Trauma Recovery Extender Benefit 2026

Who we are

Remedi is the medical scheme, registration number 1430, which is 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), which takes care of the administration of your membership of Remedi.

How we cover Trauma Recovery Extender Benefit

The Trauma Recovery Extender Benefit is available up until the end of each calendar year, on all Remedi options.

Overview

This document tells you about the Trauma Recovery Extender Benefit. Read further to understand how the Benefit works, which healthcare services are covered, and details about the criteria that applies to qualify for the Benefit.

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
The Remedi Rate	This is the rate that Remedi sets for paying claims from healthcare professionals and other services.
FIMS	Functional Independent Measure Scale. This is a universal measure of activities of daily living.

The Trauma Recovery Extender Benefit

The Trauma Recovery Extender Benefit helps to extend your day-to-day cover

The Trauma Recovery Extender Benefit extends your cover after certain traumatic events by giving you access to extended risk-based cover for day-to-day treatment after you are discharged from hospital. The Benefit includes cover up to a limit for:

- Prescribed medicine
- External medical items
- Hearing aids
- Prosthetic limbs
- Private nursing
- Mental Health

You have to be a Remedi member at the time that the trauma happened, to qualify for cover from the Trauma Recovery Extender Benefit.

The Benefit pays for the 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 day-to-day benefits.

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

The Trauma Recovery Extender Benefit pays for certain day-to-day medical costs resulting from any of the following:

Trauma condition	To qualify for the Benefit
Crime-related injury, Conditions related to a near-drowning, Poisoning, Severe anaphylactic (allergic) reaction	The condition requires an ICU stay of five days or more.
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)	Severe lessening of the strength or effectiveness of the limbs, shown by loss of reflexes, numbness and loss of motion in the spine. We use Beta or FIMS score indications to measure the severity of the physical trauma.
Severe burns	15% of the surface area has full thickness burns.
External and internal head injuries	The condition requires an ICU stay of five days or more. We use Beta or FIMS score indications to measure the severity of the physical trauma.
Loss of limb	Trauma-related loss of limb due to direct blunt force trauma

Members who qualify have automatic access to the Trauma Recovery Extender Benefit

BENEFITS	RATE	REMEDI COMPREHENSIVE	REMEDI CLASSIC	REMEDI STANDARD
Trauma Recovery Extender Benefit	100% of Remedi Rate	Cover for certain out-of-hospital claims for your recovery after certain traumatic events, without using the Insured Out-of-Hospital (IOH) Benefit. Subject to clinical entry criteria, the overall annual limit and the following sub-limits apply:		
Loss of limb	Per family	R110 500	R110 500	R110 500
Private nursing	Per person	R13 850	R13 850	R13 850
Prescribed medication	Member	R38 150	R17 650	R17 650
	Member + 1	R44 750	R20 800	R20 800
	Member + 2	R52 100	R24 800	R24 800
	Member + 3 or more	R59 300	R29 950	R29 950
External medical items	Per person	R94 250	R42 250	R42 250
Hearing aids	Per person	R34 400	R19 900	R19 900
Mental Health Benefit	Per person	R33 600	R24 900	R24 900

CERTAIN HEALTHCARE SERVICES ARE NOT COVERED ON THE TRAUMA RECOVERY EXTENDER BENEFIT

- The Trauma Recovery Extender Benefit does not cover the cost of dentistry, optometry, antenatal classes, or over-the-counter (schedule 0, 1 and 2) medicine.
- General scheme exclusions apply to the Trauma Recovery Extender Benefit.
- The Trauma Recovery Extender Benefit only covers medical claims that are related to the trauma.

ABOUT HOW WE PAY ACCOUNTS FROM THE TRAUMA RECOVERY EXTENDER BENEFIT

- The Trauma Recovery Extender Benefit provides cover up to the Remedi Rate, unless stated otherwise, from your Overall Annual Limit (OAL).
- We will pay for prescribed medicine (that is schedule 3 and above) from the Benefit according to your benefit option. We pay for medicine on the medicine list (formulary) up to 100% of the Remedi Rate for medicine. For medicine that is not on the medicine list (formulary), we will pay up to 75% of the Remedi Rate for medicine on all benefit options.

Complaints process

You may lodge a complaint or query with Remedi Medical Aid Scheme directly on **0860 116 116** or 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 Remedi Medical Aid Scheme's 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, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za / www.medicalschemes.co.za