

Nammed

HEALTH BULLETIN

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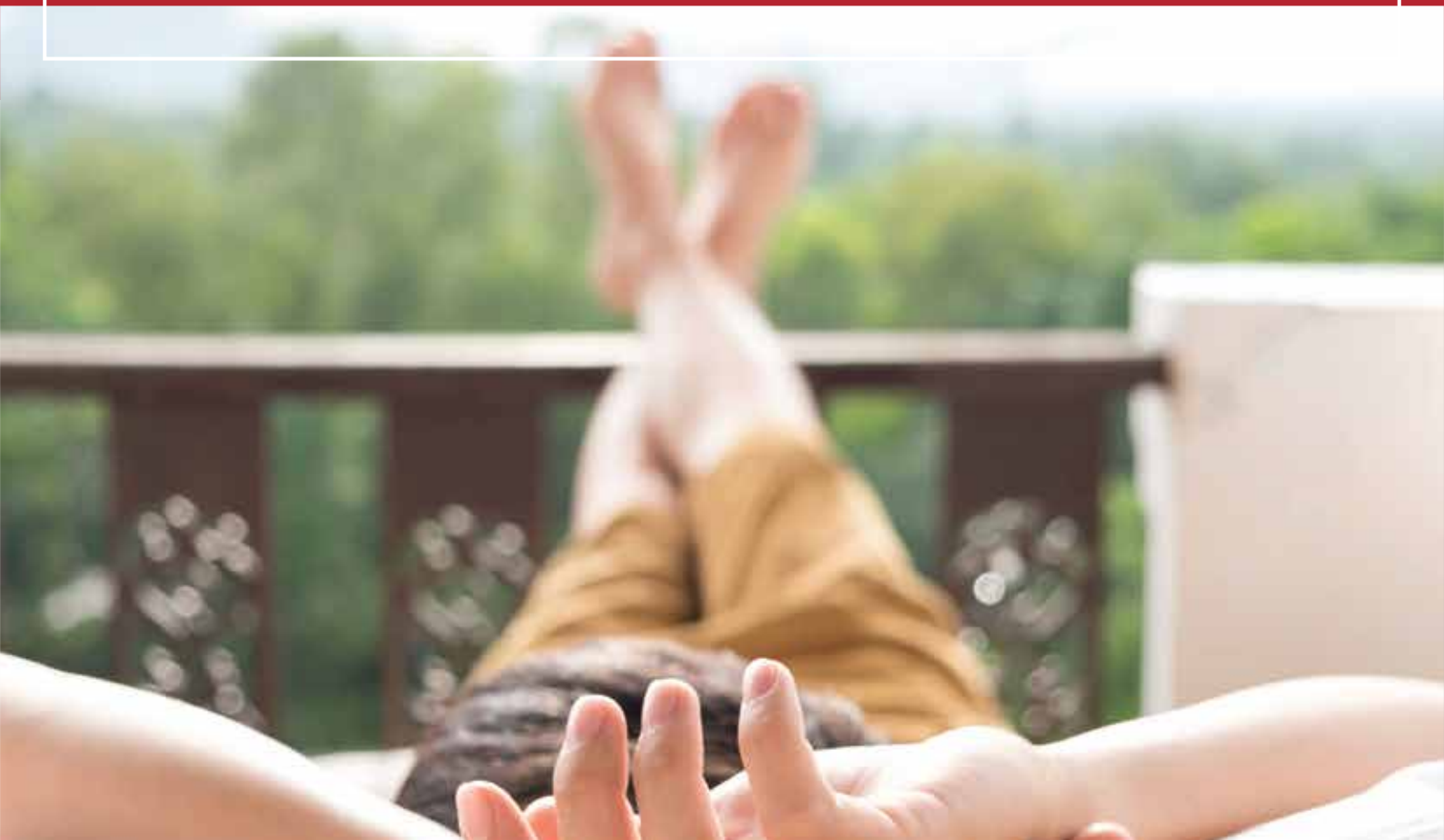
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MESSAGE FROM THE PO

Dear Members,

In the annals of history, the COVID-19 pandemic is likely to be remembered as the most significant infectious disease outbreak since the Spanish Flu pandemic after World War I.

Throughout the world, the devastating health, economic and social impact of COVID-19 will be felt for years to come. Namibia has not been spared.

The Board of Trustees is fully aware of the current economic situation in the country, as well as the poor economic outlook projected for several years, and how this affects our members. Consequently, affordability for 2021 was a primary concern for the Board.

We are pleased to announce that the contribution increase for 2021 is only 3.5% - the lowest in the 30-year history of Nammed Medical Aid Fund. Furthermore, contributions on the Basic Option **will not increase at all** for 2021.

At the end of 2019, the Fund's reserve level stood at a healthy 25.7% of total contributions, and we estimate that it will increase to more than 28% of contributions by the end of this year. The increase can be attributed to fewer planned in-hospital procedures due to COVID-19 restrictions. However, it is reasonable to expect that these procedures were merely postponed, and might thus be performed in the course of next year.

Another significant challenge during the year was a declaration of undesirable practice by NAMFISA, the Registrar of Medical Aid Funds in Namibia, which, if implemented, will have a disastrous effect on the Fund, especially on members of employer groups. The Board of Trustees is in the process of challenging this declaration by lodging an appeal to the NAMFISA Appeal Board. The formal hearing was postponed to February 2021. Therefore, business will continue as usual in 2021.

The 31st of December 2020 will mark the 30th anniversary of Nammed Medical Aid Fund. Over the past three decades, the Fund has overcome numerous challenges and we will continue to overcome challenges in future through the prudent and innovative management practices of the Board of Trustees, PO, Administrator and other Fund service providers, contracted to perform essential services.

On behalf of the Board of Trustees, I wish every member a Merry Christmas and a prosperous New Year. May you and your family enjoy good health in 2021.

Best regards,
Mr. Gert Grobler
Principal Officer
Nammed Medical Aid Fund



GREAT NEWS AT A GLANCE

CONTRIBUTION
INCREASE FOR 2021

CONTRIBUTION INCREASE
ON BASIC OPTION
*NEW NAME FOR BASIC
OPTION COMING SOON!*

ONLY
3.5%

0%

INCREASE
IN SELECTED
BENEFITS ON THE
ACTIVE OPTION
SEE BELOW FOR DETAILS

UP TO
97.5%

**LOWEST
CONTRIBUTION
INCREASE**

IN THE HISTORY
OF NAMMED!

ANOTHER YEAR OF EXCELLENT FINANCIAL RESULTS!

RESERVES OF THE FUND
EXPECTED TO INCREASE
FURTHER AND BEYOND
REQUIRED **25%** OF
CONTRIBUTIONS

25%

0%

LOSS OF MEMBERSHIP
DURING COVID-19 PANDEMIC

MASSIVE BENEFIT INCREASES ON THE ACTIVE OPTION

AS PART OF OUR CONTINUOUS EFFORTS TO OFFER OUR MEMBERS THE BEST VALUE, WE ARE INSTITUTING SIGNIFICANT **BENEFIT INCREASES** FOR 2021 ON SELECTED BENEFITS OF THE

active option:

ANNUAL DAY-TO-DAY	2020 BENEFIT	2021 BENEFIT	% CHANGE
M+0	N\$1 060	N\$2 000	88.7
M+1	N\$1 310	N\$2 500	90.8
M+2	N\$1 520	N\$3 000	97.4
M+3	N\$1 720	N\$3 350	94.8
M+4	N\$1 920	N\$3 750	95.3
M+5	N\$2 170	N\$4 000	84.3

SUPPLEMENTARY & PARAMEDICAL SERVICES	2020 BENEFIT	2021 BENEFIT	% CHANGE
M+0	N\$1 060	N\$2 000	88.7
M+1	N\$1 310	N\$2 500	90.8
M+2	N\$1 520	N\$3 000	97.4
M+3	N\$1 720	N\$3 350	94.8
M+4	N\$1 920	N\$3 750	95.3
M+5	N\$2 150	N\$4 000	86

ACUTE MEDICATION	2020 BENEFIT	2021 BENEFIT	% CHANGE
M+0	N\$1 920	N\$3 000	56.3
M+1	N\$2 170	N\$3 200	47.5
M+2	N\$2 370	N\$3 400	43.5
M+3	N\$2 600	N\$3 600	38.5
M+4	N\$2 800	N\$3 800	35.7
M+5	N\$2 950	N\$4 000	35.6

THE ACTIVE OPTION IS IDEAL FOR YOUNG FAMILIES AND SINGLES IN GOOD HEALTH.

Members of the Core Option are encouraged to study the benefits of the Active Option and consider an upgrade to enjoy the above massive enhancements.

UPDATE ON TRAUMA OPTION

OUR TRAUMA OPTION OFFERS FANTASTIC IN-HOSPITAL BENEFITS!

PLEASE TAKE NOTE OF THE FOLLOWING CHANGES
ON THE TRAUMA OPTION FOR 2021:



Oncology benefit now limited to N\$600,000 per family per annum



Hearing aids no longer covered under Trauma Option



DEADLINE FOR 2021 OPTION CHANGE



Members who wish to change their Option for 2021 are kindly reminded do so before **9 December 2020**.

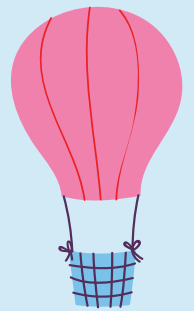
The Option Change Form will be sent out via email, together with the 2021 Benefit Guide. Alternatively, collect the form at one of our offices or download it at www.info.nammed



Submit your completed Option Change Form at any Nammed office or email it to nammed@paramount.com.na



Smile NEW MATERNITY PROGRAMME FOR 2021



Nammed's brand-new Maternity Programme supports moms-to-be along every step of the journey to ensure a unique and positive pregnancy experience.

OUR MATERNITY PROGRAMME INCLUDES:



24/7 Pregnancy Care Helpline for professional advice from registered midwives



Regular personal phone calls from a dedicated registered midwife



Pregnancy education via SMS and email



Online antenatal classes



FREE baby bag with baby care essentials delivered to your doorstep

Moms-to-be can register at any time during the pregnancy. However, early registration is encouraged to enjoy the full benefit.

*Available on all Options from 2021.
Registration information coming soon.*

NEW PARTNERSHIP WITH LIFELINK EMERGENCY RESCUE SERVICES

We are pleased to announce that Nammed has entered into a new agreement with LifeLink, an emergency rescue service provider.

Through LifeLink, our members have 24/7 access to rapid emergency response via road or air - no upfront payment required!

**PLEASE SAVE THE NEW EMERGENCY NUMBER!
24-HOUR LIFELINK EMERGENCY CONTROL CENTRE**



TOLL-FREE

DOWNLOAD THE LIFELINK EMERGENCY APP!



24 hour
Emergency Centre



Road and air
evacuation



Signals your GPS and
medical details



SOS and
trigger alert

Search for **SOSBuddy** on the App Store or Google Play

The locator beacon in the app enables LifeLink to accurately locate the scene of an accident, allowing for the rapid deployment of the nearest LifeLink emergency response team.

Because in an emergency, every second counts...



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