

TRAUMA RECOVERY EXTENDER BENEFIT

**DISCOVERY HEALTH MEDICAL SCHEME
2026**





Overview

At Discovery Health Medical Scheme, we're committed to supporting you through life's unexpected moments. One way we do this is through the Trauma Recovery Extender Benefit which is available on all our plans, designed to help you recover from a significant trauma with the care and support you need.

This guide will walk you through:

- How the benefit works
- Which healthcare services are included
- The criteria to qualify

Trauma Recovery Extender Benefit

- At Discovery Health Medical Scheme, we understand that recovering from a traumatic event takes time and support. That's why we've created the Trauma Recovery Extender Benefit to help ease your recovery journey with added day-to-day cover, so you can focus on healing without worrying about the cost of essential care.
- This benefit is available on all Discovery Health Medical Scheme plans and offers extended cover for healthcare expenses related to a qualifying traumatic event, after you've been discharged from hospital.

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. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Allied, therapeutic and psychology healthcare professional	This is a registered medical professional other than a doctor, dentist or nurse who provides support services and/or rehabilitation services that are aimed at improving the physical, psychological, emotional, and social wellbeing of members.
Above Threshold Benefit (ATB)	Once the day-to-day claims that you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it. The Comprehensive and Priority plans have a limited Above Threshold Benefit.
Annual Threshold	<p>Available on the Executive, Comprehensive and Priority plans</p> <p>The Annual Threshold is the amount that your claims must add up to before we pay your day-to-day claims from the limited Above Threshold Benefit.</p> <p>We set the Annual Threshold amount at the beginning of each year. The number and type of dependants (spouse, adult or child) on your plan will determine the amount.</p>
Medical Savings Account (MSA)	<p>Available on the Executive, Comprehensive, Priority, Smart Saver and Saver plans</p> <p>You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution.</p> <p>We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others.</p> <p>You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.</p>



The Trauma Recovery Extender Benefit

What is the Trauma Recovery Extender Benefit?

The Trauma Recovery Extender Benefit offers added cover after a qualifying trauma, so you can access the care you need – without using the funds in your Medical Savings Account (MSA) or Above Threshold Benefit (ATB).

What the benefit covers

Depending on your health plan, the benefit may cover the following services up to a defined limit:

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

If approved, we won't use your Personal Health Fund (PHF), Medical Savings Account (MSA) or Above Threshold Benefit (ATB) for these expenses.

We also understand that trauma can affect more than just the person directly involved. That's why this benefit includes counselling sessions for all members on your health plan who are affected by the traumatic event, with psychologists, clinical social workers or registered counsellors.

Who qualifies

To access this benefit:

- You must be a member of Discovery Health Medical Scheme at the time of the traumatic event
- Cover applies to the member or dependant registered for the benefit
- Claims must be directly related to the original diagnosis following the traumatic event
- The benefit applies in the year of the event and the year after

Members must meet the clinical entry criteria to access cover on the Trauma Recovery Extender Benefit

The Trauma Recovery Extender Benefit extends cover for certain day-to-day medical costs for the beneficiary who meets the benefit entry criteria resulting from any of the following:

TRAUMA CONDITION	TO QUALIFY FOR THE BENEFIT (CLINICAL ENTRY CRITERIA)
<ul style="list-style-type: none"> • Crime-related injury • Conditions related to a near-drowning • Poisoning • Severe anaphylactic (allergic) reaction 	<p>To qualify for the Trauma Recovery Extender Benefit, the traumatic event must result in a high-acuity hospital admission. This means spending at least three consecutive days in a High Care ward, or three days in the Intensive Care Unit (ICU), or a combination of both.</p>
<ul style="list-style-type: none"> • Paraplegia (paralysis of the lower half of the body affecting both legs, for example due to blunt force injury to the spinal cord) • Quadriplegia (paralysis of both arms and legs, for example due to blunt force injury to the spinal cord) 	
Severe burns	
External and internal head injuries	
Loss of limb	Trauma-related loss of limb, such as the loss of a limb due to direct blunt force trauma.



	To qualify for the Trauma Recovery Extender Benefit, the traumatic event must result in a high-acuity hospital admission. This means spending at least three consecutive days in a High Care ward, or three days in the Intensive Care Unit (ICU), or a combination of both.
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Automatic access if you meet the criteria

If the entry criteria are met, you'll have automatic access to the Trauma Recovery Extender Benefit. We'll activate the benefit once your hospital admission for a qualifying trauma has been appropriately reviewed and approved.

What else is covered?

Once registered for the benefit, you'll have access to:

1. Radiology and pathology

We'll cover the cost of radiology (x-rays, scans) and pathology (blood and tissue tests) if referred by your treating healthcare professional and related to the trauma, with no limit on the number of tests.

2. Counselling for you and your dependants

You and your registered dependants can each access up to six counselling sessions per year, in the year of the trauma and the following year. These can be virtual, face-to-face or telephonic consultations with a:

- Psychologist
- Clinical social worker
- Registered counsellor

These sessions are paid at **100% of the Discovery Health Rate**.

Depending on your health plan, the benefit may cover the following services up to a defined limit:

- Allied, therapeutic and psychology healthcare services
- Prescribed medicine (schedule 3 and above)
- External medical items and hearing aids
- Prosthetic limbs, if applicable.

What's not covered?

The benefit does not cover:

- Dentistry or optometry
- Antenatal classes
- Over-the-counter medicines (schedule 0, 1 and 2)
- Any services listed under the scheme's general exclusions

How we pay for care

- We pay for healthcare services from the benefit up to the Discovery Health Rate, unless otherwise stated.
- MRI and CT scan co-payments do not apply when the scans form part of treatment covered under this benefit.
- For prescribed medicine (schedule 3 and above):
 - We pay 100% of the Discovery Health Rate for medicine on the Preferred Medicine List, subject to the annual medicine limit.



- For medicine not on the list, we pay up to 50% or 75%, depending on the cost of the alternative medicine available.

Benefits available for your plan type

EXECUTIVE PLAN	
<p>How we cover specialists and other healthcare professionals</p> <ul style="list-style-type: none"> • Specialists: We pay claims up to 300% of the Discovery Health Rate (DHR). • GPs, radiology, pathology and other healthcare professionals: We pay up to 100% of the Discovery Health Rate. • If your healthcare professional has a payment arrangement with Discovery, we'll pay them directly at the agreed rate, ensuring a seamless experience for you. 	
<p>Cover for allied, therapeutic and psychology healthcare professionals</p> <p>If you're registered for the Trauma Recovery Extender Benefit, you also qualify for extended cover for specific allied and therapeutic services in the year of the traumatic event and the year after.</p> <p>These include care from:</p> <ul style="list-style-type: none"> • Acousticians • Psychologists – clinical, counselling, educational, and industrial • Occupational therapists • Speech and hearing therapists – including speech-language therapists and audiologists • Biokineticists • Chiropractors • Physiotherapists <p>For more detail, visit www.discovery.co.za > Medical aid > Find documents and certificates and read the guide on the Allied, Therapeutic and Psychology Extender Benefit.</p> <p>We pay claims for other allied, therapeutic and psychology healthcare professionals as listed below from the Trauma Recovery Extender Benefit, up to the annual Allied, Therapeutic and Psychology Benefit limit:</p> <ul style="list-style-type: none"> • Dietitians • Registered counsellors (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit) • Homeopaths • Registered nurses • Podiatrists • Registered social workers (unless approved as part of your counselling sessions under the Trauma Recovery Extender Benefit) • Psychometrists <p>This is not a separate limit, which means that your day-to-day claims as well as claims for the Trauma Recovery Extender Benefit add up to the limit.</p>	
THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:	
Single member	R32,000
With one dependant	R38,450



EXECUTIVE PLAN

With two dependants	R45,000
With three or more dependants	R54,000

If you join the Scheme later in the year

If you become a Discovery Health Medical Scheme member after January, your cover for allied, therapeutic and psychology services under the Trauma Recovery Extender Benefit will be pro-rated.

This means your benefit limit will be adjusted based on the number of months remaining in the year. We'll pay these claims up to 100% of the Discovery Health Rate (DHR).

Cover for prescribed medicine (schedule 3 and above)

Once you're registered on the Trauma Recovery Extender Benefit, your prescribed medicine (schedule 3 and above) will be covered up to your annual prescribed medicine limit.

Please note:

- This is not a separate limit for this benefit.
- All day-to-day medicine claims, including those related to trauma, contribute toward this same limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R53,450
With one dependant	R62,650
With two dependants	R71,700
With three or more dependants	R80,900

We cover prescribed medicine as follows:

- Up to 100% of the Discovery Health Rate (DHR) for medicine on our Preferred Medicine List
- For medicine not on the list, we cover up to 50% or 75% of the DHR, depending on its cost relative to the alternative medicine available

These claims count toward your annual prescribed medicine limit, shared with your day-to-day cover.

If you join the Scheme after January, your medicine limit is pro-rated based on the number of months remaining in the year.

External medical items and hearing aids

Once registered for the benefit, we'll cover:

- Wheelchairs, crutches and other external medical items – up to R64,200 per family per year
- Hearing aids – up to R31,250 per family per year

These amounts form part of your combined annual limit. This means claims from your Trauma Recovery Extender Benefit and your usual day-to-day cover are added together under this shared limit.



EXECUTIVE PLAN

Prosthetic limbs

In the case of limb loss caused by trauma, we'll provide cover for artificial limbs (prostheses) up to R107,650 per person per year.

This is a separate benefit and does not count towards the limit for external medical items.

Counselling support for emotional recovery

Trauma can impact every part of your life, not just your body. To support your emotional recovery, we cover up to six counselling sessions per registered beneficiary, per year:

- In the year of the traumatic event, and
- In the year that follows

We cover consultations at 100% of the Discovery Health Rate with:

- A psychologist
- A clinical social worker
- Or a registered counsellor

Whether virtual, telephonic, or face-to-face, these sessions are here to support your healing.

COMPREHENSIVE SERIES

Cover for Specialists, GPs and Healthcare Professionals

- We pay for consultations and services from specialists, GPs, and other healthcare professionals, including pathology and radiology, up to 100% of the Discovery Health Rate (DHR).
- If your healthcare provider has a payment arrangement with us, we'll pay them directly at the agreed rate, offering you added ease and peace of mind.

Allied, Therapeutic and Psychology Healthcare Services

Once you're registered for the Trauma Recovery Extender Benefit, you'll have extended cover for specific allied and **therapeutic services** in the year of the trauma and the year after.

These include:

- Acousticians
- Psychologists (clinical, counselling, educational and industrial)
- Occupational therapists
- Speech and hearing therapists (including speech-language therapists and audiologists)
- Biokineticists
- Chiropractors
- Physiotherapists

You can read more in the Allied, Therapeutic and Psychology Extender Benefit guide on our website under: [Medical aid > Find documents and certificates](#)



COMPREHENSIVE SERIES

Other healthcare professionals covered

You also have cover from the Trauma Recovery Extender Benefit for consultations with these professionals, up to the annual Allied, Therapeutic and Psychology Benefit limit:

- Dietitians
- Registered counsellors (unless covered separately as part of trauma-related counselling)
- Homeopaths
- Registered nurses
- Podiatrists
- Registered social workers (unless covered separately under trauma counselling)
- Psychometrists

Please note: This is not a separate limit. All claims from your day-to-day benefits and the Trauma Recovery Extender Benefit contribute to the same annual Allied, Therapeutic and Psychology Benefit limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R25,500
With one dependant	R34,700
With two dependants	R42,250
With three or more dependants	R49,050

Pro-rated limits if you join after January

If you join Discovery Health Medical Scheme after January, your cover for allied, therapeutic and psychology services will be pro-rated.

This means your available benefit limit is adjusted based on the number of months left in the year.

We will pay these claims up to 100% of the Discovery Health Rate (DHR).

Cover for prescribed medicine (schedule 3 and above)

Once you're registered on the Trauma Recovery Extender Benefit, we pay for prescribed medicine (schedule 3 and above) related to the trauma up to the annual prescribed medicine limit.

Please note:

- This is not a separate limit
- Your day-to-day medicine claims and your trauma-related medicine claims both add up to the same limit

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R43,600
With one dependant	R51,100



COMPREHENSIVE SERIES

With two dependants	R59,350
With three or more dependants	R67,650

- Medicine on the Preferred Medicine List is paid up to 100% of the Discovery Health Rate (DHR)
- For medicine not on the list, we pay up to 50% or 75% of the DHR, depending on the cost of the alternative medicine available.

This is not a separate limit – your day-to-day medicine claims and those related to the trauma are added together under your annual prescribed medicine limit.

If you join the Scheme after January, your annual limit will be pro-rated based on how many months are left in the year.

External medical items and hearing aids

Once you're registered on the Trauma Recovery Extender Benefit, we'll cover:

- Wheelchairs, crutches and other medical equipment: up to R64,200 per family per year
- Hearing aids: up to R31,250 per family per year

These are shared limits, meaning that your day-to-day claims and trauma-related claims count towards the same total.

Prosthetic limbs

If you or a dependant experiences the loss of a limb due to trauma, we will cover prosthetic limbs up to R107,650 per person per year.

This is a separate limit and does not count towards the annual limit for external medical items.

Counselling support for emotional recovery

We cover up to six counselling sessions per registered beneficiary, per year, in the year of the trauma and the year after.

You can access counselling with any of the following professionals:

- Psychologist
- Clinical social worker
- Registered counsellor

These sessions are covered up to 100% of the Discovery Health Rate (DHR) and may be held in-person, virtually or telephonically.

PRIORITY SERIES

How we pay specialists and other healthcare professionals

- We pay for services from specialists, GPs, and other healthcare professionals, including radiology and pathology, up to 100% of the Discovery Health Rate (DHR).
- If your healthcare provider has a payment arrangement with Discovery, we'll pay them directly at the agreed rate, helping reduce your paperwork and out-of-pocket costs.

How we pay allied, therapeutic and psychology healthcare professionals



PRIORITY SERIES

If you're registered on the **Trauma Recovery Extender Benefit**, you have access to cover for a wide range of healthcare professionals. We pay claims for these services up to your family's annual Allied, Therapeutic and Psychology Benefit limit.

This includes:

- Acousticians
- Biokineticists
- Chiropractors
- Counsellors (unless covered under trauma-related counselling sessions)
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists – clinical, counselling, educational and industrial (unless covered under trauma counselling)
- Psychometrists
- Registered nurses
- Social workers (unless covered under trauma counselling)
- Speech and hearing therapists, including speech-language therapists and audiologists

These claims count toward your shared annual benefit limit. This means claims from both your day-to-day benefits and the Trauma Recovery Extender Benefit are included under the same limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Number of dependants	Classic	Essential
Single member	R15,250	R10,100
With one dependant	R21,550	R15,250
With two dependants	R27,900	R18,950
With three or more dependants	R32,950	R22,800

Pro-rated limits if you join after January

If you join Discovery Health Medical Scheme after January, your cover for allied, therapeutic and psychology services will be pro-rated.

This means your benefit limit will be adjusted based on the number of months remaining in the year.

We will cover these claims up to 100% of the Discovery Health Rate (DHR).

Cover for prescribed medicine (schedule 3 and above)

Once you're registered for the Trauma Recovery Extender Benefit, we cover prescribed medicine (schedule 3 and above) up to your annual prescribed medicine limit.

This is not a separate limit – both your day-to-day medicine claims and trauma-related medicine claims contribute toward the same overall limit.



PRIORITY SERIES

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Number of dependants	Classic	Essential
Single member	R27,850	R19,700
With one dependant	R33,750	R23,350
With two dependants	R40,650	R27,700
With three or more dependants	R44,350	R33,700

- For medicine on our Preferred Medicine List, we cover up to 100% of the Discovery Health Rate (DHR).
- For medicine not on the list, we pay up to 50% or 75% of the DHR, depending on the cost of the alternative medicine available.

If you join the Scheme after January, your available limit for prescribed medicine will be pro-rated based on the number of months left in the year.

External medical items and hearing aids

Classic Priority Plan

- External medical items (e.g., wheelchairs, crutches): R43,000
- Hearing aids: R25,150

Essential Priority Plan

- External medical items: R28,900
- Hearing aids: R17,850

These are shared limits, which means both your day-to-day claims and claims from the Trauma Recovery Extender Benefit are included in the same total.

Prosthetic limbs

If a traumatic event results in the loss of a limb, we will cover prosthetic limbs (artificial limbs) up to R107,650 per person per year.

This is a separate benefit and does not count toward the annual external medical items limit.

Counselling sessions to support your emotional recovery

Trauma can affect both the body and mind. That's why we provide access to up to six counselling sessions per registered beneficiary per year, in the year of the trauma and the year that follows.

We pay for consultations with the following professionals:

- Psychologists
- Clinical social workers
- Registered counsellors

These sessions are paid at 100% of the Discovery Health Rate (DHR) and can be conducted face-to-face, virtually, or telephonically.



SAVER SERIES

Specialists, GPs and diagnostic services

We pay for consultations and services from:

- Specialists
- General Practitioners (GPs)
- Pathology and Radiology providers

These are covered up to 100% of the Discovery Health Rate (DHR).

If your healthcare professional has a payment arrangement with Discovery, we'll pay them directly at the agreed rate.

Allied, therapeutic and psychology healthcare professionals

We also support your recovery by covering a wide range of allied and therapeutic services that play a vital role in healing — physically, emotionally and functionally.

We cover consultations and treatment from the following professionals, up to an annual Allied, Therapeutic and Psychology Benefit limit:

- Acousticians
- Biokineticists
- Chiropractors
- Counsellors (unless part of the separate counselling benefit under trauma care)
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists – clinical, counselling, educational, and industrial (unless part of trauma counselling benefit)
- Psychometrists
- Registered nurses
- Social workers (unless part of trauma counselling benefit)
- Speech and hearing therapists, including speech-language therapists and audiologists

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Single member	R10,100
With one dependant	R15,250
With two dependants	R18,950
With three or more dependants	R22,800

Pro-rated limits if you join after January

If you join Discovery Health Medical Scheme after January, your benefit limits will be pro-rated.

This means your available cover is adjusted based on the number of months remaining in the year.

We will still pay valid claims up to 100% of the Discovery Health Rate (DHR).



Cover for prescribed medicine (schedule 3 and above)

Once you're registered on the Trauma Recovery Extender Benefit, we cover prescribed medicine (schedule 3 and above) up to the applicable annual limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R19,700
With one dependant	R23,350
With two dependants	R27,700
With three or more dependants	R33,700

- For medicine on our Preferred Medicine List, we pay up to 100% of the Discovery Health Rate (DHR).
- For medicine not on the list, we pay up to 50% or 75% of the DHR, depending on the cost of the alternative medicine available.

If you join the Scheme **after January**, your medicine limit will be **pro-rated** based on the number of months left in the year.

How we pay for external medical items, hearing aids and prosthetic limbs

- External medical items (such as wheelchairs and crutches):
Covered up to R28,900 per family per year
- Hearing aids:
Covered up to R17,850 per family per year

If a traumatic event leads to the loss of a limb, we'll pay for artificial limbs (prostheses) up to an annual limit of R107,650 per person.

This limit is separate and does not count toward the external medical items limit.

Emotional support through counselling

We recognise that recovery is not just physical, and that trauma can affect the whole family. That's why we provide access to counselling sessions for those who need emotional support.

Once registered on the benefit, we cover up to six counselling sessions per registered beneficiary, per year:

- In the year of the trauma event, and
- In the year after

We cover counselling with:

- Psychologists
- Clinical social workers
- Registered counsellors

Sessions are paid up to 100% of the Discovery Health Rate (DHR) and can be done in person, virtually, or telephonically.



SMART SAVER SERIES

Specialists, GPs and diagnostic services

We pay for consultations and services from:

- Specialists
- General Practitioners (GPs)
- Pathology and Radiology providers

These are covered up to 100% of the Discovery Health Rate (DHR).

If your healthcare professional has a payment arrangement with Discovery, we'll pay them directly at the agreed rate, helping reduce your admin and out-of-pocket costs.

Allied, therapeutic and psychology healthcare professionals

We also support your recovery by covering a wide range of allied and therapeutic services that play a vital role in healing: physically, emotionally and functionally.

We cover consultations and treatment from the following professionals, up to an annual Allied, Therapeutic and Psychology Benefit limit:

- Acousticians
- Biokineticists
- Chiropractors
- Counsellors (unless part of the separate counselling benefit under trauma care)
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists – clinical, counselling, educational, and industrial (unless part of trauma counselling benefit)
- Psychometrists
- Registered nurses
- Social workers (unless part of trauma counselling benefit)
- Speech and hearing therapists, including speech-language therapists and audiologists

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Single member	R10,100
With one dependant	R15,250
With two dependants	R18,950
With three or more dependants	R22,800

Pro-rated limits if you join after January

If you join Discovery Health Medical Scheme after January, your benefit limits will be pro-rated. This means your available cover is adjusted based on the number of months remaining in the year.

We will still pay valid claims up to 100% of the Discovery Health Rate (DHR).



Cover for prescribed medicine (schedule 3 and above)

Once you're registered on the Trauma Recovery Extender Benefit, we cover prescribed medicine (schedule 3 and above) up to the applicable annual limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R19,700
With one dependant	R23,350
With two dependants	R27,700
With three or more dependants	R33,700

- For medicine on our Preferred Medicine List, we pay up to 100% of the Discovery Health Rate (DHR).
- For medicine not on the list, we pay up to 50% or 75% of the DHR, depending on the cost of the alternative medicine available.

If you join the Scheme after January, your medicine limit will be pro-rated based on the number of months left in the year.

How we pay for external medical items, hearing aids and prosthetic limbs

Once registered on the Trauma Recovery Extender Benefit, we provide added financial support for the equipment that may be essential to your recovery:

- External medical items (such as wheelchairs and crutches):
Covered up to R28,900 per family per year
- Hearing aids:
Covered up to R17,850 per family per year

If a traumatic event leads to the loss of a limb, we'll pay for artificial limbs (prostheses) up to an annual limit of R107,650 per person.

This limit is separate and does not count toward the external medical items limit.

Emotional support through counselling

We recognise that recovery is not just physical, and that trauma can affect the whole family. That's why we provide access to counselling sessions for those who need emotional support.

Once registered on the benefit, we cover up to six counselling sessions per registered beneficiary, per year:

- In the year of the trauma event, and
- In the year after

We cover counselling with:

- Psychologists
- Clinical social workers
- Registered counsellors



Sessions are paid up to 100% of the Discovery Health Rate (DHR) and can be done in person, virtually, or telephonically.

SMART SERIES

The Trauma Recovery Extender Benefit gives you access to a wide network of professionals who play a critical role in helping you heal, function and thrive after a traumatic event.

We cover claims from the following healthcare professionals, up to an annual Allied, Therapeutic and Psychology Benefit limit:

- Acousticians
- Biokineticists
- Chiropractors
- Counsellors (unless covered separately under trauma-related counselling sessions)
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists (clinical, counselling, educational and industrial – unless covered under trauma-related counselling)
- Psychometrists
- Registered nurses
- Social workers (unless part of trauma counselling benefit)
- Speech and hearing therapists, including speech-language therapists and audiologists

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R10,100
With one dependant	R15,250
With two dependants	R18,950
With three or more dependants	R22,800

Pro-rated limits if you join after January

If you join Discovery Health Medical Scheme after January, your benefit limits are pro-rated. This means your available cover is adjusted based on how many months are left in the year.

We will pay valid claims for qualifying services **up to 100% of the Discovery Health Rate (DHR)**.

Prescribed medicine (schedule 3 and above)

Once you're registered on the Trauma Recovery Extender Benefit, we pay for prescribed medicine (schedule 3 and above) related to the trauma up to an annual limit.



SMART SERIES

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Single member	R19,700
With one dependant	R23,350
With two dependants	R27,700
With three or more dependants	R33,700

- For medicine on our Preferred Medicine List, we pay up to 100% of the Discovery Health Rate (DHR).
- For medicine not on the list, we cover up to 50% or 75% of the DHR, depending on the cost of the alternative medicine available.

If you join the Scheme after January, your medicine limit will be pro-rated based on the number of months remaining in the year.

External medical items and hearing aids

- Wheelchairs, crutches and other external medical items:
Up to R28,900 per family per year
- Hearing aids:
Up to R17,850 per family per year

Prosthetic limbs

If a traumatic event results in the loss of a limb, we cover artificial limbs (prostheses) up to R107,650 per person per year.

This is a separate limit, and does not count towards the external medical items limit.

Counselling sessions to support emotional healing

We know that trauma impacts more than just the body. Emotional recovery is just as important. That's why we cover up to six counselling sessions per registered beneficiary, each year in both the year of the trauma and the year after.

We pay for counselling sessions with:

- Psychologists
- Clinical social workers
- Registered counsellors

These sessions are covered up to 100% of the Discovery Health Rate (DHR) and can be conducted face-to-face, virtually, or telephonically.

CORE SERIES

Specialists, GPs and diagnostic services

We cover claims for the healthcare professionals who are central to your care and recovery, including:

- Specialists
- General Practitioners (GPs)
- Pathology and Radiology services



CORE SERIES

These are covered up to 100% of the Discovery Health Rate (DHR).

If your healthcare professional has a payment arrangement with Discovery, we'll pay them directly at the agreed rate, helping ensure a smooth, hassle-free experience for you.

Allied, therapeutic and psychology healthcare professionals

Your recovery journey may involve the support of a range of professionals. Once registered for the Trauma Recovery Extender Benefit, we cover claims for the following healthcare providers, up to an annual Allied, Therapeutic and Psychology Benefit limit:

- Acousticians
- Biokineticists
- Chiropractors
- Counsellors (*unless covered under trauma counselling benefit*)
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists (*clinical, counselling, educational, and industrial — unless covered under trauma counselling benefit*)
- Psychometrists
- Registered nurses
- Social workers (*unless covered under trauma counselling benefit*)
- Speech and hearing therapists (including speech-language therapists and audiologists)

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE AND PLAN TYPE. THE LIMITS ARE:

Single member	R10,100
With one dependant	R15,250
With two dependants	R18,950
With three or more dependants	R22,800

Pro-rated limits if you join after January

If you join Discovery Health Medical Scheme after January, your benefit limits will be pro-rated. This means they are adjusted based on the number of months remaining in the year.

We'll still pay valid claims up to 100% of the Discovery Health Rate (DHR), within your applicable limit.

Cover for prescribed medicine (schedule 3 and above)

Once you're registered on the Trauma Recovery Extender Benefit, we cover prescribed medicine (schedule 3 and above) related to the trauma up to the annual prescribed medicine limit.



CORE SERIES

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R19,700
With one dependant	R23,350
With two dependants	R27,700
With three or more dependants	R33,700

If you join the Scheme after January, you won't get the full limit for prescribed medicine because these limits are calculated by counting the remaining months in the year.

- For medicine on our Preferred Medicine List, we pay up to 100% of the Discovery Health Rate (DHR).
- For medicine not on the list, we pay up to 50% or 75% of the DHR, depending on the cost of the alternative medicine available.

How we pay for external medical items, hearing aids and prosthetic limbs

Once registered for the benefit, we provide cover for the following, subject to annual limits:

- Wheelchairs, crutches and other external medical items:
Covered up to R28,900 per family per year
- Hearing aids:
Covered up to R17,850 per family per year

If a traumatic event results in the loss of a limb, we cover prosthetic limbs (artificial limbs) up to R107,650 per person per year.

This is a separate benefit and does not count towards the external medical items limit.

Emotional recovery support through counselling

We also offer counselling support to help you and your family cope emotionally after a traumatic event.

Once registered, we cover up to six counselling sessions per registered beneficiary:

- In the year the trauma occurred, and
- In the following year

We pay for sessions with the following registered professionals:

- Psychologist
- Clinical social worker
- Registered counsellor

All counselling sessions are covered up to 100% of the Discovery Health Rate (DHR) and can take place in person, virtually, or over the phone.



KEYCARE SERIES

How we pay for specialists and other healthcare professionals

- We pay for consultations and services from specialists, GPs, radiologists, and pathologists up to 100% of the Discovery Health Rate (DHR).
- If your healthcare professional has a payment arrangement with Discovery, we'll pay them directly at the agreed rate.

If you're on a KeyCare, KeyCare Start or KeyCare Start Regional plan, you must consult with your chosen network GP, as per your plan rules.

What's covered after a trauma event:

- We pay for specialist consultations related to trauma recovery. These visits do not count toward your Specialist Benefit limit.
- You must contact us to get a reference number to confirm that your benefits.
- We also cover radiology and pathology tests referred by your chosen GP or treating specialist.

How We Pay Allied, Therapeutic and Psychology Healthcare Professionals

Once registered on the Trauma Recovery Extender Benefit, you'll also have access to a broad network of healthcare professionals who support your physical, emotional and functional recovery. These services are paid up to an annual Allied, Therapeutic and Psychology Benefit limit.

Covered professionals include:

- Acousticians
- Biokineticists
- Chiropractors
- Counsellors (*unless covered separately under the counselling sessions benefit*)
- Dietitians
- Homeopaths
- Occupational therapists
- Physiotherapists
- Podiatrists
- Psychologists (*clinical, counselling, educational and industrial — unless covered under trauma counselling*)
- Psychometrists
- Registered nurses
- Social workers (*unless covered under trauma counselling*)
- Speech and hearing therapists, including speech-language therapists and audiologists

These services are covered under a shared annual family limit that includes both day-to-day claims and claims related to the Trauma Recovery Extender Benefit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R10,100
With one dependant	R15,250
With two dependants	R18,950
With three or more dependants	R22,800



KEYCARE SERIES

Pro-rated limits if you join after January

If you join Discovery Health Medical Scheme after January, your available limits are pro-rated, meaning they're adjusted based on the number of months remaining in the year.

We'll continue to pay valid claims up to 100% of the Discovery Health Rate (DHR), within your applicable limit.

Prescribed medicine (schedule 3 and above)

Once you're registered for the Trauma Recovery Extender Benefit, we cover prescribed medicine (schedule 3 and above) that is directly related to your trauma care, up to the annual prescribed medicine limit.

THE ANNUAL LIMIT VARIES, DEPENDING ON YOUR FAMILY SIZE. THE LIMITS ARE:

Single member	R19,700
With one dependant	R23,350
With two dependants	R27,700
With three or more dependants	R33,700

- For medicine on our Preferred Medicine List, we pay up to 100% of the Discovery Health Rate (DHR).
- For medicine not on the list, we pay up to 50% or 75% of the DHR, depending on the cost of the alternative medicine available.

If you join the Scheme after January, your annual limit for prescribed medicine is pro-rated based on the number of months remaining in the year.

Medical items, hearing aids and prosthetic limbs

We know the road to recovery may require physical aids and support and we're here to help with that too.

Once registered on the benefit, we cover:

- Medical items (such as wheelchairs and crutches):
Up to R28,900 per family per year
- Hearing aids:
Up to R17,850 per family per year

If a trauma results in the loss of a limb, we cover prosthetic limbs (artificial limbs) up to R107,650 per person per year.

This is a separate limit and does not count towards your external medical items limit.

Counselling sessions for emotional recovery

Trauma can have a deep emotional impact. To support your mental wellbeing, we provide access to counselling as part of your benefit.

We cover up to six counselling sessions per registered beneficiary, each year:



KEYCARE SERIES

- In the year the trauma occurred, and
- In the year after

These sessions can be with a:

- Psychologist
- Clinical social worker
- Registered counsellor

Sessions are paid up to 100% of the Discovery Health Rate (DHR) and can be face-to-face, virtual or.



How to contact us

	Members can call us on 0860 99 88 77 Health partners can call us on 0860 44 55 66
	Go to www.discovery.co.za to get help from our chatbot, Ask Discovery.
	You can ask us a question by just saving the number 0860 75 67 56 on your phone and typing 'Hi' to start chatting with us 24/7.
	You can send us a letter to PO Box 784262, Sandton, 2146
	You can visit our offices at 1 Discovery Place, Sandton, 2196

We welcome any feedback about our service

We would love to hear if there's anything we can improve on or if we have exceeded your expectations. Your feedback helps us serve you better. To give us feedback, you can complete our short *Complaints and compliments form* on the right side of the [Complaints, compliments or disputes page](#) under **Contact us**.

What to do if you have a complaint

1. To take your query further

If you have already contacted Discovery Health Medical Scheme and feel that your query has not been resolved, you can take the next step. Please complete our short online *Complaints and compliments form*. It's on the right side of the [Complaints, compliments and disputes page](#) under section 1, Contact us.

2. To contact the principal officer

If you are still not satisfied with the outcome after following the process in Step 1, you can escalate your complaint to the principal officer of Discovery Health Medical Scheme by choosing one of these options:

- Complete our short online *Contact the principal officer form*. You'll find it on the right side of the [Complaints, compliments and disputes page](#) under section 2, Contact us.
- Send an email to principalofficer@discovery.co.za.

3. To lodge a dispute

If you have received a final decision from the principal officer of Discovery Health Medical Scheme and want to challenge it, you can lodge a formal dispute. You can find more information online about the [Scheme's dispute process](#).

4. To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can contact the Council directly at any stage of the complaints process, but we encourage you to follow the steps above before doing so.

The contact details are:

	Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157
	complaints@medicalschemes.co.za
	0861 12 32 67
	www.medicalschemes.co.za

Your privacy matters to us

We take your privacy seriously. We're committed to protecting your personal information and keeping it safe and confidential. You can read our full privacy statement anytime at www.discovery.co.za > **MEDICAL AID** > **About Discovery Health Medical Scheme**.