

Pre-Advanced Illness Support Programme 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 Pre-Advanced Illness Support Programme is available to members on the Comprehensive and Essential Options. It is a proactive programme aimed at providing an extra layer of support to members living with a serious illness, other than cancer.

The purpose of the programme is to engage members and their family, to connect them with a care team that includes healthcare professionals and counsellors trained to support those with advanced illness.

About some of the terms we use in this document

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

TERMINOLOGY	DESCRIPTION
Day-to-day benefits	Day-to-day benefits provide cover for day-to-day 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.
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	This is a clinical code that describes diseases, 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. This includes the prevention and relief of suffering, the early identification and impeccable assessment and treatment of pain and other physical, psychosocial and spiritual problems.

Access to the Pre-Advanced Illness Support Programme is voluntary

Members with an advanced illness may face many challenges associated with their condition, whether 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 them and their family, both physically and emotionally.

The Pre-Advanced Illness Support Programme: Benefits and Support

Members registered on the Pre-Advanced Illness Support Programme have access to a range of services designed to provide personalised care, comfort, and support during the advanced stages of illness.

Support from a care consultant

Once registered on the programme a dedicated care coordinator will assist members by connecting them and their family to specific healthcare professional and counsellors, who can support them with their advanced illness and managing their quality of life.

The dedicated care coordinator can also assist in navigating benefits and guiding members with information on services they may need. Members registered for the Pre-Advanced Illness Support Programme can contact the team by sending an email to aimqueries@sabmas.co.za for assistance.

Basket of services

Members who are registered on the programme will have access to the following as part of the programme:

- A consultation with a specific doctor or registered nurse trained in managing advanced illnesses or palliation.
- Two counselling sessions for the member, which may include their family, with a social worker, registered counsellor or psychologist. These healthcare professionals have an interest or training in health crisis support or palliative support.

Access to additional information

The care coordinator can provide you and your family with information, guidance, and resources to help you better understand your condition and the support available to you. They can also help answer your questions and assist you in navigating some of the challenges you may face during your healthcare journey.

Cover on the Pre-Advanced Illness Support Programme

The Pre-Advanced Illness Support Programme provides cover for services provided by specific healthcare professionals.

We cover services from healthcare professionals with specialised training in palliative and supportive care for people living with an advanced illness. These services are provided according to your approved benefits and personalised care plan, helping you receive the right support at the right time.

The approved services provided through this programme will not use your day-to-day benefits.

Approved costs are paid from the Major Medical Benefit at the Scheme Rate. For members on the Essential Option, cover is available up to the limited Overall Annual Limit per family per year.

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

To access benefits through the Pre-Advanced Illness Support Programme, 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 a diagnostic ICD-10 code on accounts

To ensure your 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

Access to palliative care

Members living with an advanced illness who need additional support and access to palliative care benefits may apply for cover through the Compassionate Care Benefit. Applications are made in consultation with the member's treating healthcare professional.

Approval is subject to a clinical review and the programme's entry criteria. This helps ensure that members who meet the requirements receive the most appropriate care and support for their needs.

Nominating a person to assist members

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.

How to 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