

## Request for examination by a pathologist or laboratory

(includes an informed consent document for HIV testing)

Policy number

Member number\*

Group number\* (\*Fill in for FundsAtWork)

### 1: Details of insured life

Name of insured life

Permanent identity/passport number  Permanent identity number  Yes  No

Date of birth

Telephone number  or

Financial adviser's name

Financial adviser code  Broker house code

Financial adviser's contact number  or

Dear Colleague

Momentum, a part of Momentum Metropolitan Life Limited, request the pathologist or laboratory to conduct the tests marked below as authorised by the applicant in the attached completed Informed Consent Form and request the pathologist or laboratory to provide the underwriting department and the medical division of Momentum with the test results.

To ensure confidentiality, adhere to the Savings and Investment South Africa (ASISA) HIV Protocol that may be amended from time to time upon the recommendation of the Medical and Standing Underwriting Committee (MUSC). We pay according to the fixed Momentum rates.

Yours faithfully

**Myriad underwriting**

Item nr.	Test	Item nr.	Test
5221	HIV Elisa Test	5204, 5205	Fasting Cholesterol + Trigs
5232	HIV and Cotinine Elisa Test (HIV + Cot)	5241	Cholesterol (LDL)
5204	Random Cholesterol (RBSC)	5217	Cholesterol (HDL)
5224	Random Blood Sugar (RBS)	5208	Serum Ferritin
5219	Liver Function Test (GGT)	5202	Full Blood Count (FBC)
5219	Liver Function Test (ALT)	5107	Urine: Cocaine
5219	Liver Function Test (AST)	5108	Urine: Cannabis
5250	PSA	5220	Serum Creatinine Estimation (SCR)
5101	Microscopic & Chemical Urinalysis (MCU)	5213	Serum Urea
5210	HbA1C	0000	PRO-BNP
5204	Fasting Cholesterol	5112	Urine Dipstick
5231	Serum Cotinine		

**Please note: If the client is a non-smoker and a cotinine test has not been requested, do this test.**

# ASISA HIV testing information sheet

If you have any problem understanding this document, ask the nurse or laboratory assistant or doctor to explain it to you.

## What are my rights?

You have the following rights:

- 1. Not to be tested** for the AIDS/HIV virus without your free and informed consent.
- 2. To be given all relevant information on the harms, risks and benefits** of taking, or not taking, the HIV test.
- 3. To refuse to take the test.** If you do this, our application for insurance may be denied if the insurer requires an HIV test as part of their risk assessment. You may however, want to consider other non-risk alternatives such as, an endowment or other pure financial products. Please consult your financial adviser.
- 4. To receive pretest counselling** which is private and confidential, and which will inform you about the test and its implications before you give consent. Should you in any way be unfamiliar with the issues involved, you are strongly advised to seek pretest counselling. You have one of three options available for pretest counselling.
  - 4.1. Reading this information document.
  - 4.2. Confidential counselling in your home language, available at no cost from 7am to 7pm weekdays on a toll-free call centre line at 0800 562 562. You are also within your rights to waive the personal pre-test counselling.
  - 4.3. Personal pre-test counselling through selected laboratories in cosmopolitan areas. Please consult your financial adviser in this regard.
- 5. To nominate a doctor to receive positive results.**
- 6. To have your test result treated confidentially.** An abnormal test result will be made available to your doctor and this test result will also be stored on the ASISA Central database in an encoded form. This information can only be accessed by other insurance companies with your consent. You also have the right to access this information to check that it is correct.
- 7. To one session of post test counselling if the test is positive,** at the expense of Momentum.

## Why do life insurance companies test for HIV?

Underwriting is the basis of insurance to ensure that each applicant pays a premium appropriate to the risk involved. The insurance company requires information from the applicant to help it assess the risk of granting the insurance and to establish an appropriate premium.

Insurance companies screen applicants for serious diseases or habits that may affect their state of health. They may do this through questionnaires, medical examinations and other tests, including a test for HIV.

## Is the test always correct?

Even though the tests are very accurate, they must be regarded as screening tests only and not as diagnostic. If your test result shows that you may be infected with HIV, you can have this confirmed by having further tests done.

As with any biological test, a false positive result may occur in a small number of cases, i.e. the test shows a positive result for HIV but actually the person tested is HIV negative. This is not the fault of the laboratory or the insurance company.

The true HIV status of the person can be ascertained by doing further tests. The insurance companies and laboratories follow a strict protocol to eliminate potential inaccurate results. To minimise false positive results, further tests are performed on all initial positive results, before any results are communicated to the client.

## What does it mean if the test is negative?

If your test result is negative, it means that you are not infected, or the disease is in too early stage for the test to detect its presence (window period). This is a period of one to six weeks after the infection before an HIV test result will be positive.

Your risk of becoming infected increases if you have more than one sexual partner or if you engage in unprotected sex. It may also increase if you are an intravenous drug user sharing needles.

It is also important to get prompt treatment for other sexually transmitted diseases, e.g. syphilis and gonorrhoea that make you more susceptible to HIV.

## What does it mean if the test is positive?

If your test result is positive, it means that you may be infected with HIV. You will be notified about the outcome of your policy application by Momentum. All existing cover will remain valid.

As from 1 January 2005 insurance companies may no longer have an HIV/AIDS exclusion clauses on new business.

The implications of a positive test should be discussed with your doctor. If it is shown that there was a false positive result, the company will reconsider a further application for insurance.

## Notification of results

### If your test result is negative:

Your application will be underwritten and the results communicated to you.

### If your test is positive:

A trained person should discuss the information with you so that you can understand clearly what the test result means.

Consequently, it is of the utmost importance that you think carefully about the doctor who should receive the results. You will be advised to contact this doctor.

Please note that if you receive a letter to contact the nominated doctor, this does not automatically mean that the HIV test result is positive, as your doctor will be notified of any medical impairment that you may not be aware of.

The doctor will be fully informed and will inform you accordingly.

**For further assistance on this matter, call the aids helpline: 0800 012 322 (South Africa) or 061 220 368 (Namibia).**

