

Trauma Recovery Extender Benefit

Who we are

LA Health Medical Scheme (referred to as 'the Scheme'), registration number 1145, is a non-profit organisation, 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). We take care of the administration of your membership for the Scheme.

Overview

This document tells you about the Trauma Recovery Extender Benefit and about 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) is available up until the end of each calendar year, on all five LA Health benefit options.

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 patients.
LA Health Rate	This is how much LA Health Medical Scheme will pay for claims from healthcare professionals and other services. The LA Health Rate is set by the Scheme.
Above Threshold Benefit	This benefit is only available on LA Comprehensive and gives registered members further day-to-day cover when their Medical Savings Account runs out and their day-to-day claims add up to a set Rand amount, the Annual Threshold.
FIMS	Functional Independent Measure Scale. This is a universal measure of activities of daily living.

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

The Trauma Recovery Extender Benefit extends your cover after certain traumatic events by giving you access to additional cover for day-to-day treatment after you are discharged from hospital. The benefit includes cover up to a limit for:

- Allied, therapeutic and psychology healthcare services
- Prescribed medicine
- External medical items and hearing aids
- Prosthetic limbs

The benefit pays for the day-to-day healthcare expenses for the beneficiary for whom the benefit is registered, related to the traumatic event in the year it happened, and in the year after it happened, without using the funds in your day-to-day benefits.

The benefit includes cover for counselling sessions with a psychologist, clinical social worker, or registered counsellor for all members on the health option, affected by the traumatic event.

To qualify for cover, you must be a member of LA Health Medical Scheme when the traumatic event occurs.

The benefit will cover claims that are related to the original diagnosis following the traumatic event for the beneficiary and registered dependants.

Beneficiaries must meet the following 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
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.

Beneficiaries 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.

Once registered for the benefit, you will have cover for the following healthcare services from these allied, therapeutic and psychology healthcare professionals as per the allied cover on your option.

- 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	R8 800
With one dependant	R13 250
With two dependants	R16 500
With three or more dependants	R19 850

External medical items

Limited to R28 900 per member per year, with a sub-limit of R16 100 for Hearing Aids.

Prosthetic limbs

Prosthetic limbs where the loss of the limb was due to a trauma, is limited to R93 550 per member per year.

Prescribed Medicine

We will fund prescribed medicine based on the size of the family:

Single member	R17 150
With one dependant	R20 300
With two dependants	R24 100
With three dependants	R29 300

Radiology and Pathology

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

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

Basket of care consisting of 6 counselling sessions per person per year for all the registered beneficiaries on the policy, in the year of the incident and year following 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.
- The Trauma Recovery Extender Benefit only covers medical claims that are related to the trauma.

Note:

You must visit your chosen GP and make sure your treating specialist/healthcare professional is on the Scheme's network – look on the 'Find a Healthcare Professional' tool on the LA Health website at <http://www.lahealth.co.za>. Specialist visits will not add up to the Specialist Benefit on the LA Keyplus option however you will need to contact us for a reference number to confirm your benefits.

How we pay accounts from the trauma recovery extender benefit

- The Trauma Recovery Extender Benefit provides cover up to the LA Health Rate, unless stated otherwise, from your Major Medical Benefit.
- The co-payment for MRI or CT scans that normally applies will not apply to scans that form part of treatment covered from the Trauma Recovery Extender Benefit.
- We will pay prescribed medicine (that is schedule 3 and above) from the benefit according to the available benefits on your benefit option. We pay medicine on the medicine list (formulary) up to 100% of the LA Health Rate for medicine. For medicine that is not on the medicine list (formulary), we will pay up to 75% of the LA Health Rate for medicine on all benefit options.

Contact us

Tel: 0860 103 933 • PO Box 652509 Benmore 2010 • www.lahealth.co.za

Complaints process

You may lodge a complaint or query with LA Health Medical Scheme directly on 0860 103 933 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 LA Health Medical 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.