

ADVANCED ILLNESS MEMBER SUPPORT PROGRAMME

2026



Medical Aid Scheme



Who we are

TFG Medical Aid Scheme (referred to as 'the Scheme'), registration number 1578, 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 Member Support Programme (AIMSP) is a proactive programme aimed at providing an extra layer of support to members living with a serious illness. 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 members with advanced illness.

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
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).
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.

Administered by



Access to the Advanced Illness Member Support Programme is voluntary

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

Members will have access to the following:

- **Support from a care consultant**

A care consultant will assist members in connecting them (and their family) to specific healthcare professionals and counsellors who can support them with their advanced illness and managing their quality of life. The care consultant can also assist in navigating benefits and guiding members with information and services they may need. Members registered for the Advanced Illness Member Support Programme can contact the team by email (aimqueries@tfmedicalaidscheme.co.za) for assistance with navigating any of the approved services.

- **Basket of services**

Registered members and their family will have access to the following:

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

- **Access to additional information**

The care consultant can connect the member and their family with information that can support them with their questions or with information that can assist in navigating some of the challenges they 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 will pay for healthcare services provided by healthcare professionals with specific training in managing quality of life and palliation for members with an advanced illness, according to the benefit approval and the agreed individual member care plan.

These costs will not affect the member's day-to-day benefits. We will pay these costs at the Scheme Rate from the Hospital Benefit.

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 long as the application is approved and members use appropriately registered healthcare professionals (with a valid Board of Healthcare Funders [BHF] registration number) who use valid tariff codes for the healthcare service or treatment.

We need a diagnostic ICD-10 code on accounts

All accounts must have a relevant and correct ICD-10 code (diagnosis code) for us to pay it from the correct benefit. To make sure there is not a delay in paying the healthcare professionals' accounts, members must please notify the team managing their treatment (or their loved one's treatment) about this requirement.

Nominating a person to assist members

Where the patient chooses to nominate someone to assist them with managing their benefit plan, they can complete a third party consent form. Up-to-date forms are always available on www.tfgmedicalaidscheme.co.za under Find a document > Information guides. If, at any stage, patients want to revoke consent for the sharing of information, they must please notify us accordingly.

Access to palliative care

Members with an advanced illness, who require additional support and benefits for palliative care, may apply for cover through the Advanced Illness benefit (AIB) in consultation with their treating provider. Cover is subject to review and clinical entry criteria. Up to date benefit guides are always available on www.tfgmedicalaidscheme.co.za under Find a document > Information guides.

For more information on the Advanced Illness Benefit (AIB), visit our website www.tfgmedicalaidscheme.co.za or email aimqueries@tfgmedicalaidscheme.co.za



Contact us

You can call us on **0860 123 077** or visit www.tfgmedicalaidscheme.co.za for more information.

Complaints process

You may lodge a complaint or query with TFG Medical Aid Scheme directly on **0860 123 077** or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following TFG Medical Aid Scheme's internal disputes process.

You may, as a last resort, approach the Council for Medical Schemes for assistance. Council for Medical Schemes Complaints Unit, Block A, Eco Glades 2 Office Park, 420 Witch-Hazel Avenue, Eco Park, Centurion, 0157 / 0861 123 267 / complaints@medicalschemes.co.za | www.medicalschemes.co.za