

Civil claims

Civil claims refer to claims where a third party (other than the Road Accident Fund or the Compensation Commissioner) is responsible for a person's medical expenses after a personal injury.

Payment of accident-related medical expenses

If a member sustains a personal injury, Discovery Health Medical Scheme ("the Scheme") will pay for their accident-related healthcare expenses in accordance with the rules of the Scheme and the benefits of their selected plan.

Inform the Scheme about the accident

The member must inform the Scheme about the accident or injury as soon as possible.

The member may use their own attorney to help them with the personal injury claim. Or Discovery Health (Pty) Limited ("Discovery") can refer the member to a preferred attorney who will assist them with their personal injury claim.

If the member uses one of Discovery's preferred attorneys, the attorneys will assess the claim at no cost to the member to determine whether or not the member has a valid claim against the third party. If the member chooses to use their own attorney, their attorney must contact Discovery for assistance with copies of the member's accident-related accounts and any fee-related enquiries they may have.

Paying back medical expenses that the Scheme paid

If a member starts a claim against a third party for a personal injury, the member must inform the Scheme of that claim. The member must include in the claim the Scheme's injury-related medical expenses, which Discovery will provide to the member or their attorney.

If the third party pays for medical expenses which the Scheme previously paid, the member must pay back those expenses to the Scheme.

Once Discovery receives a refund for medical expenses that the Scheme paid, the full amount recovered from the third party for Medical Savings Account ("MSA") payments will be allocated to the member's MSA benefit. The amount recovered for payments from insured benefits (Hospital Benefit and Above Threshold Benefit payments) will be allocated to the Scheme's risk pool.

Motor vehicle accident (MVA) claims

The following attorneys are Discovery Health's preferred providers:

| | | |
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| 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 |
| Pretoria, Limpopo and North West | Riette Oosthuizen Attorneys | Tel: 012 460 6359 |
| | Shayne White Inc. Attorneys | Tel: 012 809 0920 |
| | MacRobert Attorneys | Tel: 012 425 3400 |
| | Gert Nel Attorneys | Tel: 012 333 8290 |
| Mpumalanga | Marais Basson | Tel. 013 690 3968 |
| 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 |
| Knysna, George and Plettenberg Bay | Mosdell Pama & Cox Attorneys | Tel: 044 382 5333 |
| 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 |
| Bloemfontein and Free State | A Wolmarans BFT Branch | Tel: 051 111 0004 |
| | Pieter Skein Attorneys | Tel: 051 430 0947 |
| East London | McWilliams & Elliott Inc Attorneys | Tel: 041 582 1250 |
| | Kirk Attorneys INC | Tel: 043 735 1400 |
| Gqeberha and Eastern Cape | Jaco Hattingh Litigation Attorneys | Tel: 041 364 2624 |
| | Jock Walter Attorneys | Tel: 041 363 5501 |

Please note: This list is subject to change. The latest list is available on the Discovery website, www.discovery.co.za.

Contact details

All enquiries relating to the above must be sent to Discovery Third Party Recovery Services ("DTPRS").

Consultants and members can contact DTPRS on the following contact details:

| Email address | discovery_third_party_recovery_services@discovery.co.za | |
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| Contact person and phone number | Tia | 011 529 6163 |
| | Gcinile | 011 529 5108 |
| | Vusi | 011 529 5701 |
| | Maria | 011 529 1747 |
| | Tsholo | 011 529 3056 |
| Escalation contact person and phone number | Charmain le Grange | 011 529 5097 |