

2020

DISCOVERY HEALTH MEDICAL SCHEME

EMERGENCY SERVICES AND TRAUMA SUPPORT

Overview

Discovery Health Medical Scheme prides itself in providing funding for world-class, comprehensive medical care. In the event of an emergency, we are able to ensure that our members have access to timeous, optimal patient care in emergencies. Calls are managed by highly qualified emergency personnel who assess each case and initiate the most appropriate air or road evacuations based on protocols and resources available within a specific geographical area.

We recognise the importance of trauma support and counselling for anyone who has experienced a traumatic event. The right care and support will help you to return to your routines and leave you prepared to deal with the outcome of traumatic events or crises. This document also explains the care and support we provide to you and your loved ones when faced with the effects of a traumatic event.

When you have an emergency

- Call 0860 999 911, Discovery 911 operated by Netcare 911, 24 hours a day, seven days a week.
- Your call will connect you with highly qualified emergency personnel.
- We will immediately dispatch the most appropriate emergency medical service within your geographic area.

Emergency Assist

If you need help in an emergency and are unable to speak you can choose to have access to our cellular phone-based panic alert system on the Discovery App. As soon as you push "Emergency Assist" you have two options: call me back or call an emergency operator. This service signals an alarm without requiring verbal identification.

If you activate this panic alert you will be contacted immediately and if there is no response, we will use technology to locate you as long as you have your GPS on, and an emergency vehicle will be dispatched.

Understanding Trauma

Trauma happens when a person is exposed to an extraordinary situation that causes physical and emotional after-effects. You don't have to be hurt to have experienced trauma. Witnessing any type of personal or environmental disaster, being threatened with an assault and trauma related to gender-based violence are examples of traumatic incidents.

Being overwhelmed by a traumatic incident provokes responses like intense fear and helplessness. Each person may have a different response when suffering a traumatic event, and it is normal for a person to experience a range of emotions, behave differently and have physical problems after going through a traumatic event.

Trauma support

To give support in times of need and identify trauma early on, we have a support line Discovery 911 on 0860 999 911 for health advice and counselling care. You can expect professional and confidential service from a team of dedicated and passionate experts.

You and your family have the support of counsellors if you've experienced any of the following events:

- Trauma related to gender-based violence (dedicated line and support)
- Death, natural or unnatural
- Attempted suicide
- Domestic violence
- Sexual assault
- Crime, either during or after the crime incident.

Discovery Trauma Support is available to assist you 24 hours a day, seven days a week and offers telephonic or scheduled face-to-face counselling by trained counsellors and is available to you and your family for all traumatic events.

- You or your family can call the trauma support line **Discovery 911 on 0860 999 911**
- **Press 4** for traumatic events OR
- **Press 5** for trauma related to gender-based violence

How you are covered by the Scheme during traumatic events

If you have an emergency, you must call the Emergency Assist number on 0860 999 911 and you can request an ambulance service or go straight to hospital. Treatment that you may require following a traumatic event will either be covered as part of the Prescribed Minimum Benefits (PMBs) or by the appropriate medical scheme benefits for example casualty and/or Hospital Benefit, Chronic Illness Benefit or the Trauma Extender Benefit, depending on your chosen plan.

To apply for out-of-hospital PMBs or cover for a Chronic Disease List (CDL) condition, you must complete a *Prescribed Minimum Benefit* or a *Chronic Illness Benefit* application form. Up to date forms are always available on www.discovery.co.za under Medical Aid > Find a document.

Dedicated support and benefits for trauma related to gender-based violence

Our high touch team will assist you to facilitate, guide and understand which healthcare services you will need during this time and will ensure that you get access to the appropriate medical scheme benefits. If required, you may also have access to additional benefits paid by the Scheme where medically appropriate depending on your unique case. Our dedicated high touch team will offer confidential support and advice to you and your family throughout your traumatic event.

You can refer to the website at www.discovery.co.za to find out more about how you are covered during traumatic event or you can refer to your health plan guide under Medical Aid > Find a document.

Contact us

Tel (Members): 0860 99 88 77, Tel (Health partner): 0860 44 55 66, PO Box 784262, Sandton, 2146, www.discovery.co.za,
1 Discovery Place, Sandton, 2196.

Complaints process

Discovery Health Medical Scheme is committed to providing you with the highest standard of service and your feedback is important to us. The following channels are available for your complaints and we encourage you to follow the process:

1 | STEP 1 – TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on www.discovery.co.za. We would also love to hear from you if we have exceeded your expectations.

2 | STEP 2 – TO CONTACT THE PRINCIPAL OFFICER:

If you are still not satisfied with the resolution of your complaint after following the process in Step 1 you are able to escalate your complaint to the Principal Officer of the Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on www.discovery.co.za or by emailing principalofficer@discovery.co.za.

3 | STEP 3 – TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health Medical Scheme and want to challenge it, you may lodge a formal dispute. You can find more information of the Scheme's dispute process on the website.

4 | STEP 4 – TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You may contact the Council at any stage of the complaints process, but we encourage you to first follow the steps above to resolve your complaint before contacting the Council. Contact details for the Council for Medical Schemes: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion 0157 | complaints@medicalschemes.com
0861 123 267 | www.medicalschemes.com