

HIVCare Programme 2025

Who we are

The Anglovaal Group Medical Scheme (referred to as 'the Scheme'), registration number 1571, is a non-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

This document gives you information about the Scheme's HIVCare Programme. It explains your cover for HIV- and AIDS-related hospital admission and HIV Medicine. We also give you information on the doctor consultations and laboratory tests and x-rays we cover.

Some of the commonly used terms we use in this document

There are a number of other terms we refer to in the document that you may not be familiar with. We give you the meaning of these terms:

Terminology	Description
Chronic Drug Amount (CDA)	The CDA is a maximum monthly amount we pay up to for a medicine class. This applies to medicine that is not listed on the medicine list (formulary). The Chronic Drug Amount includes VAT and the dispensing fee.
Day-to-day benefits	These are the funds available in the Medical Savings Account or Insured Procedures benefit.
Shortfall	The Scheme pays service providers at a set rate, the Scheme Rate. If the service providers charge higher fees than this rate, the member will have to pay the outstanding amount from his or her pocket.
Scheme Health Rate	This is the rate that the Scheme sets for paying claims from healthcare professionals.
Payment arrangements	We have payment arrangements in place with specific specialists to pay them in full at a higher rate.

The HIVCare Programme at a glance

What is HIV?

HIV (Human Immunodeficiency Virus) is a virus that attacks the body's immune system. There is currently no cure for HIV, however with access to effective HIV prevention, early diagnosis and treatment and care it can be managed.

If HIV is not treated it can progress to AIDS.



What is AIDS?

AIDS (acquired immunodeficiency syndrome) is an advanced stage of HIV. This is where HIV is on final stage of progression to AIDS.

Signs and symptoms of HIV and AIDS

The only way to know if you are HIV positive is by going for an HIV test that is done by a qualified health care professional.

The signs and symptoms of HIV differ depending on the stage of infection.

After few weeks of being infected, a person might have or experience the following symptoms:

- Fever
- Headache
- Rash
- Sore throat

As the infection progressively weakens the immune systems, a person might have the following signs and symptoms:

- Swollen lymph nodes
- Weight loss
- Fever
- Diarrhea
- Cough

A well-managed chronic condition equals to Healthy Life.



Five Key Pillars to make your HIV Journey a Success.

1

Protect your family and your partner against HIV and AIDS

If tested positive for HIV, you can protect your family and loved ones against HIV virus by doing the following:

- Not sharing used or unsterilized needles
- Use condoms every time you have sex.
- Continue taking your HIV medicines as prescribed by your doctor.
- If your partner is not on treatment, advise her or him to have a conversation with the Health Care provider about taking PrEP (Pre-Exposure Prophylaxis).

2

See your GP regularly

Having a doctor who you trust and see regularly will help ensure that your condition is well managed. Your doctor will discuss your medicine and blood test results with you. You should also ask your doctor any questions you may have about your chronic condition.

3

Take your medication

Taking your medicine as prescribed by your doctor will help you live a long and healthy life. Here are some of the benefits of taking your HIV medicine as prescribed by your doctor:

Your viral load will be suppressed, meaning your body has very low levels of the virus (less than 200 copies of HIV per milliliter of blood).

Your CD4 count will increase which means that your immune system is getting stronger.

The virus will grow slower. If you skip your doses or do not stick to your medicine routine, you will give the virus a chance to grow quicker, meaning you may get sick or infect your loved ones.

4

Go for Viral load test regularly

Viral load means the amount of virus that the infected person has in their blood. A low viral load shows that an HIV treatment is working, while a high viral load shows that you are not taking your HIV medicine as you should, or the virus is becoming resistant to the medicine. It is important to keep going for viral load testing, as this can help your doctor to identify any potential issues early on. If a viral load test shows that your body is not responding well to the medicine, your doctor can immediately change your treatment. You need to go for viral load testing at least twice a year.

5

Live a healthy lifestyle

Living a healthy lifestyle is very important as it can help you prevent other chronic diseases and long-term illness. How to improve your lifestyle:

Eating a well balanced diet can strengthen your immune system and help you maintain a healthy weight.

Regular exercise can help you lower your risk of developing other chronic conditions such as diabetes and cardiovascular disease.



You have access to clinically sound and cost-effective treatment

The Scheme base the HIVCare protocols on the Southern African HIV Clinicians' Society and South African Department of Health guidelines. Approval of HIV-related services is subject to Prescribed Minimum Benefits guidelines and your benefits.

We deal with each case with complete confidentiality

Our HIV healthcare team respects your right to privacy and will always deal with any HIV- and AIDS-related query or case with complete confidentiality.

No overall limit for hospitalisation for members who register on the HIVCare Programme

For members who register on the HIVCare Programme, there is no limit to the hospital cover. Subject to preauthorisation and Anglovaal Group Medical Scheme rules.

Anglovaal covers a specified number of consultations and HIV-specific blood tests for your condition

For members who are registered on the HIVCare Programme, we pay for four GP consultations and one specialist consultation for the management of HIV.

The Scheme also pays HIV-specific blood tests for members who are registered on the HIVCare Programme. These tests are a measure of the extent of the HI virus and are instrumental in managing the patient's response to treatment. The specific tests are listed in the *Benefits* as shown below.

HIV drug resistance test

You do not automatically qualify to have this test covered from the Scheme's risk benefits, authorisation for the test is required. Authorisation is needed for requests for tests done in-hospital and out-of-hospital.

The authorisation process is used to manage risk to ensure that you receive best-practice HIV care, based on clinical evidence, to ensure optimal quality of care and health outcomes. It is important that the authorisation process be followed for every request.

If you have not registered on the HIVCare Programme, the test costs will be paid from your available day-to-day benefits. If you have run out of funds, you must pay for these costs yourself.

Cover for antiretroviral medicine from our HIV medicine list up to Scheme Rate

Members who test positive for HIV have cover for antiretroviral medicines that are on our HIV medicine list (formulary). This includes treatment for prevention of mother-to-child transmission, treatment of sexually transmitted infections and HIV-related (or AIDS-defining) infections. We will fund for supportive medicine whose conditions meet our requirements for cover (clinical entry criteria). Our case managers will coordinate HIV medicine applications and monitor the member's use of antiretroviral treatment to ensure the treatment is effective.

For preventive treatment in case of sexual assault, mother-to-child transmission, trauma or workman's compensation, no waiting periods apply to preventive medicine for HIV. Cover is subject to national treatment guidelines and benefit confirmation. Members do not need to register on the HIVCare Programme for this preventive treatment.

Getting the most out of your benefits

Register on the HIVCare Programme to access comprehensive HIV benefits

You need to register on the Anglovaal HIVCare Programme to access the benefits available on the Anglovaal HIVCare Programme. Call us on **0860 100 693** or email HIV_Diseasemanagement@avgms.co.za to register.

The HIVCare team will only speak to you as the patient or your treating doctor about any HIV-related query.

Use approved medicine on our medicine list

The Scheme does not cover experimental, unproven or unregistered treatments or practices.

You have full cover if your healthcare provider charges the Scheme Medication Rate. For clinically appropriate ARV medicine that is not on the list, we will pay up to a set monthly amount (Chronic Drug Amount). Medicine not listed on the supportive formulary is paid up to the Reference Price. You will be responsible to pay any shortfall from your pocket for medicines not on the list or if the pharmacy charges more than the Scheme Medication Rate.

Get your Medicine from a healthcare provider who is part of our network

Dis-Chem- Direct is the preferred provider for dispensing antiretroviral medicines.

Use a healthcare provider who participates in our payment arrangements

If the GP, specialist or other healthcare provider participates in our payment arrangements, we will pay the account up to the agreed rate.

If you don't use a healthcare provider who participates in our payment arrangements, you will be responsible for any shortfall between what the provider charges and what the Scheme pays.

Tell us about where you'll be having your treatment and who your treating doctor is and we'll confirm if the healthcare provider participates in one of our payment arrangements. If you choose to have your treatment at a provider who is in one our payment arrangements, there will be no shortfall in payment. Remember that any plan benefits still apply in this case.

Discovery Health MaPS (Medical and Provider Search) on www.avgms.co.za helps you find Medical services and providers where you will be covered without a co-payment.



Take your HIV medicine as prescribed and send test results when we ask for them

We will only fund your HIV treatment if it has been approved and you remain compliant with your treatment plan. Once you've registered on the HIVCare Programme, you'll need to send us follow-up tests, when we ask for them, for us to assist you in the ongoing management of your condition.

Prescribed Minimum Benefits (PMBs) cover

The Prescribed Minimum Benefits are guided by a set list of medical conditions as defined in the Medical Schemes Act of 1998. These conditions include 270 defined diagnoses and their associated treatments, as well as 27 chronic conditions.

All Medical schemes in South Africa have to include Prescribed Minimum Benefits in the health plans they offer to their members. There are, however, certain requirements that a member must meet before he or she can benefit from Prescribed Minimum Benefits.

These are the requirements that apply to access Prescribed Minimum Benefits

- Your condition must be part of the list of defined conditions for Prescribed Minimum Benefits. You may need to send us the results of your medical tests and investigations that confirm the diagnosis for your medical condition.
- The treatment you need must match the treatments included as part of the defined benefits for your medical condition.
- You must use a doctor, specialist or other healthcare provider that has negotiated a specific payment arrangement with the Scheme. There are some cases where this is not necessary, for example a life-threatening emergency.

HIV infection is classified as a Prescribed Minimum Benefit condition for members who qualify for cover. However, only certain treatment protocols are available for funding from this benefit.

More information on our approach to Prescribed Minimum Benefits is available on www.avgms.co.za.

Your doctor can appeal for additional cover

We cover certain basic out-of-hospital treatments related to HIV infection as a Prescribed Minimum Benefit. You can ask for additional cover if your condition requires this through an appeals process. Once we have approved the additional cover, we will pay the claims for these treatments in full, if your doctor participates in one of our payment arrangements. You may be responsible to pay part of the claim if your doctor does not participate in one of our payment arrangements.

We pay all other out-of-hospital treatments from the available funds in your day-to-day benefits.

Benefits available for your HIVCare management

Hospital admissions

Cover for all costs while you are hospitalised is not automatic. When you know you are going to hospital, you need to tell us beforehand. You must preauthorise your admission to hospital at least 48 hours before you go in. Please phone our Hospital Services on **0860 100 693** and follow the prompts to obtain approval.

When you contact us, please have specific information about your procedure and admission available, so that we are able to assist you.

GP and specialist consultations

For members who have registered on the HIVCare Programme, we pay for four GP consultations including one specialist's consultation for HIV for each person for the year. We may pay more consultations including pediatricians, if required.

If you haven't registered, we pay the consultation costs from available funds in the day-to-day benefits. We pay these claims up to the Scheme Rate. You will be responsible to pay any shortfall from your pocket.

HIV antiretroviral and HIV-supportive medicine

We cover approved Medicine not on our HIV medicine list up to a set Chronic Drug Amount (CDA). You will be responsible to pay any shortfall from your pocket. We cover approved medicine in full up to the Scheme Rate if the medicine is on the supportive formulary. Medicine not listed on the formulary, will be covered up to the Reference Price. You may be responsible for a co-payment.

Members have cover of up to R660 per person per year for the multivitamins and vaccination shown below. Flu vaccinations will be paid from the Screening and Prevention Benefit.

Medicine name	NAPPI code
Multivitamin forte	715460001
Multivitamin orange	838500005
Multivitamin	799173002
Heberbio hbv sgl dose 1ml adult	701659001
Euvax b vial 1ml	713048001

HIV-monitoring blood tests

For members registered on the HIVCare Programme, we cover the following blood tests, up to the Scheme Health Rate:

Test	Number of tests we cover for each person a
CD4 count	4



Viral load	4
ALT	3
Full blood count (FBC)	4
Fasting lipogram	1
Fasting glucose	1
Urea and electrolytes (U&E) and creatinine	2
Liver function test (LFT)	1
HIV drug resistance test (genotype)	1 (we only cover this test if we have approved funding before the test is done)

For members not registered on the HIVCare Programme, we pay the test costs from available funds in the day-to-day benefits, if available.

Contact us

Tel: **0860 100 693** • P O Box 652509, Benmore, 2010

Complaints process

You may lodge a complaint or query with Anglovaal Group Medical Scheme directly on **0860 100 693** or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Anglovaal Group Medical Scheme's internal disputes 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.