

# **ADVANCED ILLNESS BENEFIT**

DISCOVERY HEALTH MEDICAL SCHEME  
2025





## Overview

Available on all plans, the Advanced Illness Benefit (AIB) provides members who have an illness in an advanced stage access to a comprehensive palliative care benefit. This benefit offers unlimited cover for approved care in the comfort of their own home or in a hospice facility. Palliative care is provided by a multidisciplinary team, in partnership with the Hospice Palliative Care Association of South Africa.

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

There may be some terms we refer to in the document that you may not be familiar with. Here are the meanings of these terms.

TERMINOLOGY	DESCRIPTION
Comprehensive cover	This cover exceeds the essential healthcare services and Prescribed Minimum Benefits that are prescribed by the Medical Schemes Act 131 of 1998. Comprehensive cover offers you extra cover and benefits to complement your basic cover. It gives you the flexibility to choose your healthcare options and service providers. Whether you choose full cover or options outside of full cover, we give you the freedom to decide what suits your needs. Our cover is in line with, or goes beyond, defined clinical best practices. This ensures that you receive treatment that is expected for your condition and that is clinically appropriate. We may review these principles from time to time to stay current with changes in the healthcare landscape. While comprehensive, your cover remains subject to the Scheme's treatment guidelines, protocols and designated service providers. We still prioritise managed care to make sure you get the best outcomes for your health.
Day-to-day benefits	The day-to-day benefits are the available money allocated to the Medical Savings Account, cover from the limited Above Threshold Benefit or defined benefits for day-to-day healthcare services. The level of day-to-day benefits depends on the plan you choose.
Discovery Health Rate (DHR)	This is the rate that we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant healthcare services.
Frail care	Frail care is defined as the assistance required by persons who, due to a physical or mental ailment or the natural process of aging, are wholly or partially incapable of carrying out activities associated with daily living, which activities may include attention to personal hygiene, feeding, dressing, reasonable and due attendance to personal safety and safety of others.
ICD-10 code	A clinical code that describes diseases and signs and symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).
Palliative care	Palliative care is an approach that improves the quality of life of patients and their families' facing problems associated with life-threatening illness, through the prevention and relief of suffering, the early identification and impeccable assessment and treatment of pain and other problems, physical, psychosocial and spiritual.

## Your doctor must register you for cover on the Advanced Illness Benefit

To register, your doctor needs to complete the Advanced Illness Benefit (AIB) application form and email it to [AIB@discovery.co.za](mailto:AIB@discovery.co.za). Up to date forms are always available on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Find documents and certificates.

## Access to the Advanced Illness Benefit is voluntary and is subject to clinical entry criteria

This benefit funds for palliative care for members in advanced stages of the illness, where curative treatment has ceased and there is a palliative care plan to address symptoms related to the illness. If your application is approved, you will have access to the benefits offered by the Advanced Illness Benefit (AIB).



## The Advanced Illness Benefit at a glance

Members on the Advanced Illness Benefit have access to the following:

- **Support from a dedicated care coordinator**  
A dedicated care coordinator, who is a registered nurse, will contact you (or your family member) once we have registered you on the AIB. The care coordinator will support you and your family and will work closely with your GP and/or specialist to ensure you receive the best care at all times.
- **Personalised support and counselling**  
Members registered on the AIB and their family will have access to counselling services for support during this difficult time.
- **Comprehensive home-based services**  
Members registered on the AIB will have access to personalised home-based care services such as oxygen and pain management, subject to authorisation and managed care criteria.
- **Access to limited home nursing and in patient hospice care**  
Members enrolled on AIB have access to home nursing or in patient hospice care, for a limited duration, subject to authorisation and managed care criteria.
- **Access to specialised telephonic support**  
Registered members can contact 011 529 6797 during working hours for assistance with Advanced Illness Benefit related authorisations, oxygen or benefit and claims-related enquiries.
- **We do not pay for frail care**  
Please note that frail care is a general scheme exclusion on all plans and we will not consider cover for this for any member. Frail care includes assistance with activities of daily living.

## Your cover on the Advanced Illness Benefit

### The Advanced Illness Benefit pays for services provided by a multidisciplinary team

We will pay for healthcare services provided by any of the healthcare professionals represented in the palliative multidisciplinary team, according to a specific basket of care and the agreed individual member care plan. These costs will not affect your day-to-day benefits and will be paid at the Discovery Health Rate (DHR) from the Hospital Benefit. Upon successful enrolment on to the benefit, the Palliative doctor may bill a once off fee for advanced care planning, thereafter a monthly management fee can be billed to ensure continued support whilst enrolled on the programme.

### Palliative care must be accessed from providers who are registered with the Board of Healthcare Funders

We will pay for these healthcare services or treatments for as long as the application is approved, and you use appropriately registered providers (with a valid Board of Healthcare Funders (BHF) registration number, where applicable) who use valid tariff codes for the healthcare service or treatment.

### Palliative care must be medically necessary

The funding of treatment from the Advanced Illness Benefit is restricted to treatment that is medical in nature and is deemed as medically necessary as per the Scheme rules.

### We need the appropriate ICD-10 codes on accounts

All accounts for palliative care must have a relevant and correct ICD-10 code (diagnosis code) for us to pay it from the correct benefit. To ensure there isn't a delay in paying your healthcare providers' accounts, please notify the team managing your treatment (or your loved one's treatment) about this requirement.

### Nominating a person to assist you

Where you, as the patient, choose to nominate someone to assist you with managing your medical aid, you can complete a third-party consent form. Up to date forms are always available on [www.discovery.co.za](http://www.discovery.co.za) under Medical Aid > Find documents and certificates. If at any stage, you wish to revoke consent for the sharing of information, you can notify us accordingly. For more information on the Advanced Illness Benefit (AIB), visit our website [www.discovery.co.za](http://www.discovery.co.za) or email [AIB@discovery.co.za](mailto:AIB@discovery.co.za).



## Working to care for and protect you

Our goal is to provide support for you in the times when you need it most.

### How to contact us

Tel (members): 0860 99 88 77, Tel (health partners): 0860 44 55 66

Go to [www.discovery.co.za](http://www.discovery.co.za) to Get Help or ask a question on WhatsApp. Save this number 0860 756 756 on your phone and say "Hi" to start chatting with us 24/7.

PO Box 784262, Sandton, 2146. 1 Discovery Place, Sandton, 2196.

### What to do if you have a complaint

#### 01 | TO TAKE YOUR QUERY FURTHER:

If you have already contacted the Discovery Health 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.

#### 02 | 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 Discovery Health Medical Scheme. You may lodge a query or complaint with Discovery Health Medical Scheme by completing the online form on [www.discovery.co.za](http://www.discovery.co.za) or by emailing [principalofficer@discovery.co.za](mailto:principalofficer@discovery.co.za).

#### 03 | TO LODGE A DISPUTE:

If you have received a final decision from Discovery Health 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](#).

#### 04 | TO CONTACT THE COUNCIL FOR MEDICAL SCHEMES:

Discovery Health 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).

### Your privacy is important to us

We hold your privacy in the highest regard. Our unwavering commitment to protecting your personal information and ensuring the security and confidentiality of your data is clearly outlined in our Privacy Statement. You can view our latest version on [www.discovery.co.za](http://www.discovery.co.za) > Medical aid > About Discovery Health Medical Scheme.