

2024 **DISCOVERY**
TRAUMA COVER
EMPLOYER GUIDE





Contents

Discovery Trauma Cover is an affordable insurance product that gives clients the peace of mind that they and their family can access quality private emergency hospital care following an accidental healthcare emergency.

Activating employees

You can activate cover for new employees and their dependants on www.discovery.co.za using our online bulk-applications tool or by emailing the relevant information to us. Both processes are explained here.

Online bulk-application tool

use the bulk-application tool on www.discovery.co.za to add your employees to Discovery Trauma Cover in a seamless manner. You will receive immediate confirmation that the applications went through.

To access the bulk-applications tool, log in to the Employer Zone, navigate to the **Apply online** link on the **Discovery Trauma Cover** tab. You can initiate any of the applications from the same tab.

Once you have selected **Apply online**, the system will go to the online applications menu. This menu details all the online tool functionalities.

As the employer, you can access any functionality by clicking on the various links. Click on the **Start Bulk Applications** link.

Send us your application using the Discovery Trauma Cover import templates

You can send the relevant information to groupapplications@discovery.co.za using the Discovery Trauma Cover bulk-import templates.

The following templates are available on the Employer Zone to activate employees and their dependants:

Discovery Trauma Cover bulk-import template

To add employees only or employees and their dependants at the same time.

When activating employees and their dependants at the same time, we need the employee's ID number.

Discovery Trauma Cover addition of dependant bulk-import template

To add dependants to an existing Discovery Trauma Cover policy.

When activating dependants, we need the employee's Discovery Trauma Cover policy number.

We need the following information on the templates:

- Employer number
- Employer branch code
- Employee number
- Policy number (only applies to the *Discovery Trauma Cover addition of dependant bulk-import template*)
- Dependant role
- Date of birth
- ID number
- Relationship role (such as spouse or child)
- Passport number (where no ID provided)
- Country where passport was issued
- Language
- Sex
- Title
- First names
- Surname
- Work address (only applies to the *Discovery Trauma Cover bulk-import template*)
- Cellphone number
- Date when cover starts



Important information when activating an employee

- If you choose to send the Discovery Trauma Cover bulk-import template to us, we will take up to five days to import the data. To avoid delays, the HR representative or financial adviser must check the employee data to make sure that the information has been completed correctly before sending it to us for uploading. We will contact the person in your office or your financial adviser who submitted the application if we need any further information.
- The cut-off date for bulk upload requests is the 10th of every month for policies that must be activated by the 1st of the following month. If we have not received the correct data by the 10th of the month, employees will not have cover on the 1st of the next month and may not have access to benefits. This may also affect your billing and result in incorrect payroll deductions, such as double deductions, if the activation is not concluded before your billing date.
- Once the policies are active:
 - Your employees will receive an SMS if you gave us the correct cellphone number for the employees.
 - You will receive an activation email and client list.
 - We will deliver your employees' welcome packs, including their personalised cards, to you.
- If an employee is already a member of a scheme administered by Discovery Health, we will automatically remove their name from the Discovery Trauma Cover template.
- We will invoice you for the service we provide according to the contract. We will send you a list of employees covered each month.
- You can email groupapplication@discovery.co.za to find out about the progress of your application.



Dependants

An employee with an active policy on Discovery Trauma Cover may later decide to add more dependants to their membership. This could be for any reason, such as marriage or the birth of a child.

Spouses and children under the age of 21 are covered on Discovery Trauma Cover. Once a child turns 21, we classify them as an adult dependant and adult dependant contributions will apply. There is no limit to the number of spouses and child dependants that can be added to a policy, as we will charge a premium for each dependant.

Classification of dependants



Spouse dependant

This can be a person who is:

- Legally married to the main member
- Living with the main member and is considered a common-law spouse
- A same-sex spouse, fiancé or a spouse through customary marriage or religious marriage



Child dependant

- A child up to the age of 21 years who depends financially on the main member
- A natural child, stepchild, adopted child or foster child of the main member



Adult dependant

- Adult dependants are child dependants older than 21 years who are financially dependent on the main member



Newborn

- A newborn baby younger than 90 days



Underwriting

We apply a one-month waiting period to all new policies and additions. The member can confirm if they have any waiting periods applied on the membership certificate that is included in their welcome pack.



Policy maintenance

We need the following information to make changes:

- The employee's name and membership number (the nine-digit number), preferably in the subject line.
- The employer and branch number, if applicable
- The date on which the change must happen



Please send all financial changes to traumacoveradmin@discovery.co.za. We will make the changes from the 1st of the following month. We cannot make backdated changes.



Withdrawals

To end cover for employees or dependants, the employer contact must send the following information to traumacoveradmin@discovery.co.za so we can withdraw the membership:

- Policy number
- Reason for withdrawal
- Date on which membership will end



Employer contact details

The following contact people on our database can access the employer's details on the website:

- Executives
- Primary payroll administrator
- Secondary payroll administrator
- Employer financial administrator



Billing

Important payment information: Bank Accounts

To make sure we allocate and reconcile payments accurately, you must pay into the correct account.

Discovery Trauma Cover banking details for manual payment of contributions

Account name: Discovery Insure Ltd –
Discovery Insure Trauma Benefit

Bank name: First National Bank

Branch number: 255005

Account number: 63023937030

Account type: Cheque



Payment dates

Payments are required by no later than three days after the due date, which is the 1st of every month. If we have not received the money by the 3rd of each month, we will contact your payroll representative to find out why payment was delayed. If we do not receive payment by the 4th, we will suspend your employees' cover until we receive payment. We will notify the payroll representative and financial adviser (if applicable) before we suspend your cover.



Reference numbers

Please always use the 18-digit reference number that appears on your billing statement when you pay. Without this reference number, we cannot assign the money to your account, which could lead to suspension of cover. Also, send proof of payment to the billing specialist.



Reconciliations

You must send all reconciliations electronically to the administration team on the same day that you pay. The reconciliation must match with the payment. We will point out any differences we come across after we have reconciled the payment. We will also send an eligibility report showing all child dependants turning 21, as they will be classified as an adult dependant and adult dependant contributions will apply. We will send this report to the employer two months before the change to allow for payroll updates.



Billing Statement

We will create your billing statement monthly and send it to you. This will tell you what amount is due for payment. It is also available on our website at www.discovery.co.za.

Contact your allocated billing specialist for all billing-related queries, such as payment queries, reconciliation queries, billing statements and client-list inquiries.



Tax Certificates

Members do not qualify for Medical Scheme Fees Tax Credit (MTC). MTC is allowed for medical scheme contributions. It applies to fees paid by a taxpayer to a registered medical scheme (or similar registered scheme outside South Africa) for that taxpayer and their dependants. Therefore, we will not issue any tax certificates to members.



IRP5 Considerations

The appropriate source code can be found in the SARS guide for codes applicable to employee tax certificates, which SARS publishes every year.



Claims

Discovery Trauma Cover is structured in such a way that you should not have to pay for services provided by healthcare providers. Discovery Trauma Cover is limited to your chosen cover limit and defined by our trauma guidelines.

Claims payment

If the healthcare provider has already sent us the claim, your employee does not have to send us another copy.

If an employee paid for the services provided, they can submit their claims to Discovery Trauma Cover by email to claims@discovery.co.za.

Note: Please make sure the image is clear before submitting.



Corporate services

Roles and responsibilities

Role	Corporate health manager (CHM)	Client liaison officer (CLO)
Employer size	Look after employers with a minimum of 35 Discovery Health Medical Scheme members or 135 Discovery Trauma Cover members.	Look after employers with fewer than 35 Discovery Health Medical Scheme members or 135 Discovery Trauma Cover members.
Level of support	Face-to-face or virtual	Telephonic or email correspondence
Financial adviser service strategy	Meet with the financial adviser or financial adviser house and share Discovery Health's service updates, along with any relevant industry updates	Not applicable
Targeted information sharing	Give important insights and information about targeted and specific campaigns and initiatives.	
Report data	Send monthly and quarterly strategic reports to employer groups. These reports give the health data of specific employer groups and allow employer groups to hold targeted health and wellness initiatives in their companies.	
Year-end revision	Send supporting documents, training presentations and year-end revision details to help financial advisers and employer groups with changes for the following year. Give service support during this time to make sure of a smooth year-end revision. Keep the financial advisers and employer groups informed of processes, changes and deadlines for submitting members' plan changes.	
Employee product training and education	Train employer groups when needed. Minimum attendance requirements apply.	Assist with navigation of member training and employer helpdesk sessions on request. Give employer educational material to help the employer and its employees to better understand the product and benefits.
Escalated query resolution	Do a thorough investigation and get a timeous resolution to any escalated queries and complaints by the financial adviser or employer group.	
Process improvement	Identify challenges with and improve process efficiencies between Discovery and the employer group.	

Important

If an employee experiences any issues at healthcare providers in our networks, they can contact the Discovery Trauma Cover call centre on **0860 22 22 71** for immediate help or use the USSD option.



How to **contact us**



General Enquiries and Claim Enquiries

Telephone: 0860 22 22 71

Email: traumacover@discovery.co.za

You can email administration enquiries and withdrawal requests to traumacoveradmin@discovery.co.za.



Complaints

Email: traumacoverescalations@discovery.co.za

If you still have concerns, you can contact Discovery's Group Compliance at:

Email: compliance@discovery.co.za



Hospital Preauthorisation

Telephone: 0860 22 22 71



Emergency Services

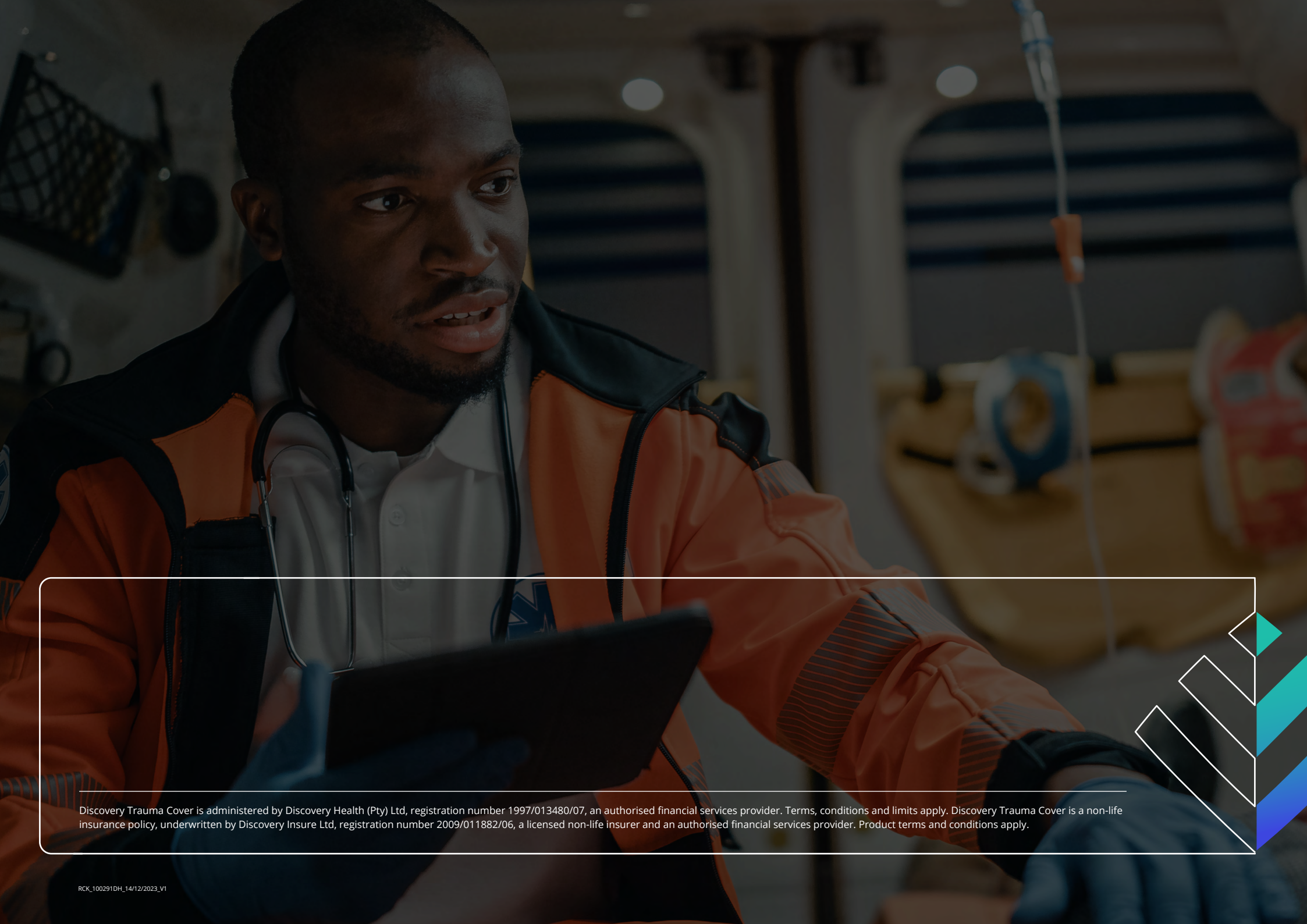
Employees on Discovery Trauma Cover can call the Discovery Trauma Cover call centre on 0860 22 22 71. If they call after hours, we will divert the call to our Trauma Benefit partner, Netcare 911.



Website support

For all internet-related questions, such as registration problems, security, compatibility issues, login problems, a forgotten password and trouble with navigating the site, call 0860 10 06 96. This contact number is available weekdays only, from 07:00 to 18:00.





Discovery Trauma Cover is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider. Terms, conditions and limits apply. Discovery Trauma Cover is a non-life insurance policy, underwritten by Discovery Insure Ltd, registration number 2009/011882/06, a licensed non-life insurer and an authorised financial services provider. Product terms and conditions apply.