

Advanced Illness Benefit 2026



Who we are

SAB Medical Aid (referred to as 'the Scheme'), registration number 1209, is a not-for-profit organisation, registered with the Council for Medical Schemes. Discovery Health (Pty) Ltd (referred to as 'the Administrator') is a separate company and an authorised financial services provider, registration number 1997/013480/07. We take care of the administration of your membership for the Scheme.

Overview

The Advanced Illness Benefit (AIB) provides members with advanced cancer access to comprehensive palliative care through a multidisciplinary team of healthcare professionals.

The benefit is designed to help manage symptoms, improve comfort, and support your quality of life during treatment and advanced illness.

Care can be provided in the comfort of your own home or at a hospice facility, depending on your healthcare needs and personal circumstances.

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
Day-to-day Benefit	Day-to-day Benefits provide cover for routine healthcare services that do not require hospital admission. You can use these benefits for services such as doctor visits, medication, dentistry, optometry, pathology, and radiology. The benefits available to you depend on your benefit option and the limits that apply to your membership

Terminology	Description
Scheme Rate	This is the rate we pay for healthcare services from hospitals, pharmacies, healthcare professionals and other providers of relevant health services.
ICD-10 code	A clinical code that describes diseases and signs, symptoms, abnormal findings, complaints, social circumstances and external causes of injury or diseases, as classified by the World Health Organization (WHO).
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 ageing 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

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

To register on the Advances Illness Benefit, your doctor needs to complete the *Advanced Illness Benefit and Compassionate Care Benefit application form* and email it to AIB@sabmas.co.za.

The application form is available on our website www.sabmas.co.za

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

This benefit provides funding for palliative care for members with advanced cancer when curative treatment is no longer appropriate and a palliative care plan has been developed to manage symptoms and improve quality of life.

If your application is approved, you will have access to the range of services and support available through the Advanced Illness Benefit.

The Advanced Illness Benefit: Benefits and Support

Members registered on the Advanced Illness Benefit have access to a range of services designed to provide personalised care, comfort, and support during the advanced stages of cancer.

Support from a dedicated care coordinator

Once you are registered on the AIB, a dedicated care coordinator, who is a registered nurse, will contact you or your family. Your care coordinator will work closely with you, your family, and your treating healthcare professionals to help coordinate your care and ensure you receive the support you need.

Personalised support and counselling

You and your family will have access to counselling services to provide emotional support and guidance during this challenging time.

Extensive home-based care

The AIB provides access to a range of home-based palliative care services, including:

- Medical care from doctors trained in palliative care
- Rental of a home oxygen concentrator
- Pain management and symptom control
- Psychosocial support from social workers, counsellors or psychologists trained in palliation

The following services may be available, subject to additional authorisation and clinical entry criteria:

- Home visits from a nurse specialising in palliative care
- Limited home nursing care (excluding frail care)
- Rental or hire of approved medical equipment
- Hospice care at home and/or in-patient units, where available
- Limited radiology and pathology

Access to specialised telephonic support

Members who are registered on the AIB can contact 011 529 6797 during working hours for assistance with AIB related authorisations, oxygen or benefit and claims related enquiries.

Your cover on the Advanced Illness Benefit

The AIB provides cover for healthcare services delivered by a multidisciplinary palliative care team, based on your individual care needs and treatment plan.

Approved services provided by healthcare professionals who form part of your palliative care team are covered according to a defined basket of care and your personalised care plan.

These costs will not affect your day-to-day benefits and will be paid up to the Scheme Rate from the Major Medical Benefit. Members on the Essential Option are covered up to the limited Overall Annual Limit.

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

To access benefits through the Advanced Illness Benefit (AIB), your application must be approved, and you must use healthcare professionals who are registered with the Board of Healthcare Funders (BHF) and have a valid BHF practice number. Your healthcare professionals must also use the appropriate tariff codes when submitting claims.

We need the appropriate ICD-10 codes on accounts

To ensure palliative care claims are processed and paid correctly, all accounts must include the relevant ICD-10 (diagnosis) code. The ICD-10 code helps the Scheme identify the condition being treated and ensures the claim is paid from the correct benefit.

To avoid delays in paying healthcare professionals, please make sure that the healthcare professionals involved in your treatment, or your loved one's treatment, are aware of this requirement and include the correct ICD-10 code on all accounts submitted to the Scheme.

Nominating a person to assist you

If you would like someone to help you manage your SABMAS membership and benefits, you can nominate a trusted person by completing the *Permission to make certain information available to a third-party* form. This form is available on the SABMAS website at www.sabmas.co.za.

This allows SABMAS to share your membership and benefit information with the person you have nominated.

If you no longer want SABMAS to share your information with the nominated person, you can withdraw your consent at any time by notifying us.

Contact us

You can contact our Customer Care Centre on 0860 002 133 or visit our website at www.sabmas.co.za for more information.

Complaints process

You may lodge a complaint or query with SAB Medical Aid directly on 0860 002 133 or address a complaint in writing directly to the Principal Officer. If your complaint remains unresolved, you may lodge a formal dispute by following the Scheme's internal dispute process.

Members, who wish to approach the Council for Medical Schemes for assistance, may do so in writing to: Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 or email complaints@medicalschemes.co.za. Customer Care Centre: 0861 123 267 / website www.medicalschemes.co.za.