

Flexicare 2024

Trauma Benefit offered by Discovery Insure

Trauma Benefit

THE TRAUMA BENEFIT COVERS THE FOLLOWING TRAUMATIC EVENTS

- Burns
- Head injuries, chest injuries and severe fractures caused by a fall
- Loss of an arm, hand, leg or foot
- Near-drowning
- Poisoning or a serious allergic reaction that may cause death
- Injuries resulting from a crime, sexual assault, a car accident or an injury at work

TRAUMA EVENT COVER

You are covered for medical treatment relating to these events up to a limit of either R400,000 or R1 million for each admission. The limit depends on the option you chose.

There are no hospital network restrictions. In the case of a traumatic event, emergency services will determine the most clinically appropriate course of action.

After the event, Discovery will reach out to offer two counselling sessions, either face-to-face or telephonically, with a trained trauma or support counsellor.

MEDICAL EVACUATION

If you experience a traumatic event, you have cover for medical evacuation services to the most clinically appropriate hospital facility.

STABILISATION AND TREATMENT WHEN ADMITTED TO HOSPITAL

Depending on the option you chose, you are covered for up to R400,000 or R1 million for each admission for hospital and related accounts.

Once you are stabilised in the casualty unit or admitted to hospital, the hospital and related accounts accumulate to the R400,000 or R1 million limit.

If treatment costs more, you will need to pay for amounts over the limit. If the hospital and related accounts reach the Trauma Benefit cover limit, you will be transferred to a state facility or discharged if you are stable.

TO-TAKE-OUT MEDICATION

Medicine prescribed after treatment in the casualty unit or in the hospital must be collected from a pharmacy. Take-home medicine is covered up to the Trauma Benefit limit, per event.

The Trauma Benefit gives you access to emergency private healthcare services for a broad range of traumatic events.

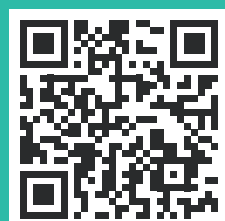
Accessing cover from the Trauma Benefit

If you have a medical emergency, you have access to ambulance services through Netcare 911. You can call Netcare 911 on 0860 999 911 or Flexicare on 0860 44 47 79 for assistance. Contact 0860 44 47 79 for preauthorisation for medical services covered on the Trauma Benefit.

Contact us

If you need more information, email flexicare@discovery.co.za or contact us on 0860 44 47 79. WhatsApp us on 0860 44 47 79 and get in touch whenever you need information or have questions about Flexicare.

SCAN THE CODE BELOW TO ACCESS YOUR FLEXICARE DIGITAL TOOLS AND SUPPORT, OR TO CHECK IF YOU HAVE THE TRAUMA BENEFIT.



The Trauma Benefit is an optional add-on to your Flexicare product. If the benefit is activated, it will apply to you and your registered dependants.

EMERGENCY TRAUMA BENEFIT JOURNEY



You are involved in a traumatic incident.



Netcare 911 (0860 999 911) or the Flexicare call centre is contacted on 0860 444 779.



Netcare arrives on the scene and contacts Discovery to confirm cover.



Paramedics assess your condition and decide on the most clinically appropriate course of action.



If you're taken to a private healthcare facility, you will be covered according to the Trauma Benefit you selected. If you've used up the benefits, you'll be discharged or transferred to a state facility.

Underwritten by
Auto&General

Flexicare is not a medical scheme. The cover is not the same as that of a medical scheme and is not intended to be a substitute for medical scheme membership. Flexicare is administered by Discovery Health (Pty) Ltd, registration number 1997/013480/07, an authorised financial services provider and underwritten by Auto & General Insurance Company Limited, registration number 1973/016880/06, a licensed non-life insurer and financial services provider. Terms, conditions and limits apply. Discovery Vitality (Proprietary) Limited, registration number 1999/007736/07. Terms, conditions and limits apply. The Trauma Benefit 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. Flexicare is a separate non-life insurance policy and is not conditional on the purchase of a Trauma Benefit policy.