

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 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 and/or 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 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 and/or Primary Care benefits.

You will not qualify for the TREB if the traumatic event happened before you joined Engen Medical Benefit Fund 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 claims for the member who is registered for the benefit that are related to the original diagnosis after the specific trauma and also provides counselling services for family members who are registered on the membership.

You 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 conditions:

- Paraplegia, hemiplegia, quadriplegia or tetraplegia
- Conditions resulting from a near-drowning, severe anaphylactic reaction, poisoning or crime-related injuries
- Burns
- Head injuries:
 - External head injuries (scalp)
 - Internal head injuries (skull, blood vessels or brain)
- Loss of limb, or part thereof, as a result of trauma, i.e., due to direct blunt force trauma

To qualify for the TREB (clinical entry criteria), the condition must require a high acuity admission i.e., you must be admitted to a High Care ward or Intensive Care Unit (ICU) for any number of days.

If you qualify, you have automatic access to the Trauma Recovery Extender Benefit (TREB)

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

The TREB pays for

Services provided by allied, therapeutic and psychology healthcare professionals

We will pay for these services up to a limit based on the size of the membership:

Single member	R23 350
With one dependant	R31 720
With two dependants	R38 690
With three or more dependants	R44 860

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.

The benefit is limited to **R30 000** per member, which includes benefits for a first hearing aid obtained in the benefit year. You will have to pre-authorise benefits if you need a second hearing aid in the same year as the first hearing aid. The second hearing aid is also subject to funds available in the Medical and Surgical Items limit.

Prosthetic limbs

Cover for prosthetic limbs, where the loss of the limb was due to a trauma, is limited to **R98 420** per member per year. Other limits for prostheses do not apply.

Prescribed Medicine

The patient affected by the trauma has access to the prescribed medicine benefit, which is based on the size of the membership:

Single member	R6 490
With one dependant	R9 630
With two dependants	R10 990
With three dependants	R12 670
With four or more dependants	R14 130

Radiology and Pathology

Radiology and Pathology expenses related to the trauma will be unlimited and covered by the Fund as long as you are referred by your treating doctor.

Counselling sessions with a psychologist/ clinical social worker/ registered counsellor

The beneficiaries registered on the membership, who were not directly affected by the trauma, have access to **6** counselling sessions with a psychologist, clinical social worker or registered counsellor per beneficiary. They may use these benefits in the year of the incident and the year after the event.

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) up to 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.

Queries or complaints

You may lodge a query or complaint 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 can read more about the disputes process on 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