

ADVANCED ILLNESS MEMBER SUPPORT PROGRAMME

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

This benefit guide is to help you navigate the details of the Advanced Illness Member Support Programme (AIMSP). It explains how you are covered on the Discovery Health Medical Scheme Advanced Illness Member Support Programme. The Advanced Illness Member Support Programme (AIMSP) is available to all members across our plans. It is designed to support you through serious illness, helping you feel guided every step of the way.

We help you by:

Coordinating with your healthcare team to make care easier, providing guidance and resources to help you access the support you need.

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
Above Threshold Benefit (ATB)	<p>Available on the Executive, Comprehensive and Priority plans</p> <p>Once the day-to-day claims that you have sent to us add up to the Annual Threshold, we pay the rest of your day-to-day claims from the Above Threshold Benefit, at the Discovery Health Rate or a portion of it. The Comprehensive and Priority plans have a limited Above Threshold Benefit.</p>
Day-to-day benefits	The day-to-day benefits are the available money allocated to your Personal Health Fund, Medical Savings Account, cover from the limited Above Threshold Benefit or defined benefits for day-to-day healthcare services.
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).
Medical Savings Account (MSA)	<p>Medical Savings Account (MSA) You have access to a Medical Savings Account (MSA) at the beginning of each year or when you join the Scheme. You pay this amount back in equal portions as part of your monthly contribution.</p> <p>We pay your day-to-day medical expenses from the money allocated in your MSA. These day-to-day expenses are for general practitioner (GP) and specialist consultations, acute medicine, and radiology and pathology services, among others.</p> <p>You can choose to have your claims paid from the MSA, either at the Discovery Health Rate or at cost. If you have unused money in the account, this will carry over to the next year. If you leave the Scheme or change your plan during the year and have used more of the MSA money than what you have contributed, you will need to pay the difference to us.</p>
Palliative care	Palliative care is an approach that improves the quality of life of patients, helping them and their family face problems associated with life-threatening illness, through the prevention and



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	relief of suffering, the early identification, assessment and treatment of pain and other problems, physical, psychosocial and spiritual.

Access to the Advanced Illness Member Support Programme is voluntary

Joining the programme is completely voluntary, and you're welcome to opt in whenever you're ready. Members with an advanced illness may face many challenges associated with their condition, whether these are physical, social or psychological. Published evidence shows that when a patient connects earlier with the right care teams, this can have a significant impact on the quality of life for the patient and their family both physically and emotionally. A care consultant will proactively contact members to support and help connect them (and their family) to specific healthcare professionals and counsellors who can support them with their advanced illness and quality of life. On acceptance of the member on the programme, the care consultant will authorise specific healthcare services for the member

The Advanced Illness Member Support Programme at a glance

A Dedicated Care Consultant

When you join the programme, you'll be connected with a dedicated care consultant: a trusted companion who listens, understands your needs, and helps you access the care and support that's right for you.

Your consultant will:

- Help you and your family connect with skilled healthcare professionals and counsellors.
- Coordinate and authorise approved healthcare services.
- Support you throughout your care journey, every step of the way.

Members registered for the Advanced Illness Member Support Programme can contact the team by email (AIMqueries@discovery.co.za) for assistance with navigating any of the approved services.

Access to additional information

The care consultant can connect you and your family with information that can support you with any questions you may have or with information that can assist in navigating some of the challenges you or your family may face.

Cover on the Advanced Illness Member Support Programme

The Advanced Illness Member Support Programme pays for services provided by specific healthcare professionals

We understand how important it is to receive the right care when facing a serious illness. That's why the Advanced Illness Member Support Programme gives you access to healthcare professionals who are specially trained to support your comfort, dignity, and quality of life.

These services are covered from your Hospital Benefit at the Discovery Health Rate, ensuring:

- You receive expert, compassionate care from professionals who truly understand your needs.
- Your day-to-day benefits remain available for other healthcare needs.

Basket of Care

The programme includes:

- A consultation with a doctor or nurse who specialises in advanced illness care and quality-of-life support.



- Two counselling sessions for you and your loved ones with a qualified counsellor, social worker, or psychologist trained in health crisis and palliative care support

Care services must be accessed from healthcare professionals who are registered with the Board of Healthcare Funders

We will pay for these healthcare services or treatments as defined in the Basket of Care 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.

- It's important that your healthcare provider uses the correct tariff codes, as they appear on the authorisation letter received, when submitting claims. This helps us make sure your benefits are paid timeously and accurately.
- Get prior approval: Services need to be approved before they take place. Your care consultant will help guide you through this step, so you know exactly what's needed.

We need a diagnostic ICD-10 code on accounts

To help us process your claims as quickly and accurately as possible, it's important that the doctor or care team managing your (or your loved one's) treatment includes the appropriate ICD-10 diagnosis code on every submitted account. If anything is unclear, your care consultant is here to help guide you through the process.

Nominating a person to assist

You can nominate someone you trust to help manage your health plan on your behalf. They'll just need to complete a third-party consent form, available on our website:

Visit www.discovery.co.za under Medical Aid > Manage your health plan > Find important documents and certificates. You can change or withdraw this consent at any time, just let us know.

Access to palliative care benefit

If your treating doctor believes you may benefit from additional palliative care, they can apply for the Advanced Illness Benefit (AIB) on your behalf. This benefit covers medically necessary care based on clinical guidelines and our Scheme rules.

To find out more;

- Visit www.discovery.co.za
- Or email AIB@discovery.co.za.



How to contact us

	Members can call us on 0860 99 88 77 Health partners can call us on 0860 44 55 66
	Go to www.discovery.co.za to get help from our chatbot, Ask Discovery.
	You can ask us a question by just saving the number 0860 75 67 56 on your phone and typing 'Hi' to start chatting with us 24/7.
	You can send us a letter to PO Box 784262, Sandton, 2146
	You can visit our offices at 1 Discovery Place, Sandton, 2196

We welcome any feedback about our service

We would love to hear if there's anything we can improve on or if we have exceeded your expectations. Your feedback helps us serve you better. To give us feedback, you can complete our short *Complaints and compliments form* on the right side of the [Complaints, compliments or disputes page](#) under **Contact us**.

What to do if you have a complaint

1. To take your query further

If you have already contacted Discovery Health Medical Scheme and feel that your query has not been resolved, you can take the next step. Please complete our short online *Complaints and compliments form*. It's on the right side of the [Complaints, compliments and disputes page](#) under section 1, Contact us.

2. To contact the principal officer

If you are still not satisfied with the outcome after following the process in Step 1, you can escalate your complaint to the principal officer of Discovery Health Medical Scheme by choosing one of these options:

- Complete our short online *Contact the principal officer form*. You'll find it on the right side of the [Complaints, compliments and disputes page](#) under section 2, Contact us.
- Send an email to principalofficer@discovery.co.za.

3. To lodge a dispute

If you have received a final decision from the principal officer of Discovery Health Medical Scheme and want to challenge it, you can lodge a formal dispute. You can find more information online about the [Scheme's dispute process](#).

4. To contact the Council for Medical Schemes

Discovery Health Medical Scheme is regulated by the Council for Medical Schemes. You can contact the Council directly at any stage of the complaints process, but we encourage you to follow the steps above before doing so.

The contact details are:

	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 12 32 67
	www.medicalschemes.co.za

Your privacy matters to us

We take your privacy seriously. We're committed to protecting your personal information and keeping it safe and confidential. You can read our full privacy statement anytime at www.discovery.co.za > **MEDICAL AID** > **About Discovery Health Medical Scheme**.