

Expo-Sure

There is still a great deal of fear and ignorance surrounding HIV/Aids which affects the way HIV-positive people are viewed by society. If you are accidentally exposed to HIV, you will need as much support and guidance as possible.

The purpose of this product is to ensure that you and your family have full access to confidential HIV testing and treatment within the critical 72-hour window period after accidental exposure.

Accidental exposure to HIV

There are many ways in which accidental exposure can occur, including:

- sexual transmission through assault and/or molestation;
- blood transfusions and accidental contact with needles;
- direct contact with bodily fluids of an infected person through incidents such as sporting injuries or vehicle accidents;
- occupational exposure, e.g. in the healthcare industry; and
- mother-to-child transmission during pregnancy, at birth and through breastfeeding.

There is a possibility that HIV can be prevented if the correct procedures are followed and correct treatment is received.

What to do in the event of accidental exposure

In the unfortunate event of accidental exposure, these are the steps that must be taken to ensure your safety:

1. Immediately call the Care Centre number.
2. You will be directed to the nearest doctor, clinic or hospital where appropriate treatment will be given.
3. Blood tests will be done to determine your HIV status.

If the patient tests HIV-negative:

- anti-retroviral treatment will be provided;
- prophylactic therapy will be provided to prevent possible sexually transmitted infections (STIs);
- the 'morning-after pill' will be given in the event of sexual assault;
- he/she will be monitored over a three-month period and retested; and
- if his/her status remains negative, the file will be closed.

If the patient tests HIV-positive:

- STI treatment and the 'morning-after pill' will be provided;
- the patient will be given the opportunity to join an HIV/Aids disease management programme (treatment costs will be for his/her own account or medical aid);
- an ongoing phone-in counselling service will be provided; and
- lifelong telephonic advice will be offered to the patient.

Treatment benefits:

- access to a 24-hour, 365 days a year care centre for HIV/Aids information, advice and counselling;
- two blood tests after potential exposure cases;
- anti-retroviral therapy to prevent infection;
- 'morning-after pill' to prevent pregnancy; and
- STI preventative medication (prophylaxis).

Sexual assault

If you are sexually assaulted, you have access to the following:

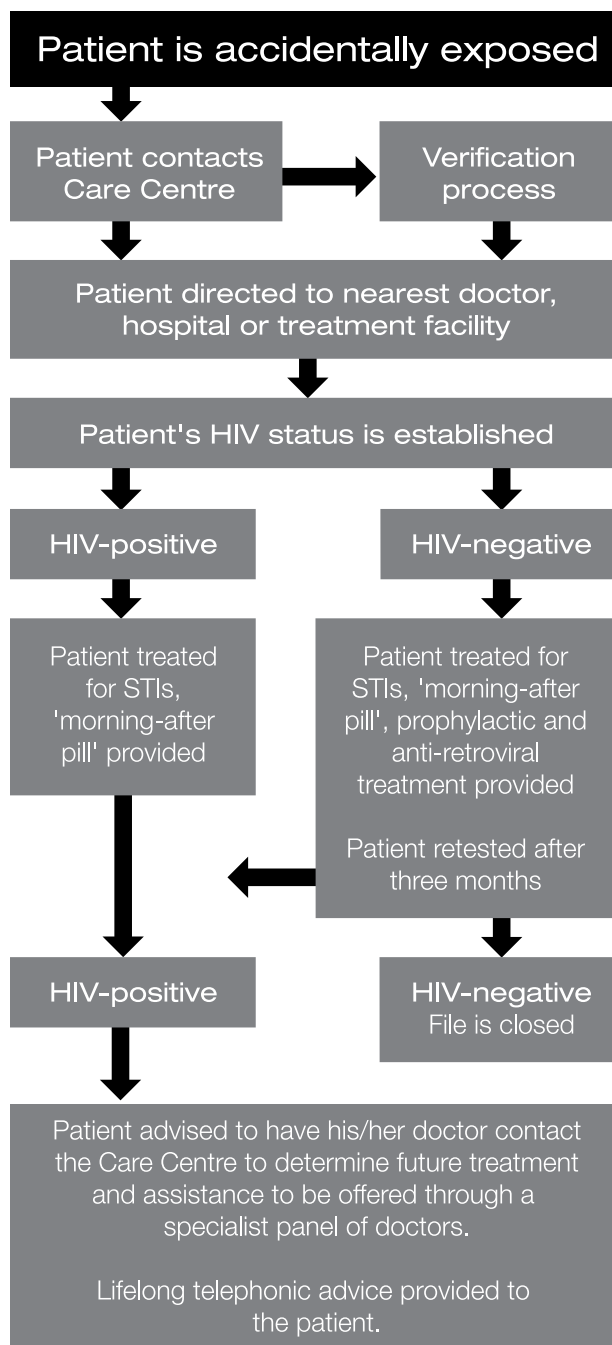
A counselling benefit of R3 000 for the patient and immediate family. The patient may use R1 000 of this benefit for alternative therapy, i.e. reflexology, aromatherapy, etc. Please note that any service under this benefit must be provided by a registered practitioner. Original invoices must accompany all claims for reimbursement.

A security benefit of R2 000 for reasonable security improvements after a sexual assault-related incident. Please note that any service under this benefit must be provided by a recognised company/individual. Original invoices must accompany all claims for reimbursement.

Protect yourself by:

- always using a condom;
- knowing your partner's lifestyle;
- avoiding contact with blood or other bodily fluids, syringes or needles; and
- not breastfeeding your baby if you are HIV-positive and instead only using formula or other milk products.

Process followed after accidental sexual exposure



[Click here for contact numbers](#)

Care Centre

0861 11 25 26

Budget Insurance Company Ltd is an authorised financial services provider (FSP licence number: 18178).