

# Allied, Therapeutic and Psychology Extender Benefit

*2022*

*The Allied, Therapeutic and Psychology Extender Benefit is available on both the Essential and Essential Plus Option.*

## Overview

This document tells you about the **Allied, Therapeutic and Psychology Extender Benefit** and how it works.

## About some of the terms we use in this document

There are a number of terms we refer to in this document that you may not be familiar with. We give you the meaning of these terms.

Terminology	Description
<b>Allied, therapeutic and psychology healthcare professional</b>	This is a registered medical professional other than a doctor or dentist who provides support services and/or rehabilitation services that are aimed at improving the physical, psychological, emotional, and social wellbeing of members. For this benefit, the professionals are limited to acousticians, biokineticists, chiropractors, occupational therapists, physiotherapists, psychologists (clinical, counselling, educational and industrial) and speech-language therapists and audiologists.
<b>Scheme Rate</b>	This is the rate the Scheme sets for paying claims from healthcare professionals and other services.
<b>Above Threshold Benefit</b>	This gives you further day-to-day cover when your Medical Savings Account runs out and when your day-to-day claims add up to a set rand amount.

## The Allied, Therapeutic and Psychology Extender Benefit, at a glance

The Allied, Therapeutic and Psychology Extender Benefit gives members on both the Essential and Essential Plus Options access to unlimited cover for certain clinically appropriate healthcare services

The Allied, Therapeutic and Psychology Extender Benefit provides cover for members with severe, complex conditions, who need short- or long-term care from allied, therapeutic and psychology healthcare professionals. This cover does not add up towards the annual family Allied, Therapeutic and Psychology Benefit limit.

## **Members who meet the benefit entry requirements have unlimited visits for a specified period at the medical scheme rate**

Members must meet the benefit entry requirements for the Allied, Therapeutic and Psychology Extender Benefit. Those who meet the requirements for a specified list of conditions or treatment have unlimited cover for clinically appropriate treatment from certain allied, therapeutic and psychology healthcare professionals.

There are three types of cover on the Allied, Therapeutic and Psychology Extender Benefit Members who meet the requirements for the Allied, Therapeutic and Psychology Extender Benefit can have cover:

- for the remainder of the year of the event and the following year
- on an ongoing basis
- on an ongoing basis until the year in which the relevant beneficiary turns 18

A member's cover will depend on whether they meet the requirements for funding. The requirements are based on our clinical guidelines and protocols.

## **Only certain healthcare professionals are covered on the Allied, Therapeutic and Psychology Extender Benefit**

The Allied, Therapeutic and Psychology Extender Benefit covers clinically appropriate services from biokineticists, chiropractors, occupational therapists, physiotherapists, psychologists (clinical, counselling, educational) and speech-language therapists and audiologists.

We will not consider cover for both a chiropractor and physiotherapist for the same condition.

We will not consider cover for both a psychologist and social worker for the same condition.

## **How we pay allied, therapeutic and psychology healthcare accounts**

We pay accounts funded from the unlimited Allied, Therapeutic and Psychology Extender Benefit at 100% of the Scheme Rate. This cover is for a defined list of conditions and depends on your condition and the criteria for it.

**If your healthcare provider charges a rate that is higher than the Scheme Rate, you will need to pay the balance yourself.**

## **Conditions covered on the Allied, Therapeutic and Psychology Extender Benefit**

To register for the Allied, Therapeutic and Psychology Benefit, your condition must meet certain criteria and the appropriate clinical guidelines. This means that this cover is for a defined list of conditions and depends on your condition and the criteria for it.

## These are the conditions and procedures we will cover on the Allied, Therapeutic and Psychology Extender Benefit

1. You have cover from the Allied, Therapeutic and Psychology Extender Benefit **in the year in which you were diagnosed** with one of the following conditions, as well as **the year following the diagnosis**:

Condition	Benefit entry criteria
Hemiplegia and paraplegia	<ul style="list-style-type: none"> <li>• Application form completed by your doctor</li> <li>• You must have been a Retail Medical Scheme member at the time of your diagnosis</li> </ul>
Speech and swallowing disorder resulting from a neurological event	<ul style="list-style-type: none"> <li>• Application form completed by your doctor</li> <li>• You must have been a Retail Medical Scheme member at the time of your diagnosis</li> </ul>
Neonate born at <34 weeks' gestation and/or <2 499 grams	<ul style="list-style-type: none"> <li>• Application form completed by your doctor</li> <li>• Baby born at less than 34 weeks' gestation and/or newborn weighing less than 2 499 grams</li> <li>• Baby must be born onto the Retail Medical Scheme</li> <li>• Baby must be 24 months or younger at the time of applying</li> </ul>
Neonates born with congenital disorders, including cardiac, gastrointestinal, endocrine, neurological or other congenital abnormalities (including cleft palate)	<ul style="list-style-type: none"> <li>• Application form completed by your doctor</li> <li>• Baby born with congenital abnormalities</li> <li>• Baby must be born onto the Retail Medical Scheme</li> <li>• Baby must be 24 months or younger at the time of applying</li> </ul>

2. You have cover from the Allied, Therapeutic and Psychology Extender Benefit **in the year in which you underwent the following procedure**, as well as the **year after the procedure**:

Procedure	Benefit entry criteria
<b>Hearing aid prescription and fitment in child 12 years or younger</b>	<ul style="list-style-type: none"> <li>Application form completed by an ear, nose and throat (ENT) surgeon or audiologist</li> <li>Child 12 years or younger at the time the hearing aid was inserted</li> <li>Child must have been a registered dependant on Retail Medical Scheme at the time when the procedure took place</li> </ul>
<b>Cochlear implant</b>	<ul style="list-style-type: none"> <li>Application form completed by your doctor</li> <li>Member must have been on the Retail Medical Scheme at the time when the procedure took place</li> </ul>
<b>Voice synthesizer insertion</b>	<ul style="list-style-type: none"> <li>Application form completed by your doctor</li> <li>Member must have been on the Retail Medical Scheme at the time when the procedure took place</li> </ul>

3. You have unlimited cover at the medical scheme rate for clinically appropriate care from the Allied, Therapeutic and Psychology Extender Benefit for the following conditions:

Condition	Benefit entry criteria
<i>Registered for the condition through our Chronic Illness Benefit, or application form completed by the provider specified below:</i>	
<b>Quadriplegia (tetraplegia)</b>	Any medical doctor
<b>Motor neuron disease</b>	Any medical doctor
<b>Parkinson's disease (and other movement disorders of the basal ganglia)</b>	Diagnosis: Physician, neurologist and psychiatrist Ongoing management: Any medical doctor
<b>Multiple sclerosis (and other demyelinating CNS disorders)</b>	Neurologist
<b>Bronchiectasis (any cause)</b>	Diagnosis: Pulmonologist physician and paediatrician Ongoing management: Any medical doctor
<b>Cystic fibrosis</b>	Pulmonologist, paediatrician, specialist physician
<b>Pulmonary interstitial fibrosis</b>	Pulmonologist and paediatric pulmonologist
<b>Muscular dystrophy (and hereditary muscular disorders)</b>	Any medical doctor
<b>Connective tissue disorders</b>	
<b>Rheumatoid arthritis</b>	Diagnosis: Rheumatologist, physician and paediatrician Ongoing management: Any medical doctor
<b>Systemic lupus erythematosus</b>	Only rheumatologist, specialist physician, nephrologist or paediatrician

Condition	Benefit entry criteria
<b>Sjögren's syndrome</b>	Only specialist physician, rheumatologist, nephrologist
<b>Systemic sclerosis</b>	Diagnosis: Rheumatologist or specialist physician Ongoing management: any medical doctor
<b>Overlap syndrome</b>	Diagnosis: Rheumatologist or specialist physician Ongoing management: any medical doctor
<b>Juvenile chronic arthritis</b>	Only pediatrician or rheumatologist
<b>Ankylosing spondylitis</b>	Diagnosis: Rheumatologist or specialist physician Ongoing management: any medical doctor
<b>Psoriatic arthritis</b>	Only rheumatologists or specialist physicians

4. You have unlimited visits at the medical scheme rate for **clinically appropriate care** from the Allied, Therapeutic and Psychology Extender Benefit for the following conditions:

Condition	Benefit entry criteria
<b>Autism (spectrum disorders)</b>	Application completed by physician, neurologist, psychiatrist or paediatrician (in the case of a child)
<b>Cerebral palsy</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Hereditary ataxias</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Spinal muscular atrophy</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Idiopathic pulmonary fibrosis</b> <b>Diffuse pulmonary fibrosis</b> <b>Fibrosing alveolitis</b> <b>Hamman-Rich syndrome</b>	Application completed by physician, pulmonologist or paediatrician (in the case of a child)
<b>Down's syndrome</b>	Application completed by physician, neurologist or paediatrician (in the case of a child) or supply a copy of genetic test results confirming diagnosis

5. You have cover from the Allied, Therapeutic and Psychology Extender Benefit, **until the end of the year in which the child dependant turns 18**, for the following conditions:

Condition	Benefit entry criteria
<b>Prader-Willi syndrome</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Verbal apraxia</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Fragile X syndrome</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Asperger's syndrome</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Rett's syndrome</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>West syndrome (infantile spasm)</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Achondroplasia</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)
<b>Inborn errors of metabolism</b>	Application completed by physician, neurologist, or paediatrician (in the case of a child)

A member's cover will depend on whether they meet the requirements for funding (this is subject to our clinical guidelines and protocols).

## How to apply for the Allied, Therapeutic and Psychology Extender Benefit in 2022

The latest version of the application form is available on [www.discovery.co.za](http://www.discovery.co.za)

Alternatively, members can call 0860 101 252 and healthcare professionals can call 0860 44 55 66 to request a form.

You and the relevant healthcare professional need to fill in and sign the application form and send it back to us using the channels indicated on the form.

## Complaints process

Retail 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 Retail Medical Scheme and feel that your query has still not been resolved, please complete our online complaints form on [www.discovery.co.za](http://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 Retail Medical Scheme. You may lodge a query or complaint with Retail Medical Scheme by completing the online form on [www.discovery.co.za](http://www.discovery.co.za)

### 3 | STEP 3 – TO LODGE A DISPUTE:

If you have received a final decision from Retail 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:

Retail 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.co.za](mailto:complaints@medicalschemes.co.za) 0861 123 267 | [www.medicalschemes.co.za](http://www.medicalschemes.co.za).