



## ISSUE 3 NEWSLETTER

MAY/JUNE/JULY 2018

Dear member

Did you know that the PG Group Medical Scheme offers a separate benefit for managing the costs associated with HIV/AIDS? The reality is that this condition requires a significant amount of medical resources for the long-term management of patients. Due to the nature of these conditions, it is imperative that you register on the Scheme's managed care programmes, so that you will receive the best and most appropriate cover to protect you financially in the event of a medical emergency.

In this edition of our newsletter, we discuss the Scheme's HIV/AIDS programme offered via LifeSense in more detail. We explain the term serodiscordant couples and inform you of the annual review of reference pricing for chronic medication, which may result in an increase in co-payments.

We welcome any suggestions that you may have on articles or member benefits you would like to see published in future newsletters. Please send your suggestions to the Scheme Manager, Eugene Eakduth, by fax to 0861 64 77 75 or by email to [eugene.eakduth@momentum.co.za](mailto:eugene.eakduth@momentum.co.za).

Yours in health ...

## HIV/AIDS

HIV stands for human immunodeficiency virus, which is the virus that causes HIV infection. The abbreviation HIV can refer to the virus or to HIV infection. AIDS stands for acquired immunodeficiency syndrome and is the most advanced stage of HIV infection.

The HIV virus attacks and destroys the infection-fighting cells of the immune system. Due to the loss of these cells, it becomes difficult for the body to fight infections and certain cancers, and without treatment, HIV gradually destroys the immune system and advances to AIDS.

The Scheme encourages you to check your HIV status by performing an HIV test, which is covered from your insured, wellness benefit. This benefit is available to individuals from the age of 15 years and older. We encourage you to get the best possible care if you are diagnosed as HIV positive, by registering onto the Scheme's HIV/AIDS Disease Management Programme via LifeSense. We believe that the key to living with HIV/AIDS includes:

- frequent immune monitoring
- quick and effective treatment for opportunistic infections
- specialist medical care and antiretroviral medication (ARVs).

The above services are all possible once you have registered on the programme.



# LifeSense HIV/AIDS Disease Management Programme

## What is the programme about?

This programme has been developed by qualified doctors and medical professionals, who specialise in the treatment and management of people living with HIV/AIDS. The purpose of the programme is to assist you to maintain ARV adherence, to help you overcome any barriers that may prevent adherence, coordinate and centralise your HIV healthcare providers and treatment records, and to ensure that you are able to live a healthy and productive life.

## What does the programme offer?

- counselling by experienced case managers
- advice on lifestyle management
- referral to healthcare providers, who are specialists and experienced in the treatment and management of HIV/AIDS.

## What medical benefits am I covered for when I join the programme?

- HIV monitoring blood tests
- doctors' consultations
- ARV medication delivered at an address of your choice
- if you are pregnant, treatment for yourself and your baby
- post-exposure prophylaxis (PrEP) medication to prevent HIV infection if you are exposed to blood or body fluids
- management of tuberculosis for those who need it (as per the Scheme rules)
- if you are not responding adequately to the treatment and can prove compliance with the therapy, the treatment will be altered on recommendation of our clinical professionals and your doctor.

## How do I register on the programme?

- You and your beneficiaries can contact LifeSense on 0860 50 60 80 to verify if you qualify for HIV/AIDS benefits.
- Once you have confirmed that you do qualify, visit a doctor of your choice and request him or her to complete the application form as part of the initial examination.
- The completed application form can be emailed to results@lifesense.co.za or faxed to 0860 80 49 60.
- Based on the completed application form and blood results, a medication treatment plan will be approved by our medical advisor and your medication will be delivered to your preferred address.

## Confidentiality:

The LifeSense Disease Management Programme maintains **100% confidentiality** regarding your or your beneficiaries' HIV status. Anything you share with LifeSense will be handled with the utmost **confidentiality** and will never be shared with your employer, colleagues or family members without your consent.

Over the years, LifeSense has managed to achieve significant outcomes with members who had the courage to join the programme. It is imperative that pregnant females, who test HIV positive during their pregnancy, or are already aware of their HIV status when they fall pregnant, inform us as soon as they are diagnosed. This will prevent mother-to-child transmissions.

## What are serodiscordant couples?

The definition of serodiscordant couples is two people (one HIV positive and the other HIV negative), who are in an ongoing, sexual relationship in which both partners have tested for HIV and there has been full disclosure of their HIV status.

### • Is it possible to test negative for HIV even if my sexual partner has tested positive?

Yes, it is possible for you to be HIV negative and for your partner to be HIV positive – this is known as a serodiscordant couple.

### • How can I be negative if my sexual partner is positive?

There are many factors that determine whether or not someone becomes infected with HIV:

- measuring the amount of the virus in your partner's blood: this is determined by having the HIV-positive partner's viral load tested. If the viral load is undetectable (<50 copies/mL), the risk of transmission of the virus is significantly reduced.

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- unprotected intercourse: particularly if you do not know what your partner's viral load is. If this is the case, ensure that a condom is used at all times.
- receptive, anal sex carries the highest risk of HIV transmission.
- presence of other sexually transmitted infections in your partner: not only does this increase your risk of being infected with HIV, but also contracting the other sexually transmitted infections.
- **My partner is HIV positive and I am HIV negative – what now?**
  - Regular and correct use of condoms is encouraged, as well as getting tested regularly for HIV.
  - Consider using PrEP.
  - Ensure that your partner adheres to taking his or her medication on a daily basis, as this will ensure that the viral load remains undetectable and reduces the risk of transmission.
  - Encourage your HIV-positive partner to contact LifeSense and join the programme.
- Registering on the programme offers the following benefits:
  - LifeSense will assist with the chronic authorisation of ART.
  - LifeSense also offers counselling & support to you and your partner, as well as adherence monitoring.
  - When ART is taken exactly as prescribed, the viral load will remain undetectable. This is good for your partner's health and will lower your risk of becoming infected.
- **Can serodiscordant couples fall pregnant?**  
Serodiscordant couples can fall pregnant safely and have HIV-negative children. It is important to talk to your doctor about what can be done to lower the risk of transmission of HIV to the uninfected partner and baby.

Source: LifeSense



## LIFESENSE DISEASE MANAGEMENT YOUR FIRST CHOICE IN HIV MANAGEMENT

Counselling provided by experienced Case Managers • Confidential Support  
Advice on lifestyle management • Access to treatment • Professional care



0860 50 60 80 • [www.lifesensedm.co.za](http://www.lifesensedm.co.za) • [results@lifesense.co.za](mailto:results@lifesense.co.za)

### Chronic medication benefit: Reference price annual review

The Scheme uses reference pricing to manage the cost of chronic medication. Reference prices are the maximum amounts that the Scheme will pay for chronic medication. The reference prices for chronic medication are reviewed annually and in some cases, your chronic medication may incur a co-payment, due to the increase in cost of the particular medication, as determined by the Council of Medical Schemes.

#### So what does this mean for you and when will it take effect?

You have the option to select medication that is priced in line with the Scheme's reference price for that particular medication. Alternatively, you may choose to use medication that is priced above the reference price and be responsible for paying the difference between the reference price medication and the more expensive medication in the form of a co-payment. The implementation of the new reference pricing will take effect on 1 July 2018.

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### What can you do to avoid a co-payment?

Should you wish to change your medication, please discuss the alternative with your doctor to ensure that you receive the most appropriate medication and do not incur unnecessary co-payments. If you choose to remain on the existing, more expensive product when a clinically appropriate alternative is available, you will incur a co-payment.

### What else can you do?

Should you have any questions or wish to discuss your options with a consultant, please contact the Medicine Risk Management Department for further assistance on Tel 0860 00 50 37 or send an email to [pggmr@mhg.co.za](mailto:pggmr@mhg.co.za).

## Help us to report fraud, waste and abuse

**We need your help to stamp out fraudulent behaviour.**

Please report suspicions of claims fraud confidentially to the Scheme on 0860 005 037 or via email to [info@pggmeds.co.za](mailto:info@pggmeds.co.za).

**Thank you for playing your part in combatting fraud, waste and abuse.**



## Prescribed minimum benefit (PMB) alert

**Q:** Is there an appeal process to follow when the medication formulary is not effective for a specific patient, irrespective of whether the condition is a PMB or not?

**A:** An appeal process is in place for a member to request his or her medical scheme to carry the costs for treatment outside the medical scheme's formulary. It is very important that complete medical records are submitted in support of the request. The treating doctor assumes the responsibility to record the patient's reaction to the formulary treatment, including all efforts that were made to determine correct dosages and/or other possible contributing factors.

Source: <https://www.health24.com/Medical-schemes/PMB-and-chronic-disease/Questions-on-PMBs-20120721>





*multiply*



## Winter is here!

The cold weather has arrived and for most people being indoors, under a cosy blanket with something warm to drink would be a bonus. During the winter you can be at risk of catching the flu.

Don't forget that your **PG Group Medical Scheme membership** gives you access to **Multiply Starter** at no additional cost.

You can go for a flu vaccination at your nearest **Pick n Pay medical services clinic, Clicks** or **Dis-Chem Pharmacy**. The vaccination can protect you and your family against certain strains of flu. The vaccine can also reduce doctors' visits and those unnecessary medical bills.

Sometimes **flu can be life threatening** and it's important to keep the following FLU FACTS in mind:

### Remember the FLU FACTS:

- F** = Fever
- A** = Aches and pains
- C** = Chills
- T** = Tiredness

### The flu vaccine can be taken by:

Anyone six months +

### The flu vaccine protects you against:

Influenza, the common cold-weather infection that causes fever, chills, cough, muscle aches and headaches. However, in seniors, these symptoms can be especially debilitating.





### Dosage:

The flu vaccine should be given annually and can be taken any time during the winter season.

Make more memories with Multiply Starter and pay less for travel, movies and other amazing partners while enjoying what life has to offer you and your family.

Remember you can upgrade to **Multiply Provider** or **Multiply Premier** for even more amazing discounts.

### Upgrade to Multiply Provider or Multiply Premier:

-  SMS 'JOIN' to 40717
-  Apply online at [multiply.co.za](http://multiply.co.za)
-  Visit [multiply.co.za](http://multiply.co.za) to find out more
-  Call our contact centre on 0861 886 600.