

Trauma Recovery Extender Benefit

Who we are

Engen Medical Benefit Fund (referred to as ‘the Fund’), registration number 1572, is a non-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 apply to qualify for the benefit.

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

The Trauma Recovery Extender Benefit (TREB) helps to preserve your Primary Care 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 stipulated day-to-day medical care costs of the traumatic event in the year it happened and in the year after it happened, without using your Primary Care Benefits.

You will not qualify for the TREB if the traumatic event happened in a previous benefit year while you were a member of another medical scheme. To qualify for the benefit, 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 provides cover for the qualifying beneficiary and pays claims that are related to the original diagnosis after the specific trauma. The benefit also provides limited counselling benefits for all the registered beneficiaries on the membership.

Beneficiaries 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 Intensive Care Unit (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)	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.

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.

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

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

The TREB provides cover for:

Allied, therapeutic and psychology healthcare professionals

The Fund will pay claims from Allied services up to 100% of the Fund Rate, up to a limit that is based on the size of the membership:

Single member	R22 300
With one dependant	R30 300
With two dependants	R36 950
With three or more dependants	R42 850

Prosthetic limbs

If the loss of limb was due to a trauma, the Fund covers the cost of prosthetic limbs up to R94 000 per qualifying beneficiary per year.

Prescribed Medicine

Prescribed medicine is paid up to the following limits and accumulates to the Primary Care medicinelimits:

Single member	R6 200
With one dependant	R9 200
With two dependants	R10 500
With three dependants	R12 100
With four or more dependants	R13 500

Radiology and Pathology

Radiology and Pathology will be paid from risk with no limit, as long as it is requested by your treating doctor.

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

Access to a basket of care, consisting of 6 counselling sessions per beneficiary per year for all the registered beneficiaries on the membership, in the year of the trauma incident and year following that incident.

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 Fund exclusions apply to the TREB.

How we pay accounts from the Trauma Recovery Extender Benefit

The TREB provides cover up to 100% of the Fund rate, unless stated otherwise.

Contact us

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

Queries or complaints

You may lodge a query or complaint with the Fund directly on 0800 001 615 or 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 can read more about this process on the website at www.engenmed.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