

Trauma Recovery Extender Benefit (TREB)

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 TREB and about how the benefit works, which healthcare services are covered and details about the criteria that applies to qualify for the benefit.

The TREB is available on all six 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 the maximum amount 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.
High Acuity	Patient acuity refers to the severity of an illness or medical condition. A high-acuity patient is one who is severely ill or injured and should receive care before others.

The TREB helps extend your day-to-day cover

The TREB 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 specific 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 the registered members of the family, 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 TREB

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
<ul style="list-style-type: none"> • Crime-related injury • Conditions related to a near-drowning, • Poisoning • Severe anaphylactic (allergic) reaction 	High acuity admission of 3 days or more in a high care ward and /or Intensive Care Unit (ICU)
<ul style="list-style-type: none"> • 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) 	<p>Severe lessening of the strength or effectiveness of the limbs, shown by loss of reflexes, numbness and loss of motion in the spine.</p> <p>We use Beta or FIMS score indications to measure the severity of the physical trauma.</p> <p>High acuity admission of 3 days or more in a high care ward and /or Intensive Care Unit (ICU)</p>
Severe burns	<p>15% of the surface area has full thickness burns.</p> <p>High acuity admission of 3 days or more in a high care ward and /or Intensive Care Unit (ICU)</p>
External and internal head injuries	<p>High acuity admission of 3 days or more in a high care ward and /or Intensive Care Unit (ICU)</p> <p>We use Beta or FIMS score indications to measure the severity of the physical trauma.</p>
Loss of limb	<p>Trauma-related loss of limb for example due to direct blunt force trauma.</p> <p>High acuity admission of 3 days or more in a high care ward and /or Intensive Care Unit (ICU)</p>

Beneficiaries who qualify have automatic access to the TREB

Beneficiaries will have automatic access to this benefit if the entry criteria in the table above are met. The benefit will be activated after the patient has been admitted for one of the specific trauma conditions, 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

Specialist visits will not add up to the limited Specialist Benefit on the LA KeyPlus option, however you will need to contact us for a reference number to confirm your benefits.

Benefit limit for each Option

Benefit Option	Allied and therapeutic healthcare services	External medical items	Hearing aids	Prescribed medicine	Prosthetic limbs (with no further access to the external medical items limit)
LA Comp	Member: R25 600 Member +1: R34 700 Member +2: R42 400 Member +3: R49 100	R49 600	R26 100	Member: R28 100 Member +1: R34 200 Member +2: R41 000 Member +3: R44 900	R107 800
LA Core	Member: R25 600 Member +1: R34 700 Member +2: R42 400 Member +3: R49 100	R49 600	R26 100	Member: R28 100 Member +1: R34 200 Member +2: R41 000 Member +3: R44 900	R107 800
LA Engage	Member: R25 600 Member +1: R34 700 Member +2: R42 400 Member +3: R49 100	R49 600	R26 100	Member: R28 100 Member +1: R34 200 Member +2: R41 000 Member +3: R49 900	R107 800

Benefit Option	Allied and therapeutic healthcare services	External medical items	Hearing aids	Prescribed medicine	Prosthetic limbs (with no further access to the external medical items limit)
LA Active	Member: R10 200 Member +1: R15 300 Member +2: R19 000 Member +3: R22 900	R33 300	R18 600	Member: R19 800 Member +1: R23 400 Member +2: R27 700 Member +3: R33 700	R107 800
LA Focus	Member: R10 200 Member +1: R15 300 Member +2: R19 000 Member +3: R22 900	R33 300	R18 600	Member: R19 800 Member +1: R23 400 Member +2: R27 700 Member +3: R33 700	R107 800
LA KeyPlus	Member: R10 200 Member +1: R15 300 Member +2: R19 000 Member +3: R22 900	R33 300	R18 600	Member: R19 000 Member +1: R22 500 Member +2: R26 700 Member +3: R33 700	R107 800

Radiology and Pathology

Once registered for the benefit, you will have cover for radiology (including x-rays and scans) and pathology (blood and other tissue) tests if referred by your treating healthcare professional and related to the qualifying condition

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

The Scheme pays for a basket of care, consisting of 6 counselling sessions for each of the registered beneficiaries on the membership, in the year of the incident and the year following the event.

Certain healthcare services are not covered on the TREB

- 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 TREB only covers medical claims that are related to the trauma.

Note:

You must visit your chosen GP and make sure your treating specialist or healthcare professional is one of the Scheme's network providers – look on the 'Find a Healthcare Professional' tool on the LA Health website at www.lahealth.co.za

How we pay accounts from the TREB

- Qualifying claims are paid up to 100% of the LA Health Rate, unless stated otherwise, from the 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 TREB.
- We will pay prescribed medicine (schedule 3 and above) from the available benefits on your Option. On LA Comprehensive, LA Core, LA Engage, LA Active and LA Focus, we pay for prescribed medicine that is on the Scheme's medicine list (formulary) up to 100% of the LA Health Medicine Rate. For medicine that is not on the medicine list (formulary), we pay up to 90% of the LA Health Medicine Rate on all benefit options.
- You must use medicine that is on the LA Health medicine list, if you are an LA KeyPlus member.

Contact us

You can contact us on 0860 103 933 or visit www.lahealth.co.za for more information.

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, Century, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za.