- The ICD-10 code from your treating doctor (this is a code that describes the pregnancy diagnosis), and
- The RPL code from your treating doctor (this procedure code describes how you plan to deliver your baby).

DURING YOUR PREGNANCY

You have cover for your delivery from the Scheme's Risk Benefits, when you have registered as indicated above, and have preauthorised the delivery.

When cover is confirmed, the Scheme will give you an authorisation number to use when booking your bed at the hospital. As an alternative, the Scheme pays for home births from the Hospital Benefit. The Scheme will cover the costs of a registered midwife with a valid practice number only.

ADDING NEWBORNS TO RETAIL MEDICAL SCHEME

You must register your baby within 30 days of the birth to ensure all medical treatment for your baby is covered from the birth. You do not pay any contributions for your baby in the month of the birth, as long as you register him or her on the Scheme within 30 days of the date of the birth.

If the baby is added after 30 days, waiting periods may apply. You can avoid these waiting periods by remembering to register you baby on the Scheme as soon as you can after the birth.

Your benefits **during your pregnancy**

- Antenatal consultations: Up to 8 visits to a GP, Gynaecologist or midwife
- Ultrasound scans and prenatal screening: Up to two 2D ultrasound scans: 1 Nuchal Translucency or Non-Invasive Prenatal Test (NIPT), or 1 T21 Chromosome test
- Blood tests: Defined list of pregnancy-related blood tests
- Antenatal classes or consultation with a nurse: Up to 5 pre- or postnatal classes or consultations with a registered nurse.

COVER FOR YOU AND YOUR BABY FOR UP TO TWO YEARS AFTER THE BIRTH

You and your baby have cover for the following benefits for up to two years after the birth.

YOUR BENEFITS AFTER THE BIRTH:

- 1 Consultation at a GP or gynaecologist for post-natal complications;
- A lactation consultation;
- A nutrition assessment; and
- 2 Mental health consultations with a counsellor or psychologist.

Cover for **your baby**:

- Up to 2 follow-up consultations from a GP, paediatrician or Ear Nose or Throat (ENT) Specialist.

Newborn screenings to have your infant tested for genetic, metabolic or endocrine disorders are paid from your day-to-day benefits.

Please note:

If your chosen Benefit Option does not provide the specific benefits, or if you have run out of day-to-day benefits, you must pay for these costs from your own pocket.

