



TRAUMA COUNSELLING BENEFIT GUIDE

When dealing with a traumatic event and wanting to see a counsellor, our benefit can assist with the costs.

Our **TRAUMA COUNSELLING BENEFIT** is subject to the **Overall Policy Limit (OPL)** of R 210 580 per insured person per year.

WHAT IS TRAUMA?

It's a state of severe fright or shock experienced when confronted with a sudden, unexpected, potentially life-threatening event over which you have no control and to which you're unable to respond effectively.

HOW TRAUMA IS DIAGNOSED

There's no specific diagnosis for trauma, and not all providers are allowed to make a diagnosis. Only providers registered with the **Health Professions Council of South Africa (HPCSA)** can formally make a diagnosis, while other providers will only treat the condition. This is why pastors, for example, won't have an ICD-10 code on their invoices. Providers that use ICD-10 codes will diagnose a psychological condition, such as depression, and not the trauma itself.

HOW IT WORKS

We'll cover the **shortfalls** when your medical aid pays part of your registered counsellor's consultation fees from a **risk, insured day-to-day or block benefit**, or **refund the total cost** when paid from your **medical savings account** or **pocket**, subject to our benefit limits.

WHAT WE COVER

You're covered when you:

- witness an accident or act of physical violence;
- are directly affected by an accident or act of physical violence, for example, suffering bodily injury resulting in total and permanent disability;
- receive news of a loved one's or your own diagnosis of a critical illness; or
- mourn the death of a loved one.

Our benefit is offered on the following options:

ACTIVE OPTIONS

INACTIVE OPTIONS

| | | | |
|-------------------------------------------------------------------------|------------------------------------------------------------------|-----------------------------------------------------------------------|--------------------|
| ELITE⁵⁰⁰ & CORPORATE ELITE⁵⁰⁰ | R 10 000 per policy | COMPACT²⁰⁰ & CORPORATE COMPACT²⁰⁰ | R 5 000 per policy |
| MERIDIAN⁴⁰⁰ & CORPORATE MERIDIAN⁴⁰⁰ | 3 Consultations up to R 2 000 per consultation per policy | BASE⁵⁰⁰ | R 6 000 per policy |
| COMPACT³⁰⁰ & CORPORATE COMPACT³⁰⁰ | R 5 000 per policy | CO-EVOLUTION⁵⁰⁰ & G-FORCE⁵⁰⁰ | R 7 000 per policy |
| | | SENIOR⁵⁰⁰ | R 4 000 per policy |

GOOD TO KNOW

- Trauma affects everyone at different times. We provide cover even if the traumatic event occurred before your cover start date.
- Our benefit applies even if your medical aid doesn't cover trauma counselling consultations.
- You're covered from day one because this benefit isn't subject to any waiting periods.

CLAIM PROCESS

A specific claim form is required when claiming from our benefit, as the counsellor has a particular section that must be completed, signed, or stamped. A fully completed claim form will ensure timely processing. If necessary, we may ask for additional supporting documentation.

Click [here](#) to download the **TRAUMA COUNSELLING BENEFIT** claim form. Once completed, email it to us at: yourspecialisedclaim@stratumbenefits.co.za