

Trauma Recovery Extender Benefit 2025

Who we are

Remedi is the medical scheme, registration number 1430, which is registered with the Council for Medical Schemes.

Discovery Health (Pty) Ltd (referred to as “the administrator”) is a separate company and an authorised financial services provider (registration number 1997/013480/07), which takes care of the administration of your membership of Remedi.

How we cover Trauma Recovery Extender Benefit

The Trauma Recovery Extender Benefit is available up until the end of each calendar year, on all Remedi options.

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 applies to qualify for the Benefit.

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. We give you the meaning of these terms.

Terminology	Description
Allied, therapeutic and psychology healthcare professional	This is a registered medical professional other than a doctor or dentist who provides support services and/or rehabilitation services that are aimed at improving the physical, psychological, emotional and social wellbeing of members.
The Remedi Rate	This is the rate that Remedi sets for paying claims from healthcare professionals and other services.
FIMS	Functional Independent Measure Scale. This is a universal measure of activities of daily living.

The Trauma Recovery Extender Benefit at a glance

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

The Trauma Recovery Extender Benefit helps to preserve the funds in your day-to-day or Personal Medical Savings Account after certain traumatic events by giving you access to 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 day-to-day or Personal Medical Savings Account.

You will not qualify for the Trauma Recovery Extender Benefit if the traumatic event happened in a previous benefit year while you were a member of another medical scheme.

You have to be a Remedi member at the time that the trauma happened, to qualify for cover from the Trauma Recovery Extender Benefit.

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 Trauma Recovery Extender Benefit pays for certain day-to-day medical costs resulting from any of the following:

Trauma condition	To qualify for the benefit
Crime-related injury, Conditions related to a near-drowning, Poisoning, Severe anaphylactic (allergic) reaction	The condition requires an ICU stay of five days or more.
Paraplegia (paralysis of the lower half of the body affecting both legs, due to blunt force injury to the spinal cord) Quadriplegia/Tetraplegia (paralysis of both arms and legs due to blunt force injury to the spinal cord) Hemiplegia (paralysis of the left or right side of the body due to injury to parts of the brain)	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 has full thickness burns.
External and internal head injuries	The condition requires 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 due to direct blunt force trauma

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

Day-to-day costs you are covered for	Professional medical services
Allied, therapeutic and psychology healthcare services	Acousticians, Biokineticists, Chiropractors, Counsellors, Dietitians, Homeopaths, Nurses, Occupational therapists, Physiotherapists, Podiatrists, Psychologists, Psychometrists, Social workers, Speech-language therapists and Audiologists
Prescribed medicine	Schedule 3 and above
Radiology	Including X-rays and scans
Pathology	Blood tests and other tests done in the laboratory
Medical devices and limb prostheses	External devices including wheelchairs and hearing aids

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.
- General scheme exclusions apply to the Trauma Recovery Extender Benefit.
- The Trauma Recovery Extender Benefit only covers medical claims that are related to the trauma.

ABOUT HOW WE PAY ACCOUNTS FROM THE TRAUMA RECOVERY EXTENDER BENEFIT

- The Trauma Recovery Extender Benefit provides cover up to the Remedi Rate, unless stated otherwise, from your Overall Annual Limit (OAL).
- We will pay prescribed medicine (that is schedule 3 and above) from the Benefit according to your plan option. We pay medicine on the medicine list (formulary) up to 100% of the Remedi Rate for medicine. For medicine that is not on the medicine list (formulary), we will pay up to 75% of the Remedi Rate for medicine on all benefit options.

Complaints process

You may lodge a complaint or query with Remedi Medical Aid Scheme directly on **0860 116 116** and address a complaint in writing to the Principal Officer at the Scheme's registered address. Should your complaint remain unresolved, you may lodge a formal dispute by following the Remedi Medical Aid Scheme 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.co.za / www.medicalschemes.co.za