

ADVANCED ILLNESS BENEFIT

DISCOVERY HEALTH MEDICAL SCHEME
2026





Overview

The Advanced Illness Benefit offers you and your loved ones facing an advanced stage of illness comfort and support every step of the way and is available on all Discovery Health Medical Scheme plans.

Palliative care

You receive specialised care focused on your quality of life, whether in the familiarity of your own home or at a trusted hospice facility. Your cover is subject to a defined basket of care and managed care criteria.

A dedicated group of healthcare professionals will work together to support your physical, emotional, and spiritual wellbeing, and walk alongside your loved ones too.

In partnership with the Hospice Palliative Care Association of South Africa

We've partnered with Hospice Palliative Care Association of South Africa to ensure your care is respectful, personalised and centered on what matters most to you.

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	<p>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.</p> <p>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 defined clinical best practices. This ensures that you receive treatment that is expected for your condition and that is clinically appropriate.</p> <p>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.</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).
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

Your treating doctor will need to register you on the benefit. They can do this by completing the application form and emailing it to AIB@discovery.co.za. You can always access the latest version of the form at 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

The AIB provides palliative care when treatment to cure the illness is no longer an option. Once your application is approved, you'll be fully supported through this benefit.

The Advanced Illness Benefit at a glance

Once you're approved for this benefit, you'll have access to coordinated care designed to support you and your family through this stage in a way that prioritises comfort, clarity, and connection.

- **Support from a dedicated care coordinator**
A registered nurse will support and guide you, your family, and your care team, ensuring your care is aligned, appropriate and centered on your unique needs.
- **Personalised support and counselling**
You and your loved ones can access professional counselling to help navigate this time with resilience.
- **Comprehensive home-based services**
Where clinically appropriate, you'll have access to services like oxygen therapy, pain management, and other home-based care, subject to clinical entry criteria and authorisation.
- **Access to limited home nursing and in patient hospice care**
These services are covered for a limited time, based on medical guidelines, clinical entry criteria and authorisation.
- **Access to specialised telephonic support**
Need help with authorisations or claims related to your care? Call us on **011 529 6797** (weekdays during office hours), our team is here for you.
- **We do not pay for frail care**
Frail care, including help with daily living activities, is a general exclusion on all plans and is not included in this benefit.

Your cover on the Advanced Illness Benefit

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

Once you're enrolled, you'll be supported by a dedicated team of professionals, including doctors, nurses, and allied health experts, who follow a structured, pre-approved care plan that's tailored to your individual needs.

These services are paid from your Hospital Benefit at the Discovery Health Rate, and won't affect your day-to-day benefits.

A personalised plan, with ongoing support

Your care plan is built with your quality of life in mind. You have cover for a once-off advanced care planning fee charged by your palliative care doctor. You are also covered for access to continued expert coordination and support as we pay your palliative care doctor a monthly care management fee.

This ensures your care evolves with your needs, offering stability and reassurance throughout your journey.

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



We'll only fund care provided by professionals with valid Board of Healthcare Funders (BHF) registration and appropriate tariff codes.

Palliative care must be medically necessary

The Advanced Illness Benefit covers only care that is medically necessary and aligned with Discovery Health Medical Scheme Rules.

We need the appropriate ICD-10 codes on accounts

To avoid delays in claims processing, all invoices must include the appropriate ICD-10 diagnosis codes.

Please share this with your healthcare team. It helps us process claims efficiently, so your care remains uninterrupted.

Nominating a person to assist you






You don't have to manage this alone

You can authorise someone you trust, like a family member or friend, to assist with managing your benefit cover. Complete the third-party consent form, available here www.discovery.co.za under Medical Aid > Find documents and certificates.

If you ever wish to revoke this consent, please let us know.



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**.