

# MiHIV Protect

## Protect Your Family

### Why do I need MiHIV Protect?

The risk of accidentally being infected with HIV/AIDS is very high since the disease can be contracted in so many ways. Various traumatic events such as blood transfusion, rape, motor vehicle accidents, use of needles for injections, sports injuries, injuries on duty and so forth, are possible causes for accidental infection.

The HIV Prevention Program will ensure you have peace-of-mind knowing that each member of your family has access to professional and readily available services should they be exposed to HIV/AIDS.



## What am I covered for?

1. Two incidents per policyholder per annum
2. Two consultations by a doctor
3. Two blood tests per incident. The initial blood test (HIV Elisa) will determine a patient's HIV status at the time of the exposure. Should the patient test HIV positive no anti-retroviral treatment will be given. If, however, the patient is HIV negative then the 3-day starter pack will be supplied and the procedures explained to the patient for the usage of the medicine
4. Medicine being:
  - 3-day starter pack of anti-retroviral medication
  - In the event of sexual exposure, standard medication for the prevention of sexually transmitted infections (STIs), if required
  - In the event of sexual exposure, morning-after pill (to prevent pregnancy), if required
  - 28-day treatment protocols
5. A follow-up blood test after 3 months
6. Ongoing phone-in counselling service
7. Lifelong advice will be offered to the patients and their doctors who phone in

**Cover is limited to incidents within the borders of South Africa.**

## Who is covered?

### Which of my family members are covered?

- You, the policyholder
- Your spouse
- You and your spouse's biological children (who are under 21 years old)

Should the patient be HIV positive on the initial test, then it will be suggested that the patient see his/her doctor as soon as possible and that the doctor contacts the MiWay Call Centre to establish the type of assistance that they will be able to offer in the future.

## What am I not covered for?

If the patient requires emergency evacuation it will be arranged. However, **the patient will be liable for this cost.**

Should there be any trauma that requires surgical or other procedures, this will not be covered by the programme and will be explained to the patient in advance, as well as to the attending medical officer. The patient can pay for this him/herself, can claim it from his/her medical scheme or can be referred to a government trauma centre.

MiWay Call Centre

**0860 64 64 64**

# ACCIDENTAL EXPOSURE

Patient contacts  
Call Centre  
0860 64 64 64

Verification  
Process

Patient is directed to the nearest doctor, hospital  
or treatment facility

Patient's HIV status is established

**HIV POSITIVE**

**HIV NEGATIVE**

Patient treated  
for STIs, and  
"Morning After  
Pill" provided

Patient treated  
for STIs, and  
"Morning After Pill",  
prophylactic and anti-  
retroviral treatment  
provided

**HIV POSITIVE**

Patient re-tested after  
3 Months

**HIV NEGATIVE**  
File is closed

Patient advised to have his/her doctor contact  
the Call Centre to determine future treatment  
and assistance to be offered through a  
specialist panel of doctors

Lifelong advice provided to the patient  
and doctor on phone-in

**miway**.co.za  
rewards your way

**0860 64 64 64**

[www.miway.co.za](http://www.miway.co.za)

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