

Supplementary table 1: Percentage relative mortality compared to HIV negative insured lives (actual/expected claims ratio) of HIV positive people for France, Italy, Spain, Switzerland, UK according to calendar period of initiation of ART, age, duration of ART and CD4 cell count among individuals without an AIDS diagnosis and with 6 month HIV-1 RNA<1000 copies/mL. (Illustrated in Figure 2 in main paper)

Countries except Netherlands			CD4 count				
	Age (years)	Duration (years)	0 to 49	50-99	100-199	200-349	≥350
Start ART 1996-2000	20 to 39	1 to 3	4176	1655	1075	879	610
		4 to 6	2881	1141	741	606	422
		≥7	2129	843	548	448	311
	40 to 49	1 to 3	2213	876	569	466	323
		4 to 6	1527	605	392	322	223
		≥7	1129	447	290	238	165
	50 to 59	1 to 3	1712	678	440	360	250
		4 to 6	1181	468	305	249	173
		≥7	872	346	225	184	128
Start ART 2001-2008	20 to 39	1 to 3	3140	1244	808	661	459
		4 to 6	2166	858	557	456	317
		≥7	1601	634	412	337	234
	40 to 49	1 to 3	1664	659	428	350	243
		4 to 6	1148	455	295	242	168
		≥7	849	336	218	179	124
	50 to 59	1 to 3	1287	510	331	271	188
		4 to 6	888	352	229	187	130
		≥7	656	260	169	138	96

Supplementary table 2: Percentage relative mortality compared to HIV negative insured lives (actual/expected claims ratio) of HIV positive people for the Netherlands according to calendar period of initiation of ART, age, duration of ART and CD4 cell count among individuals without an AIDS diagnosis and with 6 month HIV-1 RNA<1000 copies/mL.

Netherlands	Age (years)	Duration (years)	CD4 count				
			0 to 49	50-99	100-199	200-349	≥350
Start ART 1996-2000	20 to 39	1 to 3	6181	2449	1591	1301	903
		4 to 6	4264	1689	1097	898	624
		≥7	3152	1249	811	664	460
	40 to 49	1 to 3	3276	1298	843	689	479
		4 to 6	2260	895	581	476	330
		≥7	1670	662	430	351	245
	50 to 59	1 to 3	2534	1004	652	533	371
		4 to 6	1749	693	450	368	255
		≥7	1293	512	333	273	189
Start ART 2001-2008	20 to 39	1 to 3	4647	1841	1196	978	679
		4 to 6	3206	1270	825	675	469
		≥7	2370	939	610	499	346
	40 to 49	1 to 3	2463	976	634	518	360
		4 to 6	1699	673	437	358	248
		≥7	1256	498	323	264	184
	50 to 59	1 to 3	1905	755	490	401	279
		4 to 6	1315	521	338	277	192
		≥7	972	385	250	205	142