



What to do if you are HIV-positive

Who we are

Bankmed (referred to as 'the Scheme'), registration number 1279, 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) which takes care of the administration of your membership for the Scheme.

Overview

It might be difficult to appreciate this now, but finding out that you are HIV-positive puts you in a position where you can start to take constructive steps towards looking after your health for the future.

Testing positive for HIV does not always mean that you have AIDS. Many people who test positive for HIV do not get the symptoms of AIDS for eight to 10 years or even longer, after being infected by the virus.

People who are HIV-positive who are empowered with the right attitude and the right information can live normal, productive lives. With a global understanding of HIV, one can hope that discrimination and misunderstanding of the condition can be removed.

Modern technology and research has made it possible to understand that HIV is not a death sentence. HIV can be considered a chronic condition and, with the right management, one is able to survive for a long time.

Understanding what an HIV-positive test means

You are infected with HIV	✓
You should still look after yourself to enjoy a long healthy lifestyle	✓
You must avoid infecting someone else	✓
You must get vaccinated to prevent diseases such as flu	✓

You do not have to tell anyone that you are HIV-positive

Not everyone needs to know that you are HIV-positive. Who you decide to tell depends entirely on you. It will help to tell the people who you know you can rely upon for care and support throughout your treatment.

You may want to confide in a close friend, family member or a minister of your church for support to help you deal with the issues you face when being diagnosed as HIV-positive. Counsellors and other Healthcare Professionals can also offer support to HIV-positive people or you may be comfortable speaking to a traditional healer or faith healer about how you feel.

It really isn't important who you speak to – but it should be someone you can trust and who will support you. You first need to strengthen your mind and support structures. Then work on strengthening your immune system to fight the disease! Remember, you don't need to be ashamed – anyone can be HIV-positive.

HIV Programme

Choosing to register on Bankmed's HIV Programme is the first positive step for any member living with HIV. The programme's dedicated nurses and doctors will work with you and your doctor to make sure the treatment you receive is the best and is in line with the most up-to-date treatment guidelines.

What the HIV Programme offers

- Complete confidentiality
- A dedicated support team managed by medical professionals experienced in HIV treatment
 - Specific education material about living with HIV and AIDS
 - Ongoing treatment including: HIV medication (antiretrovirals) from our HIV medicine lists (formularies) and no overall limit for hospitalisation
- Latest information on the management of HIV and AIDS

Contact us on 0800 BANKMED (0800 226 5633) to have your questions about HIV and AIDS answered, or if you need to speak to someone about your condition and the Programme, as well as any related questions or concerns you may have.

Understand how you are feeling

There is no right or wrong way to behave when you find out you are HIV-positive. While the diagnosis of HIV is the same, your reaction to the diagnosis is unique and nobody reacts in the same way. Don't think you have made a mistake should you react to your diagnosis differently to the way somebody else has.

Knowing that you are not the only person going through what you're experiencing might also be helpful. In fact some people find that meeting other HIV-positive people and sharing information.

It is important to remember through all of this that it is vital for you to start getting information and medical care so that you can stay healthy and have a long and productive future.

Take charge of your health

Visit a Healthcare Professional or clinic for a check up as soon as you find out that you are HIV positive. You need to go for regular visits so your Healthcare Professional may conduct tests to measure the level of immune suppression and the amount of circulating virus in the blood. These tests are necessary to determine your body's ability to fight the virus. This is also the perfect opportunity to identify any problems and get the correct



treatment at an early stage.

It is important to understand medical terminology

You may hear lots of medical terms you don't understand. Always ask your Healthcare Professional (doctor, nurse, pharmacist or trained HIV counsellor) to explain anything you don't understand. You can also ask for written information if you still have questions or are unclear.

Blood tests done during your visits

There are two key blood tests used to see how HIV is affecting your immune system. These are called CD4 count and viral load tests.

CD4 count	<p>CD4 cells are a special type of white blood cell and their function is to protect the body against infection and disease. A CD4 count is a measure of the circulating CD4 cells in your blood count. The more you have, the stronger your immune system is.</p> <p>The normal CD4 count for someone without HIV is usually between 500 and 1 600. Bankmed will approve antiretroviral treatment for a person whose CD4 count is 500 or below or for those who have specific AIDS-defining conditions.</p>
Viral load	<p>Viral load is a measure of the amount of the circulating virus in the blood. It shows how active the virus is in your body. The more HIV in your system, the quicker your CD4 count drops. The viral load is used as a measure of how well HIV medications are working once you begin treatment</p>

Keep a close watch on your health between check ups

Some diseases linked to HIV and AIDS have early warning signs. If you know what to look out for, you may prevent the development or advancement of serious disease.

If you are worried about any changes in your body, discuss this with your Healthcare Professional as soon as possible. Rather be safe in your awareness about your body. Ask your Healthcare Professional for the latest HIV-related information and developments to help you keep up-to-date.

Tips for living with HIV

✓	Practice safe sex	<ul style="list-style-type: none"> • It is important to prevent passing HIV on to others • Find out about safe sex. Use a condom every time you have sex • This will prevent sexually transmitted infections and reinfection
✓	Take care of your health	<ul style="list-style-type: none"> • Eat a variety of healthy foods • Be physically active as much as possible • Stop smoking • Avoid alcohol • Get enough rest • Get early treatment when you are sick • Only take medication given to you by a registered Healthcare Professional
✓	Eat healthy to help your body fight diseases	<ul style="list-style-type: none"> • Eat a lot of fresh fruit and vegetables • Eat wholegrains like samp and brown bread • Avoid junk food like hamburgers and high-fat foods



		<ul style="list-style-type: none"> • Drink lots of water • Keep your cooking and eating areas clean • Store food in a cool place away from flies
✓	Have a positive attitude	<ul style="list-style-type: none"> • Set goals in life • Believe in yourself • Look at the positive side of things • Know your strengths and weaknesses
✓	Get support	<ul style="list-style-type: none"> • Support can come from family, friends, support groups and trained counsellors • Find out more about services that offer HIV and AIDS support in your area

Disclaimer

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Complaints process

You may lodge a complaint or query with Bankmed Medical Scheme directly on 0800 BANKMED (0800 226 5633) or address a complaint in writing directly to the Principal Officer. Should your complaint remain unresolved, you may lodge a formal dispute by following Bankmed 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 via e-mail at complaints@medicalschemes.com. Customer Care Centre: 0861 123 267/website www.medicalschemes.com

