

## **Description of Benefits:**

### **1) Emergency Network Facility**

The member's mobile phone becomes a 24 hour a day mobile "panic" button, wherever the member is, travelling anywhere within the borders of South Africa. The service does work worldwide – subject to T&Cs. This service is dependent on cellular phone reception, sufficient airtime and data, battery life, the GPS being enabled and third party affiliations.

The push of the panic button immediately activates the mobile phone tracking facility and sends a text message to each of the members 8 emergency contacts, otherwise referred to as Guardians. The mobile phone goes dark upon activation of the panic button and will remain in a "black out" mode whilst active. This emergency text message contains a link to the map showing the GPS coordinates of the mobile phone - of which will update every 60 seconds whilst active. This facility will track the mobile phone's location from where the panic button was activated, until such time as the facility is de-activated on the mobile phone. Below the map will be the list of all eight (8) emergency contact (Guardian) details, and their relationship to the member. Additionally, activating the alert will cause your phone to record an approximate 4.5 second long video via your phone camera, as well separately record audio for approximately 11 seconds. The text your guardians receive will automatically update to include these features after roughly 30 seconds, where they will be downloaded onto the guardians' phones. The system has been designed to allow the principle member to provide the relevant information required by us with a minimum of inconvenience, and on platforms that are readily available to him/her on his/her mobile phone or the internet. Current supported platforms on the smart phones are Android and Apple.

### **2) 24 Hour Medical Advice *(Only available in South Africa)***

All members have access to 24 hour a day, 365 days a year medical advice within the borders of South Africa (subject to terms & conditions). The initial advice is provided by a qualified nursing sister, and where necessary handed over to a qualified medical practitioner depending on the complexity of the advice required.

Thereafter, the member can decide on an appropriate course of action.



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Please note the following procedures must be followed by the member in order to activate the benefit:

- a) The member must save the ER24 number on their mobile phone – 084124 – as a contact and/or assign as a speed dial.
- b) In an emergency the member would press the ER24 speed dial on their handset or phone 084124.
- c) The operator will require the member to identify themselves as follows:
  - (1) They are a client of Howler Monkey
  - (2) Their name
  - (3) Their identity number
  - (4) If required, their mobile phone number

Upon positive identification, the operator will enquire as to the nature of the emergency and transfer the member to the required nurse/doctor for assistance.

### **3) C5 HIV Prevention Plan** *(Only available in South Africa)*

In the event a member is accidentally exposed to potentially HIV/STD contaminated blood or bodily fluids; it is imperative to receive post exposure treatment within 5 hours of the incident for the treatment to be most effective – according to the World Health Organisation. This benefit can be activated anywhere within the borders of South Africa (subject to terms & conditions).

Our benefit requires a phone call to our service provider, who will:

- a) Arrange the necessary transport to the relevant facility or within their doctor network to begin the post exposure treatment. In some very rural areas, the member will be supported by the doctor network but may have to get to the nearest facility for treatment in transport provided by ER24.
- b) Once the member has contacted the contact centre, the staff will then – prior to the member's arrival at the relevant facility – inform the medical practitioner of the type of exposure and the benefits available for prophylactic treatment and laboratory testing, as well as the claims procedure.



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- c) Allow access to two blood tests for rape, trauma or potential exposure cases, one immediately and a second one 90 days later to check for sero-conversion. In the event that the member tests HIV positive at the second test, our service provider and it's medical team will advise the member and with the members approval, the designated family physician, on appropriate treatment going forward. All interaction and information is kept extremely confidential and only the member is informed of the results of any tests, and thereafter the family physician – but only with the member's authority. This is extremely important and a very sensitive issue, where the utmost confidentiality is always respected.
- d) Allow access to a prophylactic starter pack (3 day course) and a 28 day course of antiretroviral therapy.
- e) Supply the morning after pill for women who have been exposed through rape.
- f) If required, preventative treatment for other sexually transmitted infections.
- g) Allow access to the 24 hour, 365 days a year contact centre for HIV/Aids information and advice. Call 08614482273.
- h) Access to telephonic trauma counselling through the contact centre for HIV and rape incidents.
- i) The contact centre is aligned with qualified HIV specialist medical practitioners.
- j) Allow access to two consultations for rape, trauma or potential exposure cases, at an appropriate provider recommended by the contact centre.
- k) All calls to the contact centre are treated confidentially.
- l) All calls made to the contact centre are recorded for the members' security.
- m) The contact centre will also give advice relating to drug adherence.



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- n) If there is sero-conversion and if required by the member, the member will only be registered into an HIV/Aids management programme as recommended by the contact centre. The cost thereafter is for the members account.
- o) Please note the HIV specialist medical practitioners offer the following:
- (1) Telephonic counselling and advice
  - (2) Incident reporting
  - (3) Incident management
  - (4) Drug availability in rural areas through courier medicine capability
- p) Please note the following provisions that apply to the C5 HIV prevention plan:
- (1) A maximum of two incidents per family per annum
  - (2) A maximum of two consultations post exposure by a doctor per incident
  - (3) A maximum of two blood tests per incident
  - (4) Ongoing phone-in counselling service to all members and their families
  - (5) Life-long advice will be offered to the members and their doctors who phone in

Please note the following procedures must be followed by the member in order to activate the benefit:

- (1) The member must save the C5 HIV number on their cell phone – 08614482273 – as a contact and/or assign as a speed dial
- (2) In an emergency, the member will press the speed dial or phone 08614482273
- (3) The operator will require the member to identify themselves as follows:
  - They are a client of Howler Monkey
  - Their name
  - Their identity number
  - If required, their mobile phone number
- (4) Upon positive identification, the operator will enquire as to the nature of the emergency and will immediately arrange and co-ordinate treatment



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## Ronbel Social Services Obligations/Duties

- Manage and co-ordinate all administration.
- Communicate with service providers.
- Ensure all service providers adhere to the agreed service level agreements and standards.
- Ensure all queries are dealt with correctly and in an acceptable time frame.
- All payments will be made by means of a monthly subscription.
- The first payment activates the Howler Monkey benefit. Thereafter the monthly subscription will be deducted from one of the four subscription dates selected by the member. This may result in the activation payment and the monthly subscription payment taking place within the first month. Thereafter it will revert to one subscription payment per month on the date selected.
- Ensure the 24 Hour Medical Advice and the C5 HIV Prevention Plan benefits are activated within 72 hours of receipt of confirmation of payment.
- Should a subscription not be met, the Howler Monkey benefits will be cancelled with immediate effect.
- Should a subscription not be met, the member will receive an email confirming the cancellation of their Howler Monkey benefit.
- The member can reactivate their Emergency Network Facility by logging onto the Howler Monkey application using their old user name and password and following the instructions.
- If the member has deleted the Howler Monkey application from their smart phone, the member will have to download the Howler Monkey application again, login using their old user name and password and follow the instructions.
- With reference to the above two bullet points: If the member has forgotten their password, the member can follow the “forgot your password” link on the login page.

In the event that a company wishes to arrange cover for employees, the company must please contact Ronbel Social Services (Pty) Ltd. as the administration required is different – [immelmanc@ronbelss.co.za](mailto:immelmanc@ronbelss.co.za). Credit card acquiring and security credit card transactions have been acquired for Ronbel Social Services (Pty) Ltd. via PayGate (Pty) Ltd, who are the approved payment gateway for Standard Bank of South Africa. PayGate uses the strictest form of encryption, namely secure socket layer 3 (SSL3) and no credit card details are stored on the website. Users may go to [www.paygate.co.za](http://www.paygate.co.za) to view the PayGate security certificate and security policy.



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