

MOTOR VEHICLE ACCIDENT

DISCOVERY HEALTH

2022



Claiming for medical expenses after a road accident

Inform the Scheme administered by Discovery Health about the accident

You must inform the Scheme about the accident as soon as possible.

Discovery Health (Pty) Ltd (Discovery Health) will assist you with authorisations and medical claims processes that may be required.

Payment of accident-related medical expenses

The Scheme will pay for your accident-related healthcare expenses in accordance with the rules of the Scheme and your selected plan type.

Claiming from the Road Accident Fund (RAF)

Discovery Health will refer you to a preferred attorney who will assist you with your claim against the Road Accident Fund (a list of preferred attorneys is provided on the next page). You may, however, use your own attorney if you want to.

If you use one of Discovery Health's preferred attorneys, they will assess your accident at no cost to you to determine whether you have a valid claim. If you choose to use your own attorney, please ask your attorney to contact us for us to assist them with your accident-related accounts and any fee-related queries which they may have.

Reimbursement of medical expenses paid by the Scheme

If you lodge a claim with the RAF, you must include the Scheme's accident-related medical expenses which will be provided to you or your attorney. If the RAF pays for medical expenses that the Scheme previously paid, you must repay the Scheme for those amounts.

Benefits of claiming from the RAF

You may be able to claim from the RAF if you or your family members were in an accident as a driver, passenger, cyclist or pedestrian.

If your claim against the RAF is successful, you may receive:

- Payment for past and future loss of earnings
- Repayment for past and future medical expenses that you paid
- Reimbursement for past and future medical expenses that the scheme paid (to be refunded to the Scheme)
- Payment for loss of support for your dependants
- Disability payment for injuries that are classified as 'serious' by the RAF according to the Road Accident Fund Act.

Once we receive a refund for medical expenses that the Scheme paid, the full amount recovered from the RAF for Medical Savings Account (MSA) payments will be allocated to your MSA account. The amount recovered for payments from your insured benefits (Hospital Benefit and Above Threshold Benefit payments) will be allocated to the Scheme's risk pool.

In addition, 10% of the amount allocated to the Scheme's risk pool will be paid back to you if the accident took place after 1 August 2008 and the injuries sustained were classified by the Road Accident Fund as 'non-serious'.

Discovery has appointed the following attorneys as preferred providers:

Area of provider	Name of provider	Contact number
Johannesburg, Randburg and East Rand	A Wolmarans Inc. Attorneys	Tel: 011 781 6050
	Levin Tatanis Attorney	Tel: 011 886 0915
	Munro Flowers Vermaak	Tel: 011 327 5418
	Clive Unsworth Attorneys	Tel: 011 618 2209
	Greg Schlosberg Attorneys	Tel: 011 485 4242
	Josephs Attorneys	Tel: 011 325 2886



	Hirschowitz Flionis Attorneys	Tel: 011 880 3300
	Erasmus De Klerk Inc. Attorneys	Tel: 011 678 1988
	Jerry Nkeli & Associates	Tel: 011 838 7280
	Podbielski Mhlambi Attorneys	Tel: 018 786 2919
	Sun Attorneys	Tel: 011 268 0988
Vereeniging, Vanderbijlpark, Parys	Mills Groenewald	Tel: 016 421 4631
West Rand, North West	Bhika Calitz Attorneys	Tel: 011 693 5346
	Edeling van Niekerk Attorneys	Tel: 011 475 3800
	Riette Oosthuizen Attorneys	Tel: 012 460 6359
Pretoria, Limpopo and North West	Shayne White Inc. Attorneys	Tel: 012 809 0920
	MacRobert Attorneys	Tel: 012 425 3400
	Gert Nel Attorneys	Tel: 012 333 8290
	Marais Basson	Tel: 013 690 3968
Mpumalanga		
Centurion, Laudium, Highveld, Midstream, Midrand	Du Toit Attorneys	Tel: 012 664 9400
Cape Town and Western Cape	Sohn Wood Attorneys	Tel: 021 424 2638
	De Vries, Shields Chiat Attorneys	Tel: 086 1465879
	Smith Tabata Buchanan Boyes Attorneys	Tel: 021 406 9233
	Jonathan Cohen & Associates	Tel: 021 422 5270
	Mosdell Pama & Cox Attorneys	Tel: 044 382 5333
Knysna, George and Plettenberg Bay		
Kimberley, Upington and Northern Cape	Moss & Associates (J Visser Attorneys)	Tel: 053 474 1612
Durban, Pietermaritzburg and KwaZulu-Natal	A Wolmarans Inc. Attorneys (KZN)	Tel: 031 564 9718
	Berkowitz Cohen Wartski	Tel: 031 314 9300
	Friedman & Associates	Tel: 031 564 8043
	Thorrington Smith & Silver	Tel: 031 307 5171
	A Wolmarans BFT Branch	Tel: 051 111 0004
Bloemfontein and Free State	Pieter Skein Attorneys	Tel: 051 430 0947
	McWilliams & Elliott Inc Attorneys	Tel: 041 582 1250
	Kirk Attorneys INC	Tel: 043 735 1400
East London		
Gqeberha and Eastern Cape	Jaco Hattingh Litigation Attorneys	Tel: 041 364 2624
	Jock Walter Attorneys	Tel: 041 363 5501



Contact details

If you need any additional information or if you would like to inform us of a motor vehicle accident or RAF claim, please email discovery_third_party_recovery_services@discovery.co.za or call Charmain le Grange on 011 529 5097 or Gcinile Nkonyane on 011 529 5108.