

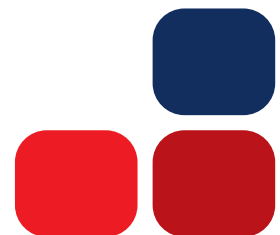
2026



HIVCARE PROGRAMME

WHAT IS THE HIVCARE PROGRAMME?

The HIVCare Programme supports members living with HIV by providing treatment, monitoring, and care, including HIV medicine, doctor visits and blood tests all handled with strict confidentiality.





WHAT IS HIV AND AIDS?

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



COMMON SIGNS AND SYMPTOMS

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. A person might have or experience the following symptoms:

- Early symptoms: fever, headache, rash, sore throat.
- Later symptoms: weight loss, swollen lymph nodes, fever, diarrhoea, cough.



YOUR 5 STEP GUIDE TO STAYING HEALTHY

1. Protect your loved ones: use condoms, don't share needles, take your medication, encourage partners to ask about PrEP.
2. Live a healthy lifestyle: eat balanced meals, exercise regularly.
3. Go for viral load tests regularly: test twice a year so your doctor can track your progress.
4. Visit your GP often to review results and ask questions.
5. Take your medication daily to suppress the virus and protect your immune system.



HOW THE PROGRAMME HELPS YOU

1. 4 GP visits (including 1 specialist visit) for HIV care per year.
2. Unlimited HIV-related hospital cover (with pre-authorisation).
3. Full cover for approved HIV antiretroviral and supportive medicine.
4. Important HIV blood tests such as CD4, viral load, liver, kidney and glucose tests.
5. Multivitamins and baby formula for HIV-exposed infants (up to 6 months).



FUNDING

If you are on Plan C all approved HIV treatment accumulates to the Out-of-hospital Overall Annual Limits. Where the Out-of-hospital Overall Annual Limits are depleted and treatment for HIV has been approved this will fund through the limits. If you are on Plan A or B approved treatment accumulates to the In-hospital Overall annual limits



GETTING THE MOST FROM YOUR BENEFITS

- Register on the programme: call 0860 100 698 or email HIV_Diseasemanagement@malcormedicalaid.co.za
- Use Pharmacies in the HIV DSP network to avoid co-payments.
- Stick to approved medicines on the formulary.
- Send follow-up blood test results when requested.

YOUR PRIVACY IS PROTECTED

Your HIV information is treated with complete confidentiality and only shared with you and your treating doctor.

NEED HELP OR HAVE QUESTIONS?

Contact us

You can call us on 0860 100 698 or visit www.malcormedicalaid.co.za for more information.



COMPLAINT PROCESS

You can lodge a complaint or query with Malcor Medical Aid Scheme directly on 0860 100 698 or address a complaint in writing directly to the Principal Officer. If your complaint remains unresolved, you can lodge a formal dispute by following Malcor Medical Aid Scheme's internal disputes process.

Members who want to approach the Council for Medical Schemes for assistance can 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.medicallchemes.co.za



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