OLD MUTUAL

Licensed Financial Services Provider

Medical Examination Request Form

Insurance Contract underwritten by Old Mutual

Please print in block letters using black or blue ink.

Please return completed form to:
Group Assurance
PO Box 1659
Cape Town 8000

OR

Fax to:
021 509 0731

Dear Doctor
Please perform the examination specified below on this Life to be Covered.

1. OFFICE DETAILS

Full name of applicant

Date of birth D D M M Y Y Y Y

Scheme code 0 0 0 6 E 9 0 5 2 0

2. INSTRUCTIONS FOR MEDICAL EXAMINATIONS

- ☐ Cholesterol (3.2.7)
- ☐ Chemical and micro urine (3.1.1)
- ☐ Gamma GT (3.2.19)
- ☐ AST (SGOT) (3.2.19)
- ☐ ALT (SGPT) (3.2.19)
- ☐ Blood Glucose (3.2.24)
- ☐ HbA1c (3.2.10)
- ☐ HIV (AIDS test)
- ☒ Blood profile – HIV, Cholesterol, Random Blood Sugar, Gamma
- ☐ Other tests/examinations

For pathological investigations, please draw the speciments required and despatch them together with pages 1 and 2 of this form to the pathology laboratory of your choice.

3. FURTHER INSTRUCTIONS IF AN HIV TEST IS REQUIRED

3.1 Please make sure that the Life to be Covered has read the Informed Consent Document on pages 3 and 4, which informs him/her about HIV and AIDS, the reasons for the HIV test and the implications of the test.

3.2 Should the Life to be Covered for any reason be unable to read the attached Informed Consent Document, you have an obligation to explain it to him/her and make sure that he/she understands it and consents to the test.

3.3 **The Life to be Covered must complete and sign Section A, Informed Consent to HIV Antibody Testing, on page 2.**

3.4 Please complete and sign sections B and C of the Informed Consent Document on page 2.

3.5 Please draw the blood sample and despatch it together with this form to the pathology laboratory of your choice.

3.6 Please give the tear-off portion consisting of pages 3 and 4 to the Life to be Covered.

Note: Failure to follow these procedures precisely will result in the pathology laboratory not performing the HIV TEST.

4. TRANSMISSION OF REPORTS (must always be completed by the intermediary even if only a medical examination is required)

The pathology reports and confirmation of the Life to be Covered's indentity MUST be sent to the Chief Medical Officer at the following address: **Dr PJ Bond, Chief Medical Officer, Old Mutual, PO Box 66, Cape Town 8000, South Africa**.

5. CONFIDENTIALITY

Reports are the property of Old Mutual. Reports that are not transmitted electronically must only be posted directly to the Chief Medical Officer at the appropriate address as stated in section 4 above. Under no circumstances may a copy of the results be provided to any doctor, intermediary or other company.

Thank you for your professional services.

Dr PJ Bond
Chief Medical Officer

SECTION A TO BE COMPLETED BY LIFE TO BE COVERED

A. INFORMED CONSENT TO HIV ANTIBODY TESTING (Need only be completed if an HIV test is done)

NB: PLEASE READ PAGES 3 & 4 BEFORE COMPLETING THIS SECTION

- I understand the information contained in the attached two-page Informed Consent Document (i.e. pages 3 and 4).
- I freely consent to the withdrawal of blood from me.
- I freely consent to the testing of that blood.
- I understand that the results of my tests will be kept confidential, except for the disclosure of any reactive result to the doctor whom I have named below.
- I have read the information on this form about what a test result means.
- I understand that I should contact my nominated doctor for further information and counselling if required.
- I understand that Old Mutual will pay for one session of post-test counselling with a doctor of my choice, if I desire it, and if the test result is positive.
- I understand that I have the right to request and receive a copy of this form.
- I understand that details of a positive test result will be held confidentially by the LOA on its register.

Name of nominated doctor/clinic

Address

Postal code

Signature of person being tested

Date D D M M Y Y Y Y

SECTIONS B & C TO BE COMPLETED BY THE PERSON DRAWING THE SAMPLE

B. IDENTIFICATION OF LIFE TO BE COVERED FOR ALL PATHOLOGICAL TESTS (Must always be completed)

Identity number of person being tested

Name of person being tested

Address

Postal code

C. IDENTIFICATION OF AND DECLARATION BY PERSON DRAWING SAMPLE (Must always be completed)

Name of person drawing sample

Practice number

Address

Postal code

I have satisfied myself that the person being tested has received the Informed Consent Document, and I have verified the identity of the Life to be Covered and that he/she has freely consented to have the sample drawn and tested for HIV antibodies.

In compliance with the provisions of the LOA HIV Testing Protocol, I have inspected the following document to verify the identity of the Life to be covered:

- ☐ valid South African identity document
- ☐ valid South African passport
- ☐ valid temporary South African identity document
- ☐ foreign passport

Signature of person drawing the sample

Date D D M M Y Y Y Y

Scheme code

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OLD MUTUAL

Licensed Financial Services Provider

LOA Informed Consent Document

Insurance Contract underwritten by Old Mutual

YOU MUST READ THIS BEFORE THE TEST IS DONE. IF YOU HAVE ANY PROBLEMS UNDERSTANDING THIS, ASK THE NURSE OR LABORATORY ASSISTANT OR DOCTOR TO EXPLAIN IT TO YOU.

INTRODUCTION

This document contains the information that you have a right to be given before agreeing to be tested for HIV antibodies. The HIV antibody test (sometimes called an "AIDS test") is a test that will tell you whether or not you have been infected with HIV, "the AIDS virus". Below we set out your rights with respect to this test, information about HIV and AIDS and the AIDS test, and why the insurance company wants to test you for HIV antibodies before it decides whether or not to give you a life insurance policy.

WHAT ARE MY RIGHTS?

Your rights are:

- Not to be tested for the AIDS virus without your free and informed consent.
- To be given all material information on the harms, risks and benefits of taking, or not taking, the AIDS test.
- To refuse to take the test. If you do this, your application for insurance will be denied.
- To receive pre-test counselling upon request which is private and confidential, and which will inform you more about the test and its implications before you consent to the test. Should you in any way be unfamiliar with the issues involved, you are strongly advised to seek pre-test counselling. This pre-test counselling will not be at the expense of the Life Office concerned.
- To have your test results treated confidentially. The result will be made available to your doctor only with your prior consent. A test result will also be stored by the Life Offices' Association on their Registry. You have the right to access this information to check that it is correct.
- To have one session of post-test counselling, if the test is positive, at the expense of the Life Office concerned. Counselling for any negative test result will not be at the expense of the Life Office concerned.

WHAT IS HIV?

HIV is the virus that causes AIDS, and is sometimes called "the AIDS virus". While infected with HIV, and before a person develops AIDS, he or she will feel well and healthy. During this time, the person will be able to infect other people with the virus.

WHAT IS AIDS?

AIDS is the name for a number of illnesses that develop as a result of being infected with HIV. The AIDS virus attacks the immune system and leaves it unable to fight various illnesses. More than half of people infected with the AIDS virus will get AIDS within ten years of infection.
When you are sick with AIDS, you can usually no longer work.
AIDS is a serious disease that eventually leads to death.

WHAT IS THE HIV TEST?

The HIV test checks your blood for antibodies to the AIDS virus. The test cannot tell you the date when you were infected, or by whom you were infected. A sample of blood will be drawn from you. It will be sent to a pathologist's laboratory, where it will be tested.

HOW DO I BECOME INFECTED WITH THE VIRUS THAT CAUSES AIDS?

Almost all cases of infection result from sexual intercourse. The AIDS virus is transmitted in this way from one person to another through semen and vaginal fluids. The AIDS virus can also be passed on to babies through the mother's blood or through breast-feeding. Although rare, the AIDS virus can be transmitted by contact with infected blood – for example, through blood transfusions and through sharing needles during drug use. Most cases of infection are transmitted either from women to men, or from men to women. Men and women of all ages, races and religious beliefs can be infected with the AIDS virus. Homosexual transmission also occurs.

IS THERE A CURE FOR HIV AND AIDS?

There is no known cure for HIV or AIDS. Modern medical science, as well as traditional healers, have searched for cures for the AIDS virus. So far these efforts
have been unsuccessful.

However, should you be HIV positive, by adopting a healthy lifestyle and having your HIV managed properly by health care workers, you can greatly enhance your quality of life before AIDS sets in. It is therefore of the utmost importance that you keep yourself both mentally and physically healthy in spite of being HIV positive. It is also possible that a cure may be found over this time.

WHY DO LIFE ASSURANCE COMPANIES TEST FOR THE AIDS VIRUS?

Underwriting is the cornerstone of individual life assurance, and this ensures that each Life to be Covered pays a premium appropriate to the risk. This ensures equity amongst policyholders.

A Life to be Covered's decision to apply for a life insurance contract between a company and a Life to be Covered is voluntary. Equally, a life insurance company is not under any obligation to accept an application put forward to it.

To ensure that the terms of the contract are fair and equitable, the insurance company requires information from Lives to be Covered to help it assess the risk of issuing a contract. This information also helps to ensure that the appropriate premiums are charged. Insurance companies screen Lives to be Covered for serious diseases or habits that may affect their life expectancy. This is done through questionnaires (for example, about smoking), medical examinations, urine, blood and other tests. In particular, life insurance companies are now screening Lives to be Covered for life insurance policies for the AIDS virus. The insurance company will make a decision, based on the information supplied on the application form, together with any test results, on the acceptability or otherwise of the application, and if acceptable, the terms and conditions under which it will be accepted.

IS THE TEST ALWAYS CORRECT? CAN THERE BE MISTAKES?

The tests used are very accurate, and are performed by registered pathology laboratories. If your test result shows that you are infected with the AIDS virus, you can have this confirmed by having further tests done at your own expense, or by going to the nearest ATICC, clinic or public hospital for a free AIDS test.

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WHAT DOES IT MEAN IF THE TEST IS NEGATIVE?

If your test result is negative, this does not mean that you may not become infected in the future. If you engage in unprotected sex, you may be infected at some time in the future. You should think very seriously about the ways in which you can ensure that you are not infected in the future. In particular, you should consider using safer sexual practices, for example, a condom.

There is a time of approximately six weeks after infection when an HIV test will not detect the AIDS virus. This happens because the test for antibodies cannot detect them for a short while after infection. This time is called the "window period". If you are in the "window period", your test result will be negative, although you are actually infected with the AIDS virus.

The chance of being in the "window period" is very small. If you suspect that you may have become infected recently and are in the "window period", you can arrange to be tested again in three or more months' time at your own expense, or go to your nearest ATICC, clinic or public hospital for a free test and counselling.

WHAT DOES IT MEAN IF THE TEST IS POSITIVE?

If your test result is positive, this means that you have been infected with the AIDS virus.

A positive test result will result in this application for insurance being declined. Existing insurance policies will remain valid unless they require periodic retesting for the AIDS virus.

An existing policy may also have an AIDS exclusion or repudiation clause. This means that if you die of an AIDS-related cause your claim will not be paid. Other existing policies which do not have an AIDS exclusion or repudiation clause will not be invalidated as a result of this test result being positive. The implications of a positive test result should be discussed with your doctor. The Life Office concerned will pay for one session for you to discuss these implications with your doctor.

WHAT ARE THE HARMS AND RISK OF THE AIDS TEST?

Many people do not understand the facts about infection with the AIDS virus. This has led to people infected with the AIDS virus being stigmatised and isolated by their families and communities. A positive test can lead to difficulties in seeking housing bonds, employment, as well as medical and dental treatment. Psychological difficulties might also arise. For these reasons, the life insurance company concerned, as well as the Life Offices' Association, will keep your test results confidential.

WHAT ARE THE BENEFITS OF THE AIDS TEST?

If the test is negative, this can reassure you and help you make sure you do not become infected with the AIDS virus. A positive test result can offer an opportunity to get early treatment, to change life plans and to prevent infection of your sexual partners.

WHAT OTHER FINANCIAL OPTIONS ARE AVAILABLE IF THIS APPLICATION IS REFUSED?

Alternative financial products are available to people who are infected with HIV. Some limited forms of insurance, as well as savings products (such as unit trusts) are available. If you test positive for HIV, you are advised to seek financial advice from a suitably qualified adviser.

NOTIFICATION OF TEST RESULTS

If your test result is negative: Your insurance policy will be issued if all other requirements have been met.

If your test result is positive: Because a trained person should deliver that information so that you can understand clearly what the test result means, you are asked on page 2 of this form to name a doctor or clinic.

Consequently it is of the utmost importance that you think carefully about the person who should receive the results. Should you not know who to name, please ask someone for assistance or suggestions.

You will be advised to contact this doctor or clinic, so that they can discuss the meaning of the test result with you. Please note that if you receive a letter to contact the nominated doctor, that this does not automatically mean that the AIDS test result is positive, as many other medical impairments may lead to the refusal of the insurance application. The doctor will be fully informed and will inform you accordingly.

In the interests of AIDS education and community health, we invite you to take this counselling document home and encourage your family members to read it.

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