

Allied, Therapeutic and Psychology Benefit 2023

The Allied, Therapeutic and Psychology Benefit is available on the Essential and Essential Plus Option. Cover is subject to the available funds in the *out-of-hospital benefit*.

Overview

This document tells you more about how the Allied, Therapeutic and Psychology Benefit works and how to apply for additional cover if you have a severe, complex conditions that require short or long-term assistance from allied, therapeutic and psychology healthcare professionals.

- *The Allied, Therapeutic and Psychology Benefit*
- *Allied, Therapeutic and Psychology Extender Benefit*
- *Additional funding cover for allied, therapeutic and psychology healthcare services*

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
Allied, therapeutic and psychology healthcare professional	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.
Scheme Rate	This is how much the Scheme will pay for healthcare professionals and other services.
Above Threshold Benefit	This gives you further day-to-day cover once you have used your available Medical Savings and your total claims for the year adds up to the Annual Threshold.

Essential Plus Option

Allied, Therapeutic and Psychology Benefit

We pay for allied, therapeutic and psychology services from your day-to-day benefits

We pay for out-of-hospital allied, therapeutic and psychology healthcare services from the available funds in your Medical Savings Account or from the limited Above Threshold Benefit, once your claims add up to the Annual Threshold. If you have run out of funds in your Medical Savings Account, and have not yet reached your Annual Threshold (you are in the Self-payment Gap), you will need to pay these accounts, but keep on submitting them to the Scheme so they can allocate to the Annual Threshold.

We pay claims for allied, therapeutic and psychology healthcare professionals up to a maximum of 100% of the Scheme Rate.

If your healthcare provider charges higher than the Scheme rate, you will need to pay the difference between the Scheme Rate and the amount charged.

We pay for allied, therapeutic and psychology healthcare services up to a limit

Out-of-hospital allied, therapeutic and psychology healthcare services are covered up to an overall annual limit, which varies according to family size

The annual limits are:

Single member	R15 650
Member with one dependant	R21 050
Member with two dependants	R25 750
Member with three or more dependants	R29 600

If you joined Retail Medical Scheme after January, you will not get the full annual limit – we will calculate your available limit over the remaining months in the year.

Essential Option

Allied, Therapeutic and Psychology Benefit

We pay for allied, therapeutic and psychology services from your Out-of-Hospital Benefit

We pay for out-of-hospital allied, therapeutic and psychology healthcare services from the available Out-of-Hospital Benefit. If you have run out of funds in your Out-of-hospital Benefit, you will need to pay these accounts.

We pay claims for allied, therapeutic and psychology healthcare professionals up to a maximum of 100% of the Scheme Rate.

If your healthcare provider charges higher than the Scheme rate, you will need to pay the difference between the Scheme Rate and the amount charged.

We pay for certain allied, therapeutic and psychology healthcare professionals

The Allied, Therapeutic and Psychology Benefit includes payment for services provided by the following allied healthcare professionals:

Acousticians	Physiotherapists
Biokineticists	Podiatrists
Chiropractors	Psychologists (clinical, counselling, educational)
Counsellors	Psychometrists
Dietitians	Registered nurses
Homeopaths	Social workers
Occupational therapists	Speech- language therapists and audiologists

Allied, Therapeutic and Psychology Extender Benefit

The Allied, Therapeutic and Psychology Extender Benefit provides cover for qualifying members on the Essential Plus Option with severe, complex conditions, who need short- or long-term care from allied, therapeutic and psychology healthcare professionals. This cover is provided from the Scheme Risk benefits and does not affect the annual family Allied, Therapeutic and Psychology Benefit limits.

The Allied, Therapeutic and Psychology Extender Benefit provides unlimited cover for clinically appropriate care, for a defined list of providers and conditions, such as quadriplegia and cerebral palsy. This means that cover depends on the member's condition and the criteria for it.

We will only consider applications for additional cover from the following healthcare professionals:

Biokineticists	Psychologists (clinical, counselling, educational)
Chiropractors	Social Workers (on the mental health network)
Speech- language therapists and audiologists	
Occupational therapists	Physiotherapists

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.

Additional funding cover for allied, therapeutic and psychology healthcare services

You can apply for additional cover once you reach the Allied, Therapeutic and Psychology Benefit limit

On the Essential Plus Option, Retail Medical Scheme extends cover for allied, therapeutic and psychology healthcare services when members, with conditions that do not qualify for benefits under the **Allied, Therapeutic and Psychology Extender Benefit**, need access to additional benefits.

The Scheme, along with an advisory panel of representatives of the relevant professional society, will review and evaluate the clinical circumstances of every member’s application for additional benefits when they reach the Allied, Therapeutic and Psychology Benefit limit. This review will be based on clinical protocols developed by The Scheme and the relevant Society. Any member with genuine clinical need, will gain access to additional benefits for a defined list of providers.

Up to date forms are always available on www.discovery.co.za under Medical Aid > Find a document 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 the Scheme, using the channels indicated on the form.

We will only consider applications for additional cover from the following healthcare professionals:

Biokineticists	Psychologists (clinical, counselling, educational)
Chiropractors	Social Workers (on the mental health network)
Speech- language therapists and audiologists	
Occupational therapists	Physiotherapists

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

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

Contact us

You can call us on 0860 101 252; Your healthcare professional can call 0860 44 55 66 you can write to PO Box 652509, Benmore, 2010 or visit the Scheme's website at www.retailmedicalscheme.co.za

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 queries or 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. 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 Scheme. You may lodge a query or complaint by completing the online form on 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 about 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 , 0861 123 267, www.medicalschemes.co.za