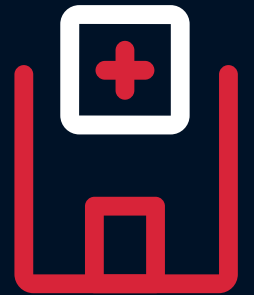




# NAMMED BENEFIT GUIDE 2022



**YOUR PARTNER IN HEALTH**



**NEW ACTIVE OPTION  
PERFECT FOR THE  
YOUNG & HEALTHY!**

Nammed

# YOUR PARTNER IN HEALTH



## **Disclaimer**

*The new benefits, contributions and Rules of Nammed for 2022, as approved by the Fund's Board of Trustees, are subject to final approval by NAMFISA. New benefits and contributions will apply from 1 January 2022 (and only after NAMFISA approval), despite possible dissemination of information to the market before the effective date. Should any of the proposed changes to the benefits and contributions not be approved, members will be informed accordingly.*

*Errors and omissions excepted (E&OE). While the utmost care has been taken to ensure that the information in this document is correct, errors and omissions may occur, and the Fund cannot be held accountable for any reliance placed on the information contained herein. The Fund's client services may be contacted to confirm any information contained in this document.*



# WHY NAMMED?

## Affordable



Affordable quality healthcare with 95% pay-out on valid claims

## Service



Excellent service with a personal touch

## Family Benefits



The family member who needs a benefit, uses it

## Added Value



Additional benefits and services that add more value to your life

## Benefit Bank



Monetary incentive to reward members for responsible use of benefits





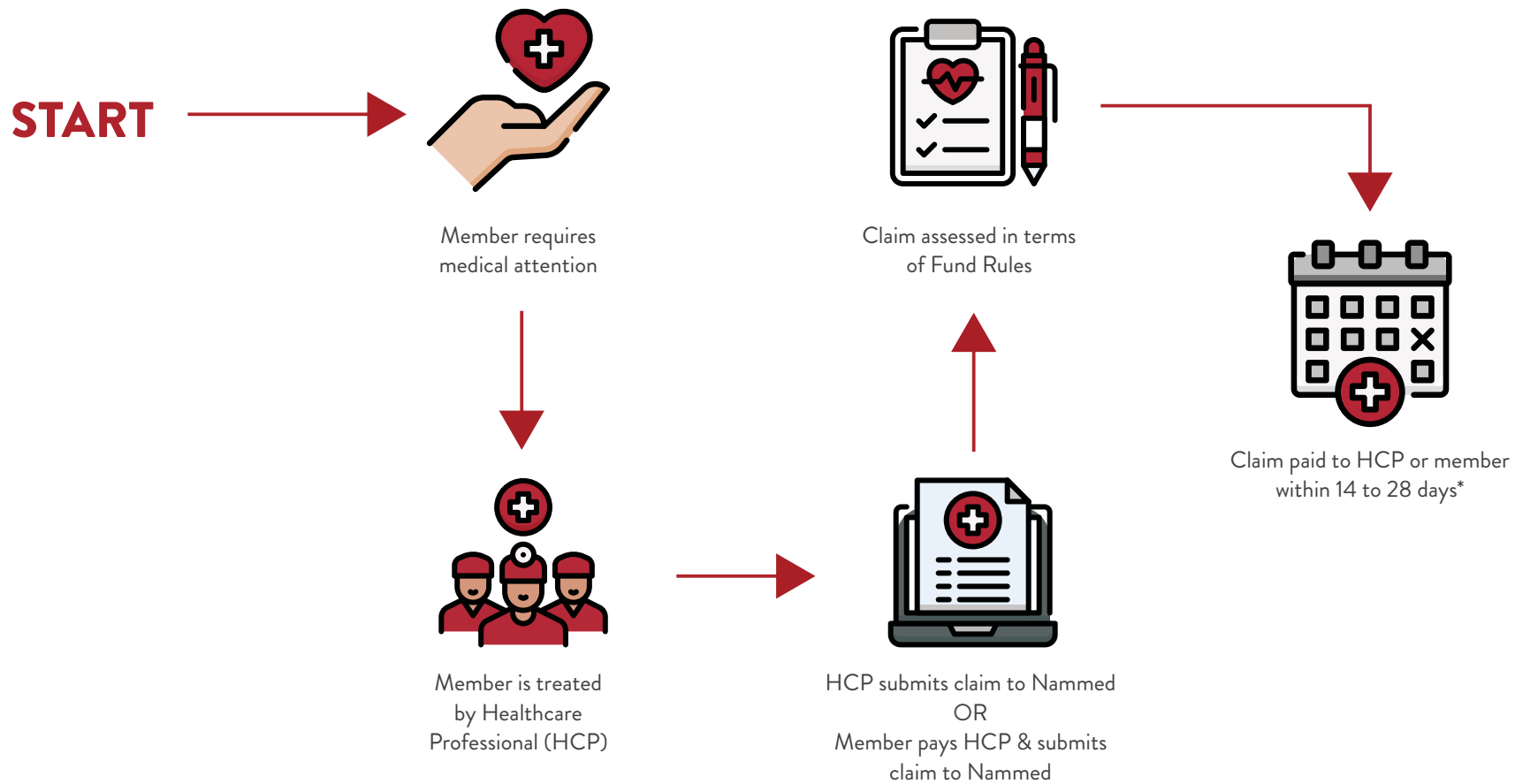
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# CONTENTS

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<b>CLAIMS JOURNEY</b>	<b>08</b>
<b>THE RIGHT OPTION FOR YOU</b>	<b>09</b>
<b>BENEFIT BANK</b>	<b>10</b>
<b>ADDITIONAL BENEFITS &amp; SERVICES</b>	<b>11</b>
Wellness Benefits	11
Basic Dentistry Benefit	13
Maternity Benefits	14
Premium Waiver	15
HIV/AIDS Programme	15
Emergency Medical Evacuation	16
<b>ACTIVE OPTION - NEW &amp; IMPROVED</b>	<b>18</b>
In-Hospital Benefits	19
In- & Out-of-Hospital Benefits	20
Out-of-Hospital Benefits	21
Contribution Tables	23
<b>BENEFITS PER FAMILY PER ANNUM</b>	<b>24</b>
In-Hospital Benefits	25
In- & Out-of-Hospital Benefits	26
Out-of-Hospital Benefits	28
<b>CONTRIBUTION TABLES</b>	<b>31</b>

# CLAIMS JOURNEY





# THE RIGHT OPTION FOR YOU

No matter what phase of life you are in, we provide cover to suit your health needs and financial means.

**TRAUMA (HOSPITAL PLAN)**  
Available for all ages



## STARTERS

### Age 18 – 25

- Beginning employment
- Low to medium income
- Low health needs
- Need cover for unexpected medical expenses

**ACTIVE**



## NEST BUILDERS

### Age 26 – 35

- Seek value rather than cheapest option
- Need cover for routine medical expenses of the young family

**ACTIVE / ESSENTIAL**



## MID-LIFERS

### Age 36 – 55

- Medium to high income
- Stable health needs
- Possible health risk and chronic diseases

**ESSENTIAL / STANDARD**



## GREY FOXES

### Age 56 – 60

- Medium to high income
- Approaching retirement age
- Increased health risks and prevalence of chronic diseases

**STANDARD / COMPREHENSIVE**



## WISE OWLS

### Age 61+

- Close to or in retirement
- Increased health risks and prevalence of chronic diseases
- Extensive cover for major medical expenses increasingly important


**COMPREHENSIVE**

# BENEFIT BANK


Available on **Active** | **Essential** | **Standard** | **Comprehensive**

Manage your claims responsibly and be rewarded!

## HOW IT WORKS


1  **1 January:** Amount allocated to each member's Benefit Bank, according to family size up to a maximum of main member and five dependants (M+5)

NAMED OPTION	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
Comprehensive	N\$ 5 424	N\$ 4 404	N\$ 2 160
Standard	N\$ 4 128	N\$ 3 276	N\$ 1 620
Essential	N\$ 2 556	N\$ 2 100	N\$ 1 056
Active	N\$ 1 320	N\$ 1 056	N\$ 528

2  2. When you claim for selected services\*, the amount in your Benefit Bank reduces. For example...

**N\$3,000** - **N\$300** = **N\$2,700**  
 Benefit Bank balance      Doctor's bill      Remaining Benefit Bank balance

\* Self-medication | All day-to-day expenses | Additional Basic Dentistry | Acute Medication | Chronic Medication | Supplementary & Paramedical Services

3  **31 December:** Remaining balance in Benefit Bank can be used to pay for medical expenses BUT only from 1 May of the following year

**Use the balance in your Benefit Bank to pay for:**

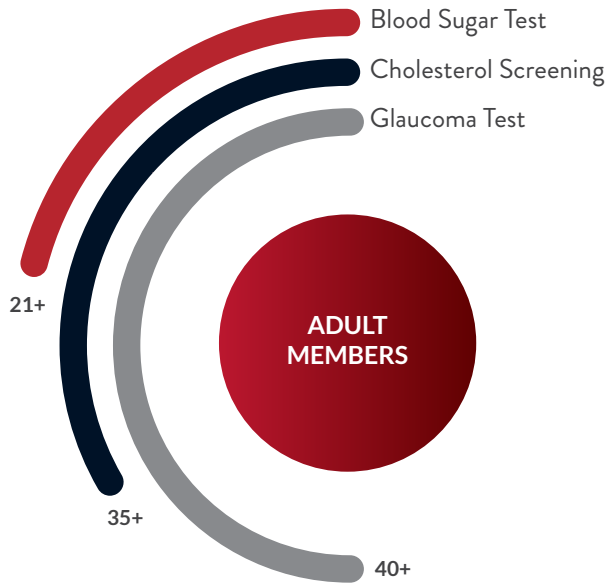
- Medical costs when your benefits are depleted
- Members' co-payments
- Medical expenses normally excluded as per Fund Rules, on condition that:
  - Medical products (e.g. medication) have a NAPPI code
  - Medical treatment is provided by a registered Healthcare Professional
- The difference between actual costs and Namaf benchmark tariffs for medical services
- Claims for conditions not normally paid by the Fund, for example plastic surgery

For details, please contact any of our offices.

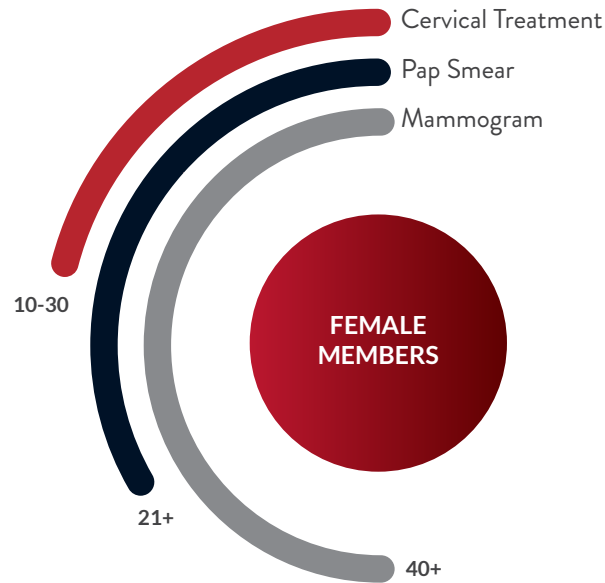
# WELLNESS BENEFITS

Keep an eye on your health with preventative care benefits

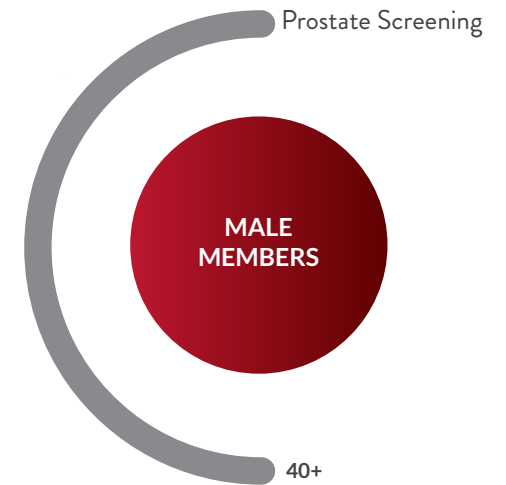
Available on **Trauma** | **Active** | **Essential** | **Standard** | **Comprehensive**



- Glaucoma Test**  
One test per year for members older than 40
- Cholesterol Screening**  
One test per year for members older than 35
- Blood Sugar Test**  
One test per year for members older than 21



- Mammogram**  
One scan every two years for female members older than 40
- Pap Smear**  
One test per year for female members older than 21
- Cervical Treatment**  
One Cervarix treatment (3 injections) per female member between the ages of 10 and 30, paid at SEP + 50% (difference between Gardasil and Cervarix to be paid by member)



- Prostate Screening**  
One PSA test every two years for male members older than 40

Available on  
**Trauma | Active | Essential |  
Standard | Comprehensive**



## 1 PREGNANCY TEST

per year  
per female member



## 1 MONTH'S HIV PROPHYLAXIS

per year  
per member



## 1 FLU VACCINE

per year  
per member



## 1 PRIMARY SCREENING

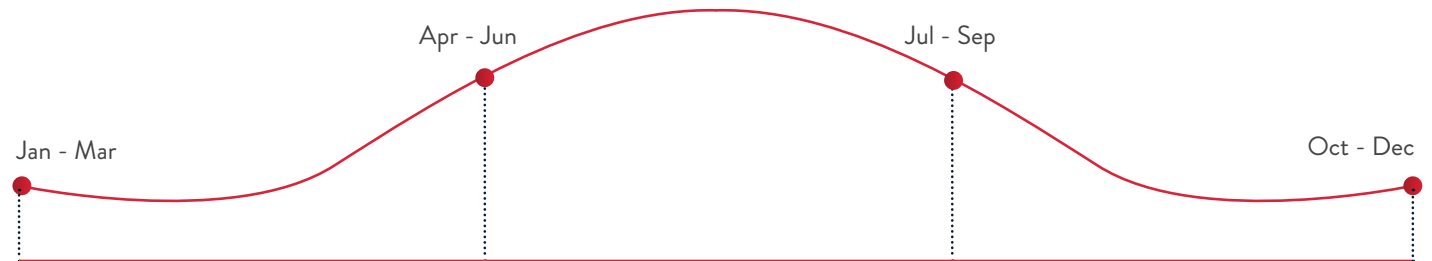
per year  
per member



## SELF-MEDICATION BENEFIT

Available on  
**Active | Essential | Standard | Comprehensive**

- Quarterly Benefit
- Claimed directly at pharmacy
- Selected vitamins and immune boosters included
- Selected sunscreens included
- No co-payments on selected medicines



Self-medication Benefits increase in Quarter 2 and 3 to carry you through flu and allergy season.



# BASIC DENTISTRY BENEFIT

Available on **Active** | **Essential** | **Standard** | **Comprehensive**

## PAID AT 100% NAMA F TARIFF

Description	Limits Per Beneficiary
Consultation/Oral Examination	One consultation per member every 6 months
Intra-oral Radiograph	Two intra-oral radiographs per member per year
Preventative Treatment: Prophylaxis & Polishing	One treatment per member every six months
Preventative Treatment: Topical Application of Fluoride	One treatment per member every six months
Dental Fissure Sealant	One treatment every two years for members up to the age of 14 years (on permanent molars and pre-molars only)
Extraction: Tooth or Exposed Tooth Roots	Three extractions per member per year
Restoration (Fillings)	Three restorations per member per year, limited to one per tooth every two years
Upper & Lower Full Plastic Dentures	One set per member every four years

Procedures not listed above will be paid from the Additional Basic Dental Benefit, if applicable.





# MATERNITY BENEFITS

Available on **Active** | **Essential** | **Standard** | **Comprehensive**

## Natural Birth Incentive

Members receive a **monetary incentive of N\$2,500** when they opt for a normal vaginal delivery, as opposed to a caesarean delivery. The amount is credited to the member's accumulated Benefit Bank.

Natural birth



**N\$2,500** Monetary Incentive



Credited to accumulated Benefit Bank



- Midwife services
- 12 antenatal consultations per annum
- 6 childbirth education classes
- 4 visits to General Practitioner in first year after birth
- Immunisation from birth to 10 years
- First visit to Paediatrician for 6-week check-up

For details per Option, please consult Benefit Tables.

# PREMIUM WAIVER

Available on all Options

## 3-month premium waiver

in the event of death of the Principal Member



- No monthly medical aid contributions for three months while medical cover continues for dependants
- Member contributions must be up-to-date at the time of death

# HIV/AIDS PROGRAMME

Available on **Active** | **Essential** | **Standard** | **Comprehensive**

Managed with complete privacy and confidentiality

Customised support and care to suit individual needs:

- Treatment tailored to your needs
- Full access to a medical facility during the time of related illness
- Approval of all available HIV/AIDS medications
- Approval of all additional supporting medication such as vitamins and antibiotics
- Related pathology or blood tests paid from available day-to-day pathology benefit

# EMERGENCY MEDICAL EVACUATION

Available on all Options

Nammed has partnered with LifeLink to give members 24/7 access to rapid emergency response via road or air – **no upfront payment required!**

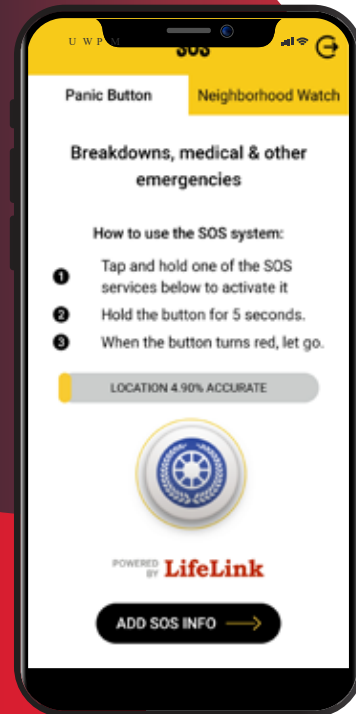
FOR EMERGENCY  
RESCUE SERVICES  
CALL



**999** 24/7 TOLL-FREE

Download the LifeLink App!

Search for SOS Buddy



24-hour Emergency  
Call Centre



Sends your GPS  
coordinates &  
medical details



Road & air evacuation



Trigger SOS alerts

# LIFELINK SERVICES ARE AVAILABLE COUNTRYWIDE



DO WE COVER OTHER EMERGENCY SERVICES? ABSOLUTELY!

## COUNTRYWIDE

**Crisis Response:** 061 303 395 / 083 3912

**E-Med Rescue 24:** 924 (landline)

**MR24/7:** 085 956 / 061 255 676

## WINDHOEK & SURROUNDING AREA

**AEMS Ambulance Services:** 081 963

**City of Windhoek Emergency Services:**

061 211 111

## COASTAL AREAS

**Code Red Medical Services:**

085 9900 / 085 8940

## WALVIS BAY & SWAKOPMUND

**St Gabriel Ambulance:**

085 955 / 081 124 5999

## OKAHANDJA

**Okahandja Paramedical Services:**

987 (landline)

## NORTHERN NAMIBIA

**Namibia Private Ambulance Services:**

081 9696

## EENHANA (LONG DISTANCE)

**Intensive Therapy Unit Ambulance:**

082 444 7807

## OHANGWENA (LONG DISTANCE)

**Ohangwena Private Ambulance Services:**

081 9797

## ONDANGWA (LONG DISTANCE)

**Ondangwa Ambulance Services:**

081 90 200

## OUTAPI & SURROUNDING AREA

**Outapi Ambulance:**

065 251 022 / 251 800

## SOUTH (LONG DISTANCE)

**Roshcare Clinic Ambulance Services:**

063 274 918 / 081 161 8734

**Elite Emergency Rescue Services:** 081 450 9333

## WHEN TRAVELLING TO SOUTH AFRICA

+264 64 500 346

# ACTIVE OPTION

Be actively involved in planning your cover







- Covers in- and out-of-hospital medical expenses
- You decide how to use your benefits based on your health needs
- One benefit for out-of-hospital medical expenses





**NEW &  
IMPROVED**














# BENEFITS PER FAMILY PER ANNUM

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	ACTIVE N\$ 1.45 MILLION
<b>IN-HOSPITAL BENEFITS</b>			
 <b>HOSPITALISATION &amp; SUBACUTE FACILITIES</b>	Ward fees - Hospital Private ward accommodation covered at general ward rates unless approved by Fund	100% of Namaf Tariff	Y
	Ward fees - Subacute	100% of Namaf Tariff	Y
	Theatre fees, recovery rooms, Intensive Care & High Care	100% of Namaf Tariff	Y
	Medicine & materials used in hospital (subject to agreed reimbursement model) TTO medicine limited to seven (7) day supply	100% of Cost	Y
 <b>MEDICAL SPECIALISTS &amp; GENERAL PRACTITIONERS</b>	Hospital visits (subject to OAL)	225% of Namaf Tariff	Y
	Surgical procedures in theatre (subject to OAL)	225% of Namaf Tariff	Y
 <b>ORGAN TRANSPLANTS</b> (All inclusive) Subject to OAL	Supply & transportation of organ plus hospital accommodation (Services rendered to donor excluded from benefit)	100% of Namaf Tariff	Y
	Immuno-suppressant drugs (subject to pre-authorisation)	100% of Namaf Tariff	N\$ 108 100 per family
	Renal dialyses (on application & approval)	100% of Namaf Tariff	N\$ 135 500 per beneficiary if patient is under age 10
 <b>INTERNAL PROSTHESES</b> (Including cement & antibiotics) Subject to OAL	Any internal prostheses not specified below (includes materials & actual cost of prosthesis) - per annum	100% of Cost	N\$ 16 300 per family
	Cardiac stents - limited to three (3) stents per annum	100% of Cost	N\$ 16 300 per family
	Cardiac pacemaker - per annum	100% of Cost	N\$ 16 300 per family
	Cardiac valves - limited to two (2) valves per annum	100% of Cost	N\$ 16 300 per family
 <b>RADIOTHERAPY &amp; ONCOLOGY</b>	All services (including chemicals) (subject to OAL)	100% of Namaf Tariff	N
 <b>DENTAL SURGERY</b> Subject to pre-authorisation	Trauma surgery (subject to OAL)	225% of Namaf Tariff	N\$ 27 100 per family
	Maxillofacial & oral surgery: Hospital visits (subject to OAL)	225% of Namaf Tariff	Y
	Maxillofacial & oral surgery: Elective procedures in theatre	225% of Namaf Tariff	N\$ 6 800 per family
	Dental implants procedure in theatre (hospitalisation & anaesthetist)	100% of Namaf Tariff - Hospitalisation 225% of Namaf Tariff - Anaesthetist	N

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	ACTIVE N\$1.45 MILLION
<b>IN- &amp; OUT-OF-HOSPITAL BENEFITS</b>			
 <b>SPECIALISED RADIOLOGY</b> (In & out of hospital)	MRI, CT & bone density scans (on Specialist request) (subject to pre-authorisation)	100% of Cost	90% of Cost - N\$ 13 800 per family 10% Co-payment
	US scans and mammograms	100% of Cost	As per available Specialised Radiology benefit
	Radiology & pathology while hospitalised	100% of Cost	Y
	Pregnancy sonars - limited to 3 sonars per pregnancy	100% of Cost	Y
 <b>MEDICAL APPLIANCES &amp; EXTERNAL PROSTHESES</b> Subject to pre-authorisation	Any external prostheses not specified below (subject to submission of two (2) quotations)	100% of Cost	N
	Artificial leg or part thereof	100% of Cost	N
	Artificial arm or part thereof	100% of Cost	N
	Artificial eye	100% of Cost	N
	Hearing aids - limited to two (2) per beneficiary every four (4) years	100% of Cost	N
 <b>AMBULANCE SERVICES</b>	Non-emergency transport (doctor motivation required) (subject to available limit)	100% of Cost	N\$ 4 100 per family
	Emergency transport	Benefit according to LifeLink Emergency Rescue Capitation Agreement	Y
 <b>OTHER SERVICES</b> Subject to OAL	Physiotherapy in hospital (3 months rehabilitation after surgery included)	100% of Namaf Tariff	Y
	Blood transfusion	100% of Cost	Y
	Radial Keratotomy / Excimer Laser procedures	100% of Cost	N
	Hyperbaric oxygen therapy	100% of Cost	N
	Psychiatric treatment in hospital (including medication)	100% of Namaf Tariff	N\$ 19 200 per family
	Private nursing, hospice services & frail care services (including medication)	100% of Cost	N
	Substance abuse	100% of Namaf Tariff	N
	Infertility treatment	100% of Namaf Tariff	N\$ 13 500 per family

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	ACTIVE N\$1.45 MILLION
<b>IN- &amp; OUT-OF-HOSPITAL BENEFITS</b>			
 <b>MATERNITY BENEFIT</b> Subject to OAL	Medical practitioner visits in hospital	225% of Namaf Tariff	Y
	Medical practitioner: Surgical procedures in theatre	225% of Namaf Tariff	Y
	Labour & ward fees Length of stay limited to: * 3 days for normal vaginal delivery * 4 days for Caesarean delivery N\$2 500 incentive for normal birth - refer to page 12	100% of Namaf Tariff	Y
	Midwife services - limited to N\$ 13 500 per case	100% of Namaf Tariff	Y
	12 antenatal consultations per family per annum	100% of Namaf Tariff	Y
	6 childbirth education classes - maximum of N\$ 200 per class (subject to 12 antenatal consultations )	100% of Cost	Y
	4 visits to General Practitioner in first year after birth	100% of Namaf Tariff	Y
	Immunisations from birth to 10 years	100% of Pricing Structure (0% script levy)	Y
	First visit to Paediatrician for 6-week check-up	100% of Namaf Tariff	Y
<b>OUT-OF-HOSPITAL BENEFITS</b>			
<b>ANNUAL DAY-TO-DAY</b>			M+0 = N\$ 6 500 M+1 = N\$ 8 900 M+2 = N\$ 11 300 M+3 = N\$ 13 700 M+4 = N\$ 16 100
 <b>GENERAL PRACTITIONER &amp; SPECIALIST SERVICES</b> (Excluding surgery) (Including private nursing consultations)	Consultations / Visits (out of hospital)	100% of Namaf Tariff	Subject to available Day-to-Day benefit
	Procedures / Services (out of hospital)	100% of Namaf Tariff	
	Materials & disposable items	100% of Namaf Tariff	
	Radiology & pathology (out of hospital)	100% of Namaf Tariff	
	HIV & AIDS treatment (out of hospital)	100% of Namaf Tariff	

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	ACTIVE N\$1.45 MILLION
<b>OUT-OF-HOSPITAL BENEFITS</b>			
 <b>MEDICATION</b>	Self-medication (including selected sunscreens & vitamins)	100% of Pricing Structure	N\$ 600 per family per Quarter 1 & 4 N\$ 700 per family per Quarter 2 & 3 Subject to available Day-to-Day benefit
	Acute / Prescribed medication 20% Script levy at point of service	100% of Pricing Structure	Subject to available Day-to-Day benefit 20% Script levy
	Chronic medication (subject to Fund approval) (Application forms available on request)	100% of Pricing Structure	Subject to available Day-to-Day benefit 25% Script levy
 <b>SPECIALISED MEDICATION</b>	Biological drugs applicable to monoclonal antibodies & Interleukins Tyrosine Kinase inhibitors, Azacitidine & Proteasome inhibitors	100% of Pricing Structure	N
 <b>HIV MEDICATION</b>	Anti-retroviral medication therapy	100% of Pricing Structure	Subject to available Day-to-Day benefit No script levy
 <b>BASIC DENTISTRY</b>	Additional basic conservative dentistry (e.g. comprehensive consultation, root canal, oral hygiene counselling, refinement of restorations, treatment of hypersensitive dentine, partial & full dentures)	100% of Namaf Tariff	Subject to available Day-to-Day benefit
 <b>SPECIALISED DENTISTRY</b>	Specialised dentistry (overall limit)		N
	Orthodontic treatment (subject to registration & provision of treatment plan) (subject to specialised dentistry overall limit)	100% of Cost	N
	Other specialised dentistry & dental implants (e.g. crowns, bridges, extra-oral radiographs, surgical tooth extractions, metallic, ceramic or resin inlays, root canal, dental consultation, procedure & implant component)	100% of Namaf Tariff	Subject to available Day-to-Day benefit
 <b>OPTICAL BENEFITS</b>	Optometrist consultation	100% of Namaf Tariff	M+0 = N\$ 2 300 plus N\$ 700 per beneficiary Frame included in benefit & limited to N\$ 600 Subject to available Day-to-Day benefit
	Spectacles (frames & lenses) & contact lenses Prescription sunglasses (only on specialist recommendation)		
 <b>SUPPLEMENTARY &amp; PARAMEDICAL SERVICES</b>	Clinical Psychology / Psychological Counselling, Physiotherapy, Audiology / Speech Therapy, Dietician, Occupational Therapy, Biokinetics, Chiropractic, Homeopathy, Naturopathy / Phytotherapy (consultation only), Hearing Aid Acoustician, Podiatry / Chiropody, Social Worker, Orthotist / Prosthetist	100% of Namaf Tariff	Subject to available Day-to-Day benefit

# CONTRIBUTION TABLES

**PM:** Principal Member | **ADEP:** Adult Dependant | **CDEP:** Child Dependant under age 25

## ACTIVE INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	1 528	1 333	603
25-29	1 775	1 451	
30-34	2 060	1 596	
35-39	2 611	1 800	
40-45	3 148	2 204	
46-50	3 694	2 584	
51-55	4 386	3 071	
56-60	5 006	3 504	
61-65	5 704	3 991	
Over 65	6 491	4 547	





## ACTIVE GROUP





AGE	PM	ADEP	CDEP
Under 25	1 479	951	528
25-29	1 585	1 057	
30-34	1 690	1 162	
35-39	2 488	1 714	
40-45	2 735	1 913	
46-50	3 249	2 275	
51-55	3 739	2 618	
56-60	4 470	3 129	
61-65	5 118	3 578	
Over 65	5 627	3 939	









# BENEFITS PER FAMILY PER ANNUM








DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ESSENTIAL N\$ 2.1 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
<b>IN-HOSPITAL BENEFITS</b>						
 <b>HOSPITALISATION &amp; SUBACUTE FACILITIES</b>	Ward fees - Hospital Private ward accommodation covered at general ward rates unless approved by Fund	100% of Namaf Tariff	Y	Y	Y	Y
	Ward fees - Subacute	100% of Namaf Tariff	Y	Y	Y	Y
	Theatre fees, recovery rooms, Intensive Care & High Care	100% of Namaf Tariff	Y	Y	Y	Y
	Medicine & materials used in hospital (subject to agreed reimbursement model) TTO medicine limited to seven (7) day supply	100% of Cost	Y	Y	Y	Y
 <b>MEDICAL SPECIALISTS &amp; GENERAL PRACTITIONERS</b>	Hospital visits (subject to OAL)	225% of Namaf Tariff	Y	Y	Y	Y
	Surgical procedures in theatre (subject to OAL)	225% of Namaf Tariff	Y	Y	Y	Y
 <b>ORGAN TRANSPLANTS</b> (All inclusive) Subject to OAL	Supply & transportation of organ plus hospital accommodation (Services rendered to donor excluded from benefit)	100% of Namaf Tariff	N\$ 815 900 per family	Y	Y	Y
	Immuno-suppressant drugs (subject to pre-authorisation)	100% of Namaf Tariff	N\$ 108 100 per family Part of organ transplant benefit	N\$ 108 100 per family	N\$ 108 100 per family	N\$ 108 100 per family
	Renal dialyses (on application & approval)	100% of Namaf Tariff	N\$ 217 200 per family	N\$ 217 200 per family	N\$ 217 200 per family	N\$ 217 200 per family
 <b>INTERNAL PROSTHESES</b> (Including cement & antibiotics) Subject to OAL	Any internal prostheses not specified below (includes materials & actual cost of prosthesis) - per annum	100% of Cost	N\$ 46 900 per family	N\$ 42 400 per family	N\$ 46 900 per family	N\$ 46 900 per family
	Cardiac stents - limited to three (3) stents per annum	100% of Cost	N\$ 27 200 per stent	N\$ 25 200 per stent	N\$ 27 200 per stent	N\$ 27 200 per stent
	Cardiac pacemaker - per annum	100% of Cost	N\$ 67 300 per family	N\$ 62 700 per family	N\$ 67 300 per family	N\$ 67 300 per family
	Cardiac valves - limited to two (2) valves per annum	100% of Cost	N\$ 39 100 per valve	N\$ 36 200 per valve	N\$ 39 100 per valve	N\$ 39 100 per valve
	Total hip replacement - limited to two (2) hips per annum	100% of Cost	N\$ 46 900 per hip	N\$ 42 400 per hip	N\$ 46 900 per hip	N\$ 46 900 per hip
	Total knee replacement - limited to two (2) knees per annum	100% of Cost	N\$ 46 900 per knee	N\$ 42 400 per knee	N\$ 46 900 per knee	N\$ 46 900 per knee
	Total shoulder replacement - limited to two (2) shoulders per annum	100% of Cost	N\$ 46 900 per shoulder	N\$ 42 400 per shoulder	N\$ 46 900 per shoulder	N\$ 46 900 per shoulder
	Spinal instrumentation - per annum	100% of Cost	N\$ 42 400 per family	N\$ 39 400 per family	N\$ 42 400 per family	N\$ 42 400 per family



DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ESSENTIAL N\$ 2.1 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
<b>IN-HOSPITAL BENEFITS</b>						
 <b>RADIOTHERAPY &amp; ONCOLOGY</b>	All services (including chemicals) (subject to OAL)	100% of Namaf Tariff	Limited to N\$ 624 000 per family per annum	Y	Y	Y
 <b>DENTAL SURGERY</b> Subject to pre-authorization	Trauma surgery (subject to OAL)	225% of Namaf Tariff	Y	Y	Y	Y
	Maxillofacial & oral surgery: Hospital visits (subject to OAL)	225% of Namaf Tariff	Y	Y	Y	Y
	Maxillofacial & oral surgery: Elective procedures in theatre	225% of Namaf Tariff	N\$ 10 200 per family	N\$ 8 800 per family	N\$ 8 800 per family	N\$ 13 200 per family
	Dental implants procedure in theatre (hospitalisation & anaesthetist)	100% of Namaf Tariff for Hospitalisation 225% of Namaf Tariff for Anaesthetist	N	N\$ 5 100 per family	N\$ 6 700 per family	N\$ 8 700 per family
<b>IN- &amp; OUT-OF-HOSPITAL BENEFITS</b>						
 <b>SPECIALISED RADIOLOGY</b> (In & out of hospital)	MRI, CT & bone density scans (on Specialist request) (subject to pre-authorization)	100% of Cost	90% of Cost - N\$ 19 300 per family 10% Co-payment	90% of Cost - N\$ 21 200 per family 10% Co-payment	95% of Cost - N\$ 33 500 per family 5% Co-payment	100% of Cost - N\$ 39 200 per family
	US scans & mammograms	100% of Cost	As per available Specialised Radiology benefit	As per available Specialised Radiology benefit	As per available Specialised Radiology benefit	As per available Specialised Radiology benefit
	Radiology & pathology while hospitalised	100% of Cost	Y	Y	Y	Y
	Pregnancy sonars - limited to 3 sonars per pregnancy	100% of Cost	N	Y	Y	Y
 <b>MEDICAL APPLIANCES &amp; EXTERNAL PROSTHESES</b> Subject to pre-authorization	Any external prostheses not specified below (subject to submission of two (2) quotations)	100% of Cost	N\$ 19 300 per family	N\$ 12 900 per family	N\$ 19 300 per family	N\$ 24 300 per family
	Artificial leg or part thereof	100% of Cost	N\$ 51 400 per family	N\$ 51 400 per family	N\$ 51 400 per family	N\$ 51 400 per family
	Artificial arm or part thereof	100% of Cost	N\$ 51 400 per family	N\$ 51 400 per family	N\$ 51 400 per family	N\$ 51 400 per family
	Artificial eye	100% of Cost	N\$ 17 500 per family	N\$ 17 500 per family	N\$ 17 500 per family	N\$ 17 500 per family
	Hearing aids - limited to two (2) per beneficiary every four (4) years	100% of Cost	N	N\$ 12 900 per device	N\$ 19 300 per device	N\$ 24 300 per device

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ESSENTIAL N\$ 2.1 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
<b>IN- &amp; OUT-OF-HOSPITAL BENEFITS</b>						
 <b>AMBULANCE SERVICES</b>	Non-emergency transport (doctor motivation required) (subject to available limit)	100% of Cost	N\$ 7 400 per family	N\$ 7 400 per family	N\$ 11 000 per family	N\$ 14 700 per family
	Emergency transport	Benefit according to LifeLink Emergency Rescue Capitation Agreement	Y	Y	Y	Y
 <b>OTHER SERVICES</b> Subject to OAL	Physiotherapy in hospital (3 months rehabilitation after surgery included)	100% of Namaf Tariff	Y	Y	Y	Y
	Blood transfusion	100% of Cost	Y	Y	Y	Y
	Radial Keratotomy / Excimer Laser procedures	100% of Cost	N\$ 13 500 per family	N\$ 10 300 per family	N\$ 22 000 per family	N\$ 23 400 per family
	Hyperbaric oxygen therapy (subject to approval) - limited to N\$ 44 000 per family	100% of Cost	Y	Y	Y	Y
	Psychiatric treatment in hospital (including medication)	100% of Namaf Tariff	N\$ 27 700 per family	N\$ 25 700 per family	N\$ 39 700 per family	N\$ 58 600 per family
	Private nursing, hospice services & frail care services (including medication)	100% of Cost	N\$ 33 800 per family	N\$ 25 700 per family	N\$ 39 700 per family	N\$ 55 900 per family
	Substance abuse	100% of Namaf Tariff	N	N	N	One rehabilitation per family
	Infertility treatment	100% of Namaf Tariff	N	N	N	N\$ 39 700 per family
 <b>MATERNITY BENEFIT</b> Subject to OAL	Medical practitioner visits in hospital	225% of Namaf Tariff	Y	Y	Y	Y
	Medical practitioner: Surgical procedures in theatre	225% of Namaf Tariff	Y	Y	Y	Y
	Labour & ward fees Length of stay limited to: * 3 days for normal vaginal delivery * 4 days for Caesarean delivery N\$2 500 incentive for normal birth - refer to page 12	100% of Namaf Tariff	Y	Y	Y	Y
	Midwife services - limited to N\$ 13 500 per case	100% of Namaf Tariff	Y	Y	Y	Y

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ESSENTIAL N\$ 2.1 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
<b>IN- &amp; OUT-OF-HOSPITAL BENEFITS</b>						
 <b>MATERNITY BENEFIT</b> Subject to OAL	12 antenatal consultations per family per annum	100% of Namaf Tariff	N	Y	Y	Y
	6 childbirth education classes - maximum of N\$ 200 per class (subject to 12 antenatal consultations)	100% of Cost	N	Y	Y	Y
	4 visits to General Practitioner in first year after birth	100% of Namaf Tariff	N	Y	Y	Y
	Immunisations from birth to 10 years	100% of Pricing Structure (0% script levy)	N	Y	Y	Y
	First visit to Paediatrician for 6-week check-up	100% of Namaf Tariff	N	Y	Y	Y
<b>OUT-OF-HOSPITAL BENEFITS</b>						
 <b>GENERAL PRACTITIONER &amp; SPECIALIST SERVICES</b> (Excluding surgery) (Including private nursing consultations)	Annual Day-to-Day		N	M+0 = N\$ 8 840 M+1 = N\$ 10 920 M+2 = N\$ 13 000 M+3 = N\$ 13 260 M+4 = N\$ 13 520 M+5 = N\$ 13 780	M+0 = N\$ 14 560 M+1 = N\$ 16 800 M+2 = N\$ 19 000 M+3 = N\$ 21 270 M+4 = N\$ 23 450 M+5 = N\$ 24 650	M+0 = N\$ 17 300 M+1 = N\$ 20 700 M+2 = N\$ 22 400 M+3 = N\$ 25 000 M+4 = N\$ 27 700 M+5 = N\$ 30 400
	Consultations / Visits (out of hospital)	100% of Namaf Tariff	N	Limited to 10 consultations per beneficiary	Limited to 15 consultations per beneficiary	Limited to 20 consultations per beneficiary
	Procedures / Services (out of hospital)	100% of Namaf Tariff	N	Y	Y	Y
	Material & disposable items	100% of Namaf Tariff	N	Y	Y	Y
	Radiology & pathology (out of hospital)	100% of Namaf Tariff	N	Y	Y	Y
	HIV & AIDS treatment (out of hospital)	100% of Namaf Tariff	N	Y	Y	Y
 <b>MEDICATION</b>	Self-medication (including selected sunscreens & vitamins)	100% of Pricing Structure	N	N\$ 1 000 per family per Quarter 1 & 4 N\$ 1 200 per family per Quarter 2 & 3	N\$ 1 250 per family per Quarter 1 & 4 N\$ 1 500 per family per Quarter 2 & 3	N\$ 1 600 per family per Quarter 1 & 4 N\$ 1 900 per family per Quarter 2 & 3



DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ESSENTIAL N\$ 2.1 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
<b>OUT-OF-HOSPITAL BENEFITS</b>						
 <b>MEDICATION</b>	Acute / Prescribed medication 20% Script levy at point of service	100% of Pricing Structure	N	M+0 = N\$ 5 600 M+1 = N\$ 5 900 M+2 = N\$ 6 200 M+3 = N\$ 6 600 M+4 = N\$ 6 900 M+5 = N\$ 7 000	M+0 = N\$ 8 400 M+1 = N\$ 12 200 M+2 = N\$ 15 300 M+3 = N\$ 17 500 M+4 = N\$ 18 400 M+5 = N\$ 19 100	M+0 = N\$ 9 500 M+1 = N\$ 14 600 M+2 = N\$ 18 000 M+3 = N\$ 20 800 M+4 = N\$ 23 600 M+5 = N\$ 26 300
	Chronic medication (subject to Fund approval) (Application forms available on request)	100% of Pricing Structure	N	N\$ 12 500 per family 20% Script levy	N\$ 32 600 per family 20% Script levy 10% Script levy for members over age 65	N\$ 48 600 per family 20% Script levy 0% Script levy for members over age 65
 <b>SPECIALISED MEDICATION</b>	Biological drugs applicable to monoclonal antibodies & Interleukins Tyrosine Kinase inhibitors, Azacitidine & Proteasome inhibitors	100% of Pricing Structure	N\$ 217 200 per family	N\$ 217 200 per family	N\$ 217 200 per family	N\$ 217 200 per family
 <b>HIV MEDICATION</b>	Anti-retroviral medication therapy	100% of Pricing Structure	N	As per available Chronic Medication benefit No script levy	As per available Chronic Medication benefit No script levy	As per available Chronic Medication benefit No script levy
 <b>BASIC DENTISTRY</b>	Additional basic conservative dentistry (e.g. comprehensive consultation, root canal, oral hygiene counselling, refinement of restorations, treatment of hypersensitive dentine, partial & full dentures)	100% of Namaf Tariff	N	M+0 = N\$ 1 200 M+1 = N\$ 2 000 M+2 = N\$ 2 300 M+3 = N\$ 2 500 M+4 = N\$ 2 900 M+5 = N\$ 3 200	M+0 = N\$ 3 000 M+1 = N\$ 5 100 M+2 = N\$ 5 900 M+3 = N\$ 6 700 M+4 = N\$ 7 300 M+5 = N\$ 8 200	M+0 = N\$ 4 100 M+1 = N\$ 6 700 M+2 = N\$ 7 900 M+3 = N\$ 8 800 M+4 = N\$ 10 000 M+5 = N\$ 11 000
 <b>SPECIALISED DENTISTRY</b>	Specialised dentistry (overall limit)		N	M+0 = N\$ 21 100 M+1 = N\$ 23 100 M+2 = N\$ 23 700 M+3 = N\$ 24 200 M+4 = N\$ 24 600 M+5 = N\$ 25 200	M+0 = N\$ 39 600 M+1 = N\$ 44 000 M+2 = N\$ 46 900 M+3 = N\$ 48 400 M+4 = N\$ 49 900 M+5 = N\$ 51 400	M+0 = N\$ 49 900 M+1 = N\$ 55 800 M+2 = N\$ 58 600 M+3 = N\$ 60 200 M+4 = N\$ 61 600 M+5 = N\$ 64 500
	Orthodontic treatment (subject to registration & provision of treatment plan) (subject to specialised dentistry overall limit)	100% of Cost	N	N\$ 14 700 per family	N\$ 26 400 per family	N\$ 31 600 per family
	Other specialised dentistry & dental implants (e.g. crowns, bridges, extra-oral radiographs, surgical tooth extractions, metallic, ceramic or resin inlays, root canal, dental consultation, procedure & implant component)	100% of Namaf Tariff	N	M+0 = N\$ 11 800 M+1 = N\$ 13 200 M+2 = N\$ 14 600 M+3 = N\$ 16 100 M+4 = N\$ 16 900 M+5 = N\$ 16 900	M+0 = N\$ 26 400 M+1 = N\$ 30 800 M+2 = N\$ 33 700 M+3 = N\$ 35 200 M+4 = N\$ 37 400 M+5 = N\$ 39 600	M+0 = N\$ 29 400 M+1 = N\$ 34 500 M+2 = N\$ 37 400 M+3 = N\$ 40 300 M+4 = N\$ 42 500 M+5 = N\$ 45 500

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ESSENTIAL N\$ 2.1 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
<b>OUT-OF-HOSPITAL BENEFITS</b>						
 <b>OPTICAL BENEFITS</b>	Optometrist consultation	100% of Namaf Tariff	N	M+0 = N\$ 3 600 plus N\$ 1 300 per beneficiary Frame included in benefit & limited to N\$ 1 500	M+0 = N\$ 4 700 plus N\$ 1 500 per beneficiary Frame included in benefit & limited to N\$ 1 700	M+0 = N\$ 6 500 plus N\$ 2 300 per beneficiary Frame included in benefit & limited to N\$ 2 300
	Spectacles (frames & lenses) & contact lenses Prescription sunglasses (only on specialist recommendation)					
 <b>SUPPLEMENTARY &amp; PARAMEDICAL SERVICES</b>	Clinical Psychology / Psychological Counselling, Physiotherapy, Audiology / Speech Therapy, Dietician, Occupational Therapy, Biokinetics, Chiropractic, Homeopathy, Naturopathy / Phytotherapy (consultation only), Hearing Aid Acoustician, Podiatry / Chiropody, Social Worker, Orthotist / Prosthetist	100% of Namaf Tariff	N	M+0 = N\$ 10 600 M+1 = N\$ 12 800 M+2 = N\$ 14 000 M+3 = N\$ 14 600 M+4 = N\$ 15 100 M+5 = N\$ 15 700	M+0 = N\$ 14 000 M+1 = N\$ 17 800 M+2 = N\$ 21 800 M+3 = N\$ 26 300 M+4 = N\$ 30 200 M+5 = N\$ 32 400	M+0 = N\$ 16 200 M+1 = N\$ 19 600 M+2 = N\$ 24 100 M+3 = N\$ 28 500 M+4 = N\$ 33 000 M+5 = N\$ 37 500



# CONTRIBUTION TABLES

**PM:** Principal Member | **ADEP:** Adult Dependant | **CDEP:** Child Dependant under age 25



# TRAUMA INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	2 094	1 427	927
25-29	2 304	1 568	
30-34	2 489	1 693	
35-39	2 737	1 866	
40-45	3 010	2 054	
46-50	3 251	2 215	
51-55	3 573	2 439	
56-60	3 863	2 634	
61-65	4 249	2 899	
Over 65	4 587	3 128	

# TRAUMA GROUP

AGE	PM	ADEP	CDEP
Under 25	1 444	1 011	461
25-29	1 573	1 105	
30-34	1 731	1 213	
35-39	1 891	1 304	
40-45	2 079	1 454	
46-50	2 245	1 570	
51-55	2 471	1 727	
56-60	2 714	1 897	
61-65	2 988	2 090	
Over 65	3 289	2 302	

# ESSENTIAL INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	3 159	2 210	1 144
25-29	3 443	2 409	
30-34	3 783	2 651	
35-39	4 127	2 887	
40-45	4 538	3 175	
46-50	4 901	3 430	
51-55	5 394	3 774	
56-60	5 932	4 150	
61-65	6 524	4 566	
Over 65	7 179	5 025	

# ESSENTIAL GROUP

AGE	PM	ADEP	CDEP
Under 25	2 518	1 761	802
25-29	2 744	1 921	
30-34	3 021	2 112	
35-39	3 290	2 303	
40-45	3 621	2 533	
46-50	3 909	2 738	
51-55	4 301	3 008	
56-60	4 732	3 312	
61-65	5 207	3 645	
Over 65	5 727	4 010	

# STANDARD INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	3 631	2 795	1 540
25-29	3 995	3 074	
30-34	4 317	3 323	
35-39	4 838	3 720	
40-45	5 318	4 094	
46-50	5 691	4 380	
51-55	6 260	4 818	
56-60	6 762	5 204	
61-65	7 437	5 722	
Over 65	8 033	6 181	

# STANDARD GROUP

AGE	PM	ADEP	CDEP
Under 25	2 895	2 230	1 035
25-29	3 187	2 451	
30-34	3 440	2 650	
35-39	3 854	2 966	
40-45	4 240	3 262	
46-50	4 536	3 495	
51-55	4 988	3 841	
56-60	5 388	4 151	
61-65	5 928	4 564	
Over 65	6 400	4 929	



# COMPREHENSIVE INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	4 780	3 966	1 855
25-29	5 162	4 284	
30-34	5 654	4 692	
35-39	6 561	5 440	
40-45	7 149	5 933	
46-50	7 723	6 407	
51-55	8 415	6 983	
56-60	9 089	7 538	
61-65	10 000	8 294	
Over 65	10 800	8 959	

# COMPREHENSIVE GROUP

AGE	PM	ADEP	CDEP
Under 25	3 664	3 042	1 483
25-29	3 958	3 286	
30-34	4 335	3 595	
35-39	5 028	4 170	
40-45	5 478	4 548	
46-50	5 916	4 908	
51-55	6 450	5 352	
56-60	6 967	5 781	
61-65	7 662	6 356	
Over 65	8 276	6 870	

# CONTACT US

## Windhoek

Tel: +264 61 374 600  
Fax: +264 61 374 650  
1 John Ludwig Street  
Klein Windhoek  
Email: [info@nammed.com.na](mailto:info@nammed.com.na)

## Swakopmund

Tel: +264 64 406 257/249  
Fax: +264 64 400 375  
Unit 6 Watercube  
Welwitschia Street  
Email: [nammed@paramount.com.na](mailto:nammed@paramount.com.na)

## Otjivarongo

Tel: +264 67 302 274/096  
Fax: +264 67 302 276  
37 Hage Geingob Street  
Email: [otjibranch2@paramount.com.na](mailto:otjibranch2@paramount.com.na)

## Karibib

Tel: +264 64 550 551  
Fax: +264 88 656 1943  
Erf 397 Hidipo Hamutenya Street  
Email: [karibib1@paramount.com.na](mailto:karibib1@paramount.com.na)

[info@nammed.com.na](mailto:info@nammed.com.na) | [www.nammed.info](http://www.nammed.info)

