



Nammed

MEDICAL AID FUND 

YOUR PARTNER IN HEALTH

BENEFIT GUIDE 2019

INDEX

2	Why Nammed
2	Plan your cover for who you are
3	Wellness Benefits
5 	Hospitalisation
5 	Appliances
7 	Radiology and/or Oncology
7 	Optical
7 	Dental
9 	Medication
9 	Radiology
9 	Maternity - In Hospital
11 	Maternity - Out of Hospital
11 	Other Services
11 	Annual Day to Day Expenses
11 	Supplementary & Paramedical Services
13	Basic Option
15	Nammed Pregnancy - Related Benefit
16	Staff
17-22	Contribution Tables



Why Nammed

-  Affordable quality healthcare with 95% payout on valid claims
-  24 Hour helpline for parents with babies younger than 1000 days
-  Simple to use plans to meet the needs of all our members
-  Excellent service with a personal touch
-  Separate maternity benefits
-  Family Benefits: The one who needs it can use it

Disclaimer

The new benefits, contributions and Rules of Nammed for 2019, as approved by the Fund's Board of Trustees, are subject to final approval by NAMFISA. New 2019 benefits and contributions will be available from 1 January 2019 (after approval by NAMFISA) notwithstanding dissemination of 2019 information to the market before the effective date.

Should any proposed changes to benefits and contributions not be approved by NAMFISA, members will be informed accordingly.

Errors and omissions excepted (E&OE). Whilst ever 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.

Contact the Nammed Call Centre to confirm any information on : +264 61 374 600

PLAN YOUR COVER FOR WHO YOU ARE

The Nammed Life Stages Guide



Singles & Starters 18-25

Starting Employment. Low - Medium Income, Low Health needs, Probably need cover for Major Medical Risks. **TRAUMA & ACTIVE OPTIONS**



Nest Builders 26-35

Medium Income Levels, Planning on starting a family or newly Married? Seek value rather than cheapest option. Need cover for expected medical needs of mothers and children. **TRAUMA, ACTIVE & ESSENTIAL OPTIONS**



Mid-Lifers 36-55

Medium to High income levels, Medical Aid is a routine risk cover, stable health needs, Multiple family members with diverse needs. **ACTIVE, ESSENTIAL & STANDARD OPTIONS**



Grey Foxes 56-60

Moving towards retirement, Health risks and prevalence of chronic diseases increasing, important to maintain health risk cover. Impact and Lifestyle factors more prevalent. **ESSENTIAL, STANDARD & COMPREHENSIVE OPTIONS**



Wise Owls 61 +

Members approaching or in retirement, Health needs directly related to age, Increased prevalence of chronic diseases, Greater importance of extent of cover for major medical events like knee & hip replacements. **STANDARD & COMPREHENSIVE OPTIONS**

Wellness Benefits

Preventative Care (available on Active, Trauma, Essential, Standard & Comprehensive Options)

Preventative Care benefits will be available on all Options, except for the Core and Basic Options, and will cover the following procedures

- o Mammogram: One scan every two years for females older than 40;
- o Pap smear: One test per annum for all females older than 21;
- o Pregnancy test: One test per annum for all females;
- o Cholesterol Screening: One test per annum for adults older than 35;
- o Glaucoma test: One test per annum for adults older than 40;
- o Blood Sugar Test: One test per annum for adults older than 21;
- o Prostate Screening: One PSA test every two years for males older than 40;
- o HIV Prophylaxis: One month's treatment per beneficiary per year;
- o Cervical Treatment: One Cervarix treatment (3 injections) per female between the ages of 10 and 30 paid at SEP + 50% (the difference between Gardasil and Cervarix to be paid by the member).

Flu Vaccine and Primary Screening (available on all the Options)

- o Flu Vaccine : One flu vaccine per annum per beneficiary;
- o Primary Screening: One Primary Screen per annum per beneficiary.

Pharmacist Advised Therapy

Pharmacist Advice Therapy (PAT) is a component of the Wellness benefit. A member has a limit (as set out in the Benefit Guide) with which to buy medicine based on a pharmacist's advice. No prescription is necessary for minor ailments such as colds, headaches, sinus etc. The self-medication benefit can be claimed directly from the pharmacy. The amount that can be claimed is dependant on the Option that the member belongs to. Selected vitamins and sunscreens can also be purchased at a pharmacy on the self-medication benefit.



NAMMED MEDICAL AID FUND - BASIC DENTISTRY BENEFIT***PAID AT 100% NAMAF TARIFF**

Description	Limits per Beneficiary
Consultation/Oral examination	One consultation per Beneficiary every six months
Intra Oral Radiograph	Two Intra Oral Radiographs per Beneficiary per year
Preventative Treatment: Prophylaxis & Polishing	One treatment per Beneficiary every six months
Preventative Treatment: Topical Application of Fluoride	One treatment per Beneficiary every six months
Dental Fissure Sealant	One per Beneficiary every two years up to fourteen years, only on permanent molars and pre-molars
Extraction – tooth or exposed tooth roots	Three extractions per Beneficiary per year
Restorations (Fillings)	Three restorations per Beneficiary per year, limited to one per tooth every two years
Upper and lower full plastic dentures	One set per Beneficiary every four years

Procedures not listed above will be paid from the Additional Basic Dental benefit if applicable



OPTIONS

BENEFITS PER FAMILY PER ANNUM

		TRAUMA	CORE
OVERALL ANNUAL BENEFIT		N\$ 2.5 Million	N\$ 500 000
 Hospitalisation & Sub-Acute Facilities (subject to pre-authorisation)	Ward Fees - Hospital (Private Ward accommodation will be covered at General Ward rates unless approved by the Fund)	100% of Namaf Tariff	Y
	Ward Fees Sub-Acute	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 a 7 day supply	100% of Cost	Y
Medical Specialists & General Practitioners	Hospital visits (Subject to OAL)	225% of Namaf Tariff	Y
	Surgical procedures in theatre (Subject to OAL)	225% of Namaf Tariff	Y
 Organ Transplant Subject to OAL (All inclusive)	The supply & transportation of the organ plus hospital accommodation (services rendered to donor are excluded from benefit)	100% Namaf Tariff	N\$ 776 750 per family
	Immuno-suppressant drugs (subject to pre-authorisation)	100% Namaf Tariff	N\$ 102 850 per family Part of organ transplant benefit
	Renal dialyses (On application and approval)	100% Namaf Tariff	N\$ 206 750 per family
	Any INTERNAL prosthesis not specified (includes materials used and actual cost of prosthesis) - per annum	100% of Cost	N\$ 44 600 per family
 Internal Prostheses (subject to OAL) including cement and antibiotics	Cardiac stents limited to three (3) stents - per annum	100% of Cost	N\$ 25 950 per stent
	Cardiac pacemaker - per annum	100% of Cost	N\$ 64 050 per family
	Cardiac valves limited to two (2) valves - per annum	100% of Cost	N\$ 37 200 per velve
	Total hip replacement limited to two (2) hips - per annum	100% of Cost	N\$ 44 600 per hip
	Total knee replacement limited to two (2) knees - per annum	100% of Cost	N\$ 44 600 per knee
	Total shoulder replacement limited to two (2) shoulders - per annum	100% of Cost	N\$ 44 600 per shoulder
	Spinal instrumentation - per annum	100% of Cost	N\$ 40 350 per family
	Any EXTERNAL prosthesis not specified below (subject to submission of two quotes)	100% Cost	N\$ 18 350 per family
 Medical Appliance and External Prostheses (Subject to pre-authorisation)	Artificial leg or part thereof	100% Cost	N\$ 48 950 per family
	Artificial arm or part thereof	100% Cost	N\$ 48 950 per family
	Artificial Eye	100% Cost	N\$ 16 650 per family
	Hearing aids subject to a maximum of two (2) per beneficiary every four (4) years	100% Cost	N\$ 18 350 per device

	ACTIVE	ESSENTIAL	STANDARD	COMPREHENSIVE
	N\$ 1.4 Million	N\$ 2 Million	N\$ 3 Million	N\$ Unlimited
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	N\$ 102 850 per family	N\$ 102 850 per family	N\$ 102 850 per family	N\$ 102 850 per family
	N\$ 128 950 per beneficiary if patient is under 10	N\$ 206 750 per family	N\$ 206 750 per family	N\$ 206 750 per family
	N\$ 14 000 per family	N\$ 40 350 per family	N\$ 44 600 per family	N\$ 44 600 per family
	N\$ 10 250 per stent	N\$ 24 000 per stent	N\$ 25 950 per stent	N\$ 25 950 per stent
	N\$ 20 600 per family	N\$ 59 650 per family	N\$ 64 050 per family	N\$ 64 050 per family
	N\$ 12 850 per valve	N\$ 34 500 per valve	N\$ 37 200 per valve	N\$ 37 200 per valve
	N\$ 15 550 per hip	N\$ 40 350 per hip	N\$ 44 600 per hip	N\$ 44 600 per hip
	N\$ 15 550 per knee	N\$ 40 350 per knee	N\$ 44 600 per knee	N\$ 44 600 per knee
	N\$ 15 550 per shoulder	N\$ 40 350 per shoulder	N\$ 44 600 per shoulder	N\$ 44 600 per shoulder
	N\$ 15 550 per family	N\$ 37 450 per family	N\$ 40 350 per family	N\$ 40 350 per family
	N	N\$ 12 300 per family	N\$ 18 350 per family	N\$ 23 100 per family
	N	N\$ 48 950 per family	N\$ 48 950 per family	N\$ 48 950 per family
	N	N\$ 48 950 per family	N\$ 48 950 per family	N\$ 48 950 per family
	N	N\$ 16 800 per family	N\$ 16 650 per family	N\$ 16 650 per family
	N	N\$ 12 300 per device	N\$ 18 350 per device	N\$ 23 100 per device

OPTIONS

BENEFITS PER FAMILY PER ANNUM

TRAUMA

CORE



Radiotherapy
and/or Oncology

All services (including chemicals) - Subject to OAL

100% Namaf Tariff

Y

Y



Optical Benefit

Consultation by an Optometrist

100% Namaf Tariff

N

M+0 = N\$ 1 050 plus N\$ 450
per beneficiary.
Frame included in the benefit
and limited to N\$ 300.

Spectacles (frames and lenses),
contact lenses, prescription sunglasses
(only on specialist recommendation)

100% Namaf Tariff

Dental Surgery
(Subject to pre-
authorisation)

Trauma Surgery (Subject to OAL)

225% Namaf Tariff

Y

Y

Maxillo facial and oral surgery: Hospital visits (subject to OAL)

225% Namaf Tariff

Y

Y

Maxillo facial and oral surgery: (elective) procedures in theatre

225% Namaf Tariff

N\$ 9 700 per family

N\$ 41 950 per family



Dental implant procedure in theatre
(Hospitalisation and Anaesthetist)

100% Namaf Tariff - Hospitalisation
225% Namaf Tariff - Anaesthetist

N

N

Specialised
Dentistry

Specialised Dentistry
Overall Annual Limit (OAL)

N

N

Orthodontic treatment (subject to registration
and provision of a "treatment plan")
Subject to specialised dentistry overall annual limit

100% of Cost

N

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% Namaf Tariff

N

N

Basic Dental

Additional Basic Conservative Dental Benefit
(e.g. comprehensive consultation, root canal, oral hygiene
counselling, refinement of restorations, treatment of hypersensitive
dentine, partial & full dentures)

100% Namaf Tariff

N

M+0 = N\$ 550 M+3 = N\$ 1 100
M+1 = N\$ 900 M+4 = N\$ 1 300
M+2 = N\$ 1 000 M+5 = N\$ 1 300

ACTIVE		ESSENTIAL		STANDARD		COMPREHENSIVE	
	N		Y		Y		Y
	M+0 = N\$ 2 150 plus N\$ 650 per beneficiary. Frame included in the benefit and limited to N\$ 550.		M+0 = N\$ 3 400 plus N\$ 1 200 per beneficiary. Frame included in the benefit and limited to N\$ 1 400.		M+0 = N\$ 4 450 plus N\$ 1 450 per beneficiary. Frame included in the benefit and limited to N\$ 1 600.		M+0 = N\$ 6 200 plus N\$ 2 150 per beneficiary. Frame included in the benefit and limited to N\$ 2 150.
	N\$ 25 800 per family		Y		Y		Y
	Y		Y		Y		Y
	N\$ 6 450 per family		N\$ 8 350 per family		N\$ 8 350 per family		N\$ 12 500 per family
	N		N\$ 4 850 per family		N\$ 6 350 per family		N\$ 8 300 per family
	N		M+0 = N\$ 20 100 M+3 = N\$ 23 000 M+1 = N\$ 22 000 M+4 = N\$ 23 400 M+2 = N\$ 22 500 M+5 = N\$ 24 000		M+0 = N\$ 37 650 M+3 = N\$ 46 100 M+1 = N\$ 41 950 M+4 = N\$ 47 450 M+2 = N\$ 44 600 M+5 = N\$ 48 950		M+0 = N\$ 47 450 M+3 = N\$ 57 300 M+1 = N\$ 53 100 M+4 = N\$ 58 650 M+2 = N\$ 55 800 M+5 = N\$ 61 450
	N		N\$ 13 950 per family		N\$ 25 150 per family		N\$ 30 100 per family
	N		M+0 = N\$ 11 200 M+3 = N\$ 15 300 M+1 = N\$ 12 500 M+4 = N\$ 16 100 M+2 = N\$ 13 850 M+5 = N\$ 16 100		M+0 = N\$ 25 150 M+3 = N\$ 33 500 M+1 = N\$ 29 300 M+4 = N\$ 35 600 M+2 = N\$ 32 100 M+5 = N\$ 37 650		M+0 = N\$ 27 950 M+3 = N\$ 38 350 M+1 = N\$ 32 800 M+4 = N\$ 40 450 M+2 = N\$ 35 600 M+5 = N\$ 43 300
	M+0 = N\$ 550 M+3 = N\$ 1 100 M+1 = N\$ 900 M+4 = N\$ 1 300 M+2 = N\$ 1 000 M+5 = N\$ 1 300		M+0 = N\$ 1 100 M+3 = N\$ 2 350 M+1 = N\$ 1 900 M+4 = N\$ 2 700 M+2 = N\$ 2 150 M+5 = N\$ 3 000		M+0 = N\$ 2 800 M+3 = N\$ 6 350 M+1 = N\$ 4 850 M+4 = N\$ 7 000 M+2 = N\$ 5 650 M+5 = N\$ 7 750		M+0 = N\$ 3 850 M+3 = N\$ 8 350 M+1 = N\$ 6 350 M+4 = N\$ 9 500 M+2 = N\$ 7 450 M+5 = N\$ 10 500

OPTIONS

BENEFITS PER FAMILY PER ANNUM

TRAUMA

CORE



Medication

Self Medication (including selected sunscreen and vitamins)

100% Pricing Structure

N

N\$ 200 per family per quarter

Acute/Prescribed Medication
20% script levy at point of service

100% Pricing Structure

N

M+0 = N\$ 950 M+3 = N\$ 1 300
M+1 = N\$ 1 050 M+4 = N\$ 1 350
M+2 = N\$ 1 150 M+5 = N\$ 1 400

Chronic medication - Subject to Fund approval
(Application forms are available on request)

100% Pricing Structure

N

N\$ 2 650 per family
20% Script Levy

Specialised Medication

Biological drugs applicable to monoclonal antibodies and interleukins, Tyrosine Kinase inhibitors, Azacitidine, Proteasome inhibitors

100% Pricing Structure

N\$ 206 750 per family

N

HIV Medication

Anti-retroviral Medication therapy

100% Pricing Structure

N

N\$ 10 500 per family
No Script Levy



Specialised Radiology In and Out of Hospital

MRI, (on Specialist request), CT & Bone density scans
Subject to pre-authorisation

90% of Cost N\$ 18 400
per family
10% co-payment

90% of Cost N\$ 10 650
per family
10% co-payment

US Scans and Mammogram

100% of Cost

As per available
Specialised Radiology benefit

As per available
Specialised Radiology benefit

Radiology & Pathology while hospitalised

100% of Cost

Y

Y

Pregnancy sonars
(Limited to three (3) sonars per pregnancy)

100% of Cost

N

Y

Medical practitioner visits in hospital

225% of Namaf Tariff

Y

Y

Medical practitioner: Surgical procedures in theatre

225% of Namaf Tariff

Y

N\$ 41 950 per family



Maternity Benefit (subject to OAL)

Labour and ward fees:
Length of stay limited to:
• Normal birth - 3 days
• Caesarean - 4 days
Refer to page 15 for more information on the
N\$ 2 500 incentive for normal births

100% of Namaf Tariff

Y

Y

	ACTIVE	ESSENTIAL	STANDARD	COMPREHENSIVE
	N\$ 450 per family per quarter	N\$ 780 per family per quarter	N\$ 960 per family per quarter	N\$ 1 200 per family per quarter
	M+0 = N\$ 1 900 M+3 = N\$ 2 550 M+1 = N\$ 2 105 M+4 = N\$ 2 750 M+2 = N\$ 2 350 M+5 = N\$ 2 900	M+0 = N\$ 5 300 M+3 = N\$ 6 300 M+1 = N\$ 5 650 M+4 = N\$ 6 600 M+2 = N\$ 5 950 M+5 = N\$ 6 700	M+0 = N\$ 8 000 M+3 = N\$ 16 700 M+1 = N\$ 11 600 M+4 = N\$ 17 450 M+2 = N\$ 14 600 M+5 = N\$ 18 200	M+0 = N\$ 9 050 M+3 = N\$ 19 800 M+1 = N\$ 13 850 M+4 = N\$ 22 450 M+2 = N\$ 17 150 M+5 = N\$ 25 000
	N\$ 5 650 per family 25% Script Levy	N\$ 11 900 per family 20% Script Levy	N\$ 31 000 per family 20% Script Levy - member over 65 - 10% Script Levy	N\$ 46 300 per family 20% Script Levy - member over 65 - 0% Script Levy
	N	N\$ 206 750 per family	N\$ 206 750 per family	N\$ 206 750 per family
	As per available chronic medication - No Script Levy	As per available chronic medication - No Script Levy	As per available chronic medication - No Script Levy	As per available chronic medication - No Script Levy
	90% of Cost N\$ 13 100 per family 10% co-payment	90% of Cost N\$ 20 200 per family 10% co-payment	95% of Cost N\$ 31 950 per family 5% co-payment	100% of Cost N\$ 37 300 per family
	As per available Specialised Radiology benefit	As per available Specialised Radiology benefit	As per available Specialised Radiology benefit	As per available Specialised Radiology benefit
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y

OPTIONS

BENEFITS PER FAMILY PER ANNUM

TRAUMA

CORE



Maternity Benefit
(subject to OAL)

Midwife services (Limited to N\$ 12 850 per case)	100% Namaf Tariff
12 Ante-natal consultations per family per annum	100% Namaf Tariff
4 Visits to General Practitioner in first year of new-born	100% Namaf Tariff
Immunisations for first year of new-born	100% of Pricing Structure 0% Script Levy
First visit to Paediatrician for 6 week check-up	100% Namaf Tariff
Physiotherapy in hospital	100% of Namaf Tariff
Blood Transfusion	100% of Cost
Radial Keratotomy / Examiner Lazer procedures	100% Namaf Tariff
Hyperbaric Oxygen therapy (subject to approval) (Limited to N\$ 41 950 per family)	100% of Cost

Y	Y
N	Y
N	N
N	N
N	N
Y	Y
Y	Y
N\$ 12 850 per family	N
Y	N



Other services
(subject to OAL)

Psychiatric in hospital treatment (inclusive of medication)	100% Namaf Tariff
Private nursing, Hospice service and Frail Care services (including medication)	100% of Cost
Substance abuse	100% Namaf Tariff
Infertility treatment	100% Namaf Tariff
Non-emergency transport (Doctor motivation required) (subject to available limit)	100% of Cost
Emergency transport	Benefit according to Rescue - Me Policy

N\$ 26 400 per family	N\$ 4 150 per family
N\$ 32 200 per family	N\$ 2 800 per family
N	N
N	N
N\$ 7 100 per family	N\$ 2 800 per family
Y	Y



General Practitioners' Services & Specialist services excluding surgery (includes private nursing consultations)

Annual Day to Day	
Consultations/Visits (out of hospital)	100% of Namaf Tariff (Subject to available day to day)
Procedures/Services (out of Hospital)	100% Namaf tariff
Materials & Disposable items	100% Namaf tariff
Radiology & Pathology (out of hospital)	100 % Namaf tariff
HIV & AIDS Treatment (out of hospital)	100 % Namaf tariff

N	M+0 = N\$ 650 M+3 = N\$ 1 300 M+1 = N\$ 850 M+4 = N\$ 1 500 M+2 = N\$ 1 050 M+5 = N\$ 1 700
N	Limited to 6 consultations per ben
N	Y
N	Y
N	Y
N	Y



Supplementary & paramedical services

Clinical Psychology/Psychological Counsellor, Physiotherapy, Audiology/Speech Therapy, Dietician, Occupational Therapy, Biokinetics, Chiropractor, Homeopathy/Naturopathy/Phytotherapy (consultation only), Hearing Aid Acoustician, Podiatry/Chiropody, Social Worker, Orthotist/Prosthetist	100 % Namaf tariff
---	--------------------

N	M+0 = N\$ 650 M+3 = N\$ 1 300 M+1 = N\$ 850 M+4 = N\$ 1 500 M+2 = N\$ 1 050 M+5 = N\$ 1 700
---	---

	ACTIVE	ESSENTIAL	STANDARD	COMPREHENSIVE
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	N	N\$ 9 800 per family	N\$ 21 000 per family	N\$ 22 300 per family
	N	Y	Y	Y
	N\$ 18 300 per family	N\$ 24 450 per family	N\$ 37 750 per family	N\$ 55 800 per family
	N	N\$ 24 450 per family	N\$ 37 750 per family	N\$ 53 200 per family
	N	N	N	One Rehabilitation per family
	N\$ 12 850 per family	N	N	N\$ 37 750 per family
	N\$ 3 850 per family	N\$ 7 100 per family	N\$ 10 500 per family	N\$ 13 950 per family
	Y	Y	Y	Y
	M+0 = N\$ 1 050 M+1 = N\$ 1 300 M+2 = N\$ 1 500	M+3 = N\$ 1 700 M+4 = N\$ 1 900 M+5 = N\$ 2 150	M+0 = N\$ 7 450 M+1 = N\$ 9 600 M+2 = N\$ 11 200	M+3 = N\$ 11 700 M+4 = N\$ 12 250 M+5 = N\$ 12 800
Beneficiary	Limited to 8 consultations per beneficiary	Limited to 10 consultations per beneficiary	Limited to 15 consultations per beneficiary	Limited to 20 consultations per beneficiary
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	Y	Y	Y	Y
	M+0 = N\$ 1 050 M+1 = N\$ 1 300 M+2 = N\$ 1 500	M+3 = N\$ 1 700 M+4 = N\$ 1 900 M+5 = N\$ 2 150	M+0 = N\$ 10 100 M+1 = N\$ 12 250 M+2 = N\$ 13 300	M+3 = N\$ 13 850 M+4 = N\$ 14 400 M+5 = N\$ 14 900
	M+0 = N\$ 13 300 M+1 = N\$ 17 000 M+2 = N\$ 20 750	M+3 = N\$ 25 050 M+4 = N\$ 28 750 M+5 = N\$ 30 900	M+0 = N\$ 15 450 M+1 = N\$ 18 650 M+2 = N\$ 22 900	M+3 = N\$ 27 150 M+4 = N\$ 31 400 M+5 = N\$ 35 700

OPTIONS

BENEFITS PER FAMILY PER ANNUM

BASIC



Hospitalisation &
Sub-Acute Facilities
(Subject to pre-
authorisation)

Medical Specialists
& General Practitioners



Internal Prostheses
(Subject to OAL)
Including cement
and antibiotics



Optical Benefit



Dental Surgery



ANNUAL LIMIT	TARIFF
Ward fees - Hospital	100% State Tariff
Ward fees - Sub-Acute	100% State Tariff
Theatre Fees, recovery rooms, Intensive Care & High Care	100% State Tariff
Medicine & materials used in hospital (subject to agreed re-imbursement model) TTO Medicine limited to a seven (7) day supply	100% State Tariff
Hospital visits (Subject to OAL)	As per DSP Agreement
Surgical procedures in Theatre (Subject to OAL)	100% State Tariff
Any INTERNAL prosthesis not specified (includes materials used and actual cost of prosthesis) - per annum	100% Cost of State Facility
Cardiac Stents limited to three (3) Stents - per annum	100% Cost of State Facility
Cardiac pacemaker - per annum	100% Cost of State Facility
Cardiac Valves limited to two (2) Valves - per annum	100% Cost of State Facility
Total Hip replacement limited to two (2) Hips - per annum	100% Cost of State Facility
Total Knee replacement limited to two (2) Knees - per annum	100% Cost of State Facility
Total Shoulder replacement limited to two (2) Shoulders - per annum	100% Cost of State Facility
Spinal instrumentation - per annum	100% Cost of State Facility
Consultation by an Optometrist	100% Cost at DSP
Spectacles (frames and lenses), Contact lenses Prescription sunglasses (only on specialist recommendation)	100% Cost at DSP
Trauma Surgery (Subject to OAL)	100% Cost of State Tariff
Maxillo Facial and Oral Surgery: Hospital visits (Subject to OAL)	100% Cost of State Tariff
Maxillo Facial and Oral Surgery: Elective procedures in Theatre	100% Cost of State Tariff
Additional Basic Conservative Dental Benefit (as per approved list)	100% Namaf Tariff at DSP
Self Medication (including selected sunscreens and vitamins)	100% Pricing Structure
Acute/Prescribed medication 20% Script Levy at point of service	100% Pricing Structure

Unlimited at State Facility
Re-embursement as per network contract
Re-embursement as per network contract
Re-embursement as per network contract
Re-embursement as per network contract
Re-embursement as per network contract
Re-embursement as per network contract
NO BENEFIT
NO BENEFIT
NO BENEFIT
NO BENEFIT
NO BENEFIT
NO BENEFIT
NO BENEFIT
NO BENEFIT
N\$ 1 050 per family per annum including frames at DSP (N\$ 15 co-payment) 6 month waiting for private members
Re-embursement as per network contract (State Facility only)
Re-embursement as per network contract (State Facility only)
Re-embursement as per network contract (State Facility only)
N\$ 1 600 per Principal member and limited to N\$ 3 050 per family per annum - Unlimited at State Facility
N\$ 700 per family per annum limited to N\$ 100 per script at DSP
N\$ 2 000 per Principal member limited to N\$ 2 800 per family per annum. Limited to N\$ 200 per script at DSP

OPTIONS



Medication

HIV Medication



Specialised
Radiology
In and Out
of Hospital



Maternity Benefit



Other services
(subject to OAL)

BENEFITS PER FAMILY PER ANNUM

TARIFF	
Chronic Medication - Subject to Fund approval (Application forms are available on request)	100% of Pricing Structure
Anti-retroviral Medication therapy	100% of Pricing Structure
MRI, CT & Bone Density Scans (on Specialist request) Subject to pre-authorisation	100% State Tariff
US Scans & Mammograms	100% State Tariff
Radiology & Pathology while hospitalised	100% State Tariff
Pregnancy sonars (2D sonars only)	100% Namaf Tariff
Medical Practitioner visits in hospital	As per DSP Agreement
Medical Practitioner: Surgical procedures in theatre	100% State Tariff
Labour and ward fees: Length of stay limited to: • Normal birth - 3 days • Caesarean - 4 days	100% State Tariff
Midwife Services	100% Namaf Tariff
9 Ante-natal consultations per family per annum	100% Namaf Tariff
4 Visits to General Practitioner in first year of new-born	
Immunisations for first year of new-born	100% Pricing Structure
First visit to Paediatrician for 6 week check-up	
Physiotherapy in hospital	100% State Tariff
Blood Transfusion	100% State Tariff
Radial Keratotomy / Examiner Lazer procedures	
Hyperbaric Oxygen therapy (subject to approval) (Limited to N\$ 41 950 per family)	
Psychiatric in Hospital treatment (inclusive of medication)	100% State Tariff
Substance abuse	100% of agreed Tariff
Infertility treatment	
Non-emergency transport (Doctor motivation required) (subject to available limit)	100% of Cost
Emergency transport	Benefit according to Rescue - Me policy

BASIC

N\$ 2 800 per family per annum limited to N\$ 200 per script
N\$ 10 150 per family per annum at DSP no Script Levy
NO BENEFIT
NO BENEFIT
Re-imbursment as per Network contract
Limited to 3 sonars per pregnancy
Re-imbursment as per Network contract
Re-imbursment as per Network contract
Re-imbursment as per Network contract
Limited to N\$ 12 850 per case
As per DSP Agreement (N\$ 15 co-payment)
NO BENEFIT
Linked to acute medication benefit / or at a state facility
NO BENEFIT
State Facility only - NO BENEFIT in Private Hospital
State Facility only - NO BENEFIT in Private Hospital
NO BENEFIT
NO BENEFIT
Re-imbursement as per network contract (state facility only)
N\$ 3 200 per family per annum as per agreed GBV programme rate
NO BENEFIT
N\$ 3 400 per family per annum
Y

OPTIONS



General Practitioners' Services & Specialist services excluding surgery (includes private nursing consultations)

BENEFITS PER FAMILY PER ANNUM

TARIFF

Annual Day to Day

Consultations/Visits (out of hospital)

As per DSP Agreement

Specialists Consultations/Visits

As per DSP Agreement

Procedures/Services (out of hospital)

100% Namaf Tariff

Materials & Disposable Items

100% Namaf Tariff

Radiology & Pathology (out of hospital)

100% Namaf Tariff

HIV & AIDS Treatment (out of hospital)

100% State Tariff

Clinical Psychology/Psychological Counsellor, Physiotherapy, Audiology/Speech Therapy, Dietician, Occupational Therapy, Biokinetics, Chiropractor, Homeopathy/Naturopathy/Phytotherapy (consultation only), Hearing Aid Acoustician, Podiatry/Chiropody, Social Worker, Orthotist/Prosthetist

100% State Tariff

BASIC

Unlimited visits at a DSP (N\$ 15 co-payment)

Medical Specialist only on referral by DSP (N\$ 15 co-payment)

Limited to available Private Hospital limit

Limited to available Private Hospital limit

Re-imburement as per Network contract (State facility only)

Re-imburement as per Network contract (State facility only)

State facility only



Supplementary & paramedical services

Nammed Pregnancy-Related Benefit

The Fund has introduced an innovative benefit to incentivise mothers who opt for natural birth as opposed to caesarean birth.

In case of a normal delivery, the mother-to-be will receive a monetary incentive of N\$ 2 500. The amount will accrue as a credit amount in the member's Benefit Bank and can be used to pay for:

- Routine Medical Costs (in and out of hospital);
- Outstanding member's co-payments;
- Any medical expense usually excluded as per Annexure C of the Fund Rules, on condition that:
 - Medical Products must have a valid NAPPI code;
 - Medical treatments must be provided by a registered Healthcare Professional;
- The difference between the actual costs and the NAMAF Benchmark tariffs for medical services covered by the Rules of the Fund;
- Claims for conditions, procedure or medicines excluded by the Rules, including exclusions from optical and dental benefits may thus be paid from the positive balance of the member's accumulated Benefit Bank Account.

Mothers are urged to consider the positive effects of normal birth on an infant's health as opposed to caesarean birth.



PARAMOUNT HEALTHCARE MEDICAL AID ADMINISTRATORS PERSONEL



CLIENT SERVICE DEPARTMENT



MANAGER OPERATIONS



ASSESSING DEPARTMENT



FINANCE DEPARTMENT



SALES DEPARTMENT



MANAGED CARE DEPARTMENT



MEMBERSHIP & RECONCILIATION DEPARTMENT



ADMINISTRATION DEPARTMENT



OTJIWARONGO BRANCH



SWAKOP BRANCH

Trauma Individual	Principal Member	Adult Dependand	Child Dependand under the Age of 25
Under 25	1 781	1 214	788
25-29	1 960	1 334	
30-34	2 117	1 440	
35-39	2 328	1 587	
40-45	2 561	1 747	
46-50	2 766	1 885	
51-55	3 040	2 075	
56-60	3 286	2 241	
61-65	3 615	2 466	
Over 65	3 902	2 661	

Core Individual	Principal Member	Adult Dependand	Child Dependand under the Age of 25
Under 25	1 661	1 030	466
25-29	1 661	1 126	
30-34	1 661	1 203	
35-39	1 661	1 309	
40-45	1 843	1 373	
46-50	1 843	1 410	
51-55	1 943	1 512	
56-60	1 943	1 595	
61-65	1 997	1 762	
Over 65	2 318	1 835	

Trauma Group	Principal Member	Adult Dependand	Child Dependand under the Age of 25
Under 25	1 229	860	392
25-29	1 339	940	
30-34	1 473	1 032	
35-39	1 608	1 109	
40-45	1 768	1 236	
46-50	1 910	1 336	
51-55	2 102	1 470	
56-60	2 309	1 614	
61-65	2 541	1 778	
Over 65	2 798	1 958	

Core Group	Principal Member	Adult Dependand	Child Dependand under the Age of 25
Under 25	1 443	896	405
25-29	1 443	979	
30-34	1 443	1 046	
35-39	1 443	1 138	
40-45	1 602	1 195	
46-50	1 602	1 227	
51-55	1 688	1 315	
56-60	1 688	1 387	
61-65	1 736	1 533	
Over 65	2 015	1 595	

Active Individual	Principal Member	Adult Dependant	Child Dependant under the Age of 25
Under 25	1 324	1 155	523
25-29	1 538	1 258	
30-34	1 786	1 384	
35-39	2 263	1 560	
40-45	2 729	1 910	
46-50	3 202	2 240	
51-55	3 802	2 663	
56-60	4 339	3 038	
61-65	4 944	3 460	
Over 65	5 627	3 941	

Active Group	Principal Member	Adult Dependant	Child Dependant under the Age of 25
Under 25	1 324	1 155	523
25-29	1 538	1 258	
30-34	1 786	1 384	
35-39	2 156	1 485	
40-45	2 371	1 659	
46-50	2 816	1 972	
51-55	3 241	2 269	
56-60	3 875	2 713	
61-65	4 436	3 101	
Over 65	4 878	3 414	

Benefit Bank Active Option		
Principal Member	Adult Dependant	Child Dependant
N\$ 1 200	N\$ 960	N\$ 480



Essential Individual	Principal Member	Adult Dependant	Child Dependant under the Age of 25
Under 25	2 738	1 916	991
25-29	2 985	2 088	
30-34	3 280	2 298	
35-39	3 577	2 503	
40-45	3 934	2 752	
46-50	4 248	2 973	
51-55	4 676	3 271	
56-60	5 142	3 597	
61-65	5 655	3 958	
Over 65	6 223	4 355	

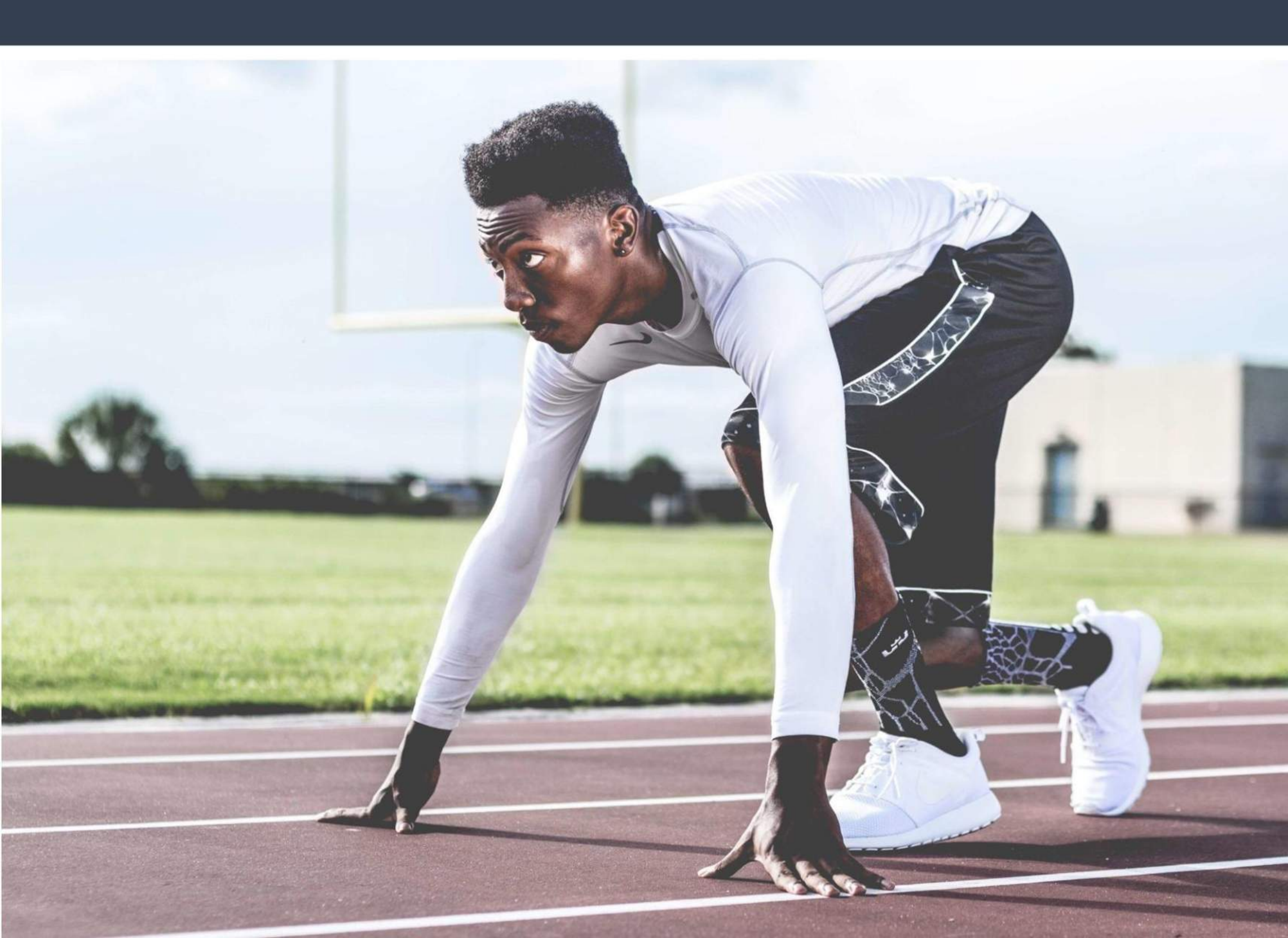
Standard Individual	Principal Member	Adult Dependant	Child Dependant under the Age of 25
Under 25	3 148	2 424	1 336
25-29	3 463	2 665	
30-34	3 742	2 881	
35-39	4 193	3 225	
40-45	4 610	3 549	
46-50	4 934	3 797	
51-55	5 427	4 176	
56-60	5 862	4 511	
61-65	6 446	4 960	
Over 65	6 963	5 357	

Essential Group	Principal Member	Adult Dependant	Child Dependant under the Age of 25
Under 25	2 182	1 527	695
25-29	2 378	1 665	
30-34	2 618	1 830	
35-39	2 852	1 996	
40-45	3 138	2 196	
46-50	3 389	2 373	
51-55	3 728	2 608	
56-60	4 102	2 871	
61-65	4 514	3 159	
Over 65	4 965	3 477	

Standard Group	Principal Member	Adult Dependant	Child Dependant under the Age of 25
Under 25	2 509	1 934	898
25-29	2 763	2 125	
30-34	2 982	2 297	
35-39	3 341	2 571	
40-45	3 675	2 828	
46-50	3 932	3 029	
51-55	4 323	3 330	
56-60	4 671	3 598	
61-65	5 138	3 956	
Over 65	5 548	4 272	

Benefit Bank Essential Option		
Principal Member	Adult Dependant	Child Dependant
N\$ 2 340	N\$ 1 920	N\$ 958

Benefit Bank Standard Option		
Principal Member	Adult Dependant	Child Dependant
N\$ 3 768	N\$ 3 000	N\$ 1 480





<i>Comprehensive Individual</i>	<i>Principal Member</i>	<i>Adult Dependant</i>	<i>Child Dependant under the Age of 25</i>
Under 25	4 143	3 438	1 609
25-29	4 475	3 714	
30-34	4 901	4 067	
35-39	5 687	4 716	
40-45	6 197	5 143	
46-50	6 695	5 554	
51-55	7 295	6 053	
56-60	7 879	6 535	
61-65	8 668	7 190	
Over 65	9 361	7 766	

<i>Basic Individual</i>	<i>Principal Member</i>	<i>Adult Dependant</i>	<i>Child Dependant under the Age of 25</i>
Under 25	585	437	193
25-29	608	454	
30-34	639	471	
35-39	668	492	
40-45	698	517	
46-50	725	539	
51-55	757	565	
56-60	776	592	
61-65	816	618	
Over 65	853	654	

<i>Comprehensive Group</i>	<i>Principal Member</i>	<i>Adult Dependant</i>	<i>Child Dependant under the Age of 25</i>
Under 25	3 176	2 637	1 286
25-29	3 430	2 848	
30-34	3 757	3 117	
35-39	4 358	3 615	
40-45	4 749	3 942	
46-50	5 129	4 255	
51-55	5 591	4 640	
56-60	6 039	5 011	
61-65	6 642	5 510	
Over 65	7 173	5 955	

<i>Basic Group</i>	<i>Principal Member</i>	<i>Adult Dependant</i>	<i>Child Dependant under the Age of 25</i>
Under 25	519	387	169
25-29	544	401	
30-34	563	411	
35-39	583	424	
40-45	603	439	
46-50	629	456	
51-55	641	470	
56-60	657	492	
61-65	691	516	
Over 65	716	533	

<i>Benefit Bank Comprehensive Option</i>		
<i>Principal Member</i>	<i>Adult Dependant</i>	<i>Child Dependant</i>
N\$ 4 956	N\$ 4 008	N\$ 1 968

Important Contact Details



YOUR PARTNER IN HEALTH

WINDHOEK

Tel: +264 61 374600
Fax: +264 61 374650
E-mail: info@nammed.com.na
1 John Ludwig Street, Klein Windhoek,
P.O. Box 2100, Windhoek, Namibia
Website: www.nammed.info

SWAKOPMUND

Tel: +264 64 406257/249
Fax: +264 64 400375
Unit 12 Watercube Welwitschia Str.
Vineta Swakopmund
P.O. Box 6031, Vineta, Swakopmund
E-mail: info@nammed.com.na

OTJIWARONGO

Tel: +264 67 302274 / 096
Fax: +264 67 302276
E-mail: otjibranch2@paramount.com.na
Nr 37 Hage Geingob Street
Otjiwarongo



Paramount Healthcare Medical Aid Administrators CC

1 John Ludwig Street, Klein Windhoek,
Windhoek, Namibia
Tel: +264 61 374600
Fax: +264 61 374640
P.O. Box 97157, Maerua Mall, Windhoek
E-mail: info@paramount.com.na
Website: www.paramount.com.na



Paramount Healthcare Centre

Cnr Hellodoor/Gen Murtala Ramat Muhammed Str, Eros
Windhoek, Namibia
Tel: +264 61 287 1103
Fax: +264 61 287 1114
E-mail: info@paramounthcc.com

Important Emergency Numbers

081-963 / 061-300 118	• AEMS
061-303 395	• Crisis Response
061-211 1111	• City of Windhoek
081-128 0024 (Swakopmund)	• Eagle Christian Centre
081-924 / 061 411 600	• E-Med Rescue
062-502 244	• Emergency Assist
085-9247	• LifeLink
112	• MTC
081-257 1810	• MR 24/7
085-955 (walvis Bay)	• St Gabriels
061-203 911	• Radio Room (State Facility)
081-91 600 / +2786-172 3347	• Pead-iQ 24/7
+2711 991 8610	• International Medical Travel Insurance
081-703 3203	• Gender Based Violence Hotline