



Benefit Guide 2023

Your Partner In Health



Cynthia Hengari - Vice Chair

Sam Kauapirura - Chairman



FOREWORD

Welcome to Nammed

Nammed has been in the business of paying for medical expenses for its members and their loved ones in Namibia for more than 30 years. Our financial philosophy is built on healthy reserving of surplus funds, robust financial administration systems, and sound financial management. We are inspired by providing our members and service providers with help that is quick, engaging, and efficient

Our team consist of a well-rounded Board of Trustees, drawing from a mix of medical, financial, and corporate governance skills, business acumen and depth that manages the Fund. Our team furthermore consist of knowledgeable support staff and various partners providing a range of expertise to the Fund, and a Fund Administrator comprising of proven experts and well-seasoned captains of industry.

Our members and their families remain at the heart of what we do, we always strive to make it easier for our members, their families and service providers when dealing with us.

DISCLAIMER

The new benefits, contributions and Rules of Nammed for 2023, 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 2023 (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. Contact us at 061 374 600 to confirm any information contained in this document.

Contents

PG 4

01. WHY NAMMED

- 04. Why Nammed?
- 05. Mission, Vision & Values
- 06. How we service you & where we are
- 07. Nammed App

- 08. Employer Group Sectors
- 09. Group Contribution Rates
- 10. Emergency Evacuation

PG 11

02. OUR SPECIAL BENEFITS

- 12. Wellness Benefit
- 14. Your Rewards Bank
- 16. Self-Medication Benefit
- 17. Mental Health
- 18. Maternity Benefit

- 19. HIV/AIDS Programme
- 20. Basic Dentistry Benefit
- 21. Specialised Dentistry Benefit
- 22. The Benefit Pie

PG 24

03. CHOOSE THE RIGHT OPTION FOR YOU

- 25. Choosing the best option for you and your family
- 26. Options at a glance

PG 27

04. CONTRIBUTION TABLES

- 28. Basic
- 28. Trauma
- 29. Active
- 30. Essential
- 31. Standard
- 32. Comprehensive

PG 33

05. BENEFITS PER FAMILY PER ANNUM

- 34. Benefits Index page

Why Nammed?



AFFORDABLE/ VALUE FOR MONEY

Quality healthcare at an affordable contribution



SERVICE

Excellent service with a personal touch



FAMILY BENEFITS

The family member who needs a benefit, can use all of it



EXTRA ADDED VALUE

Special benefits and services that add more value to your life



REWARDS BANK

Monetary incentive to reward members for responsible use of benefits



Vision

We build a healthier world by providing easy to understand and use medical aid and empowering people with the knowledge they need to live healthier lives.

Mission

We simplify medical aid and enhance people's lives through education that empowers, supports and is easy to understand and implement.

Values

THINK

We are passionately empowering

We empower Namibians in their quest to live their healthiest lives.
We educate, demonstrate and uplift health in Namibia.

FEEL

We care deeply

We care deeply about our members, their families, their health and their experience.

DO

We make life easier

We remove complexity and ambiguity in everything we do.
We strive to make life easier and more convenient.

How we service you

Sales:

If you want more information on joining as a group or individual

Claims:

- Ways to submit a claim or follow up on a claim submitted previously
- claimsnmd@nammed.org.na

Authorisations:

Authorisations for planned procedures (Authorisation for emergency cases will be done the following working day, without refusing treatment)

Client Services:

Answers all your questions about benefits and how Nammed works

Monthly contribution reconciliations:

Provides HR and Payroll support to groups

Principal Officer:

For complaints and compliments

info@nammed.org.na | www.nammed.com.na



Where we are

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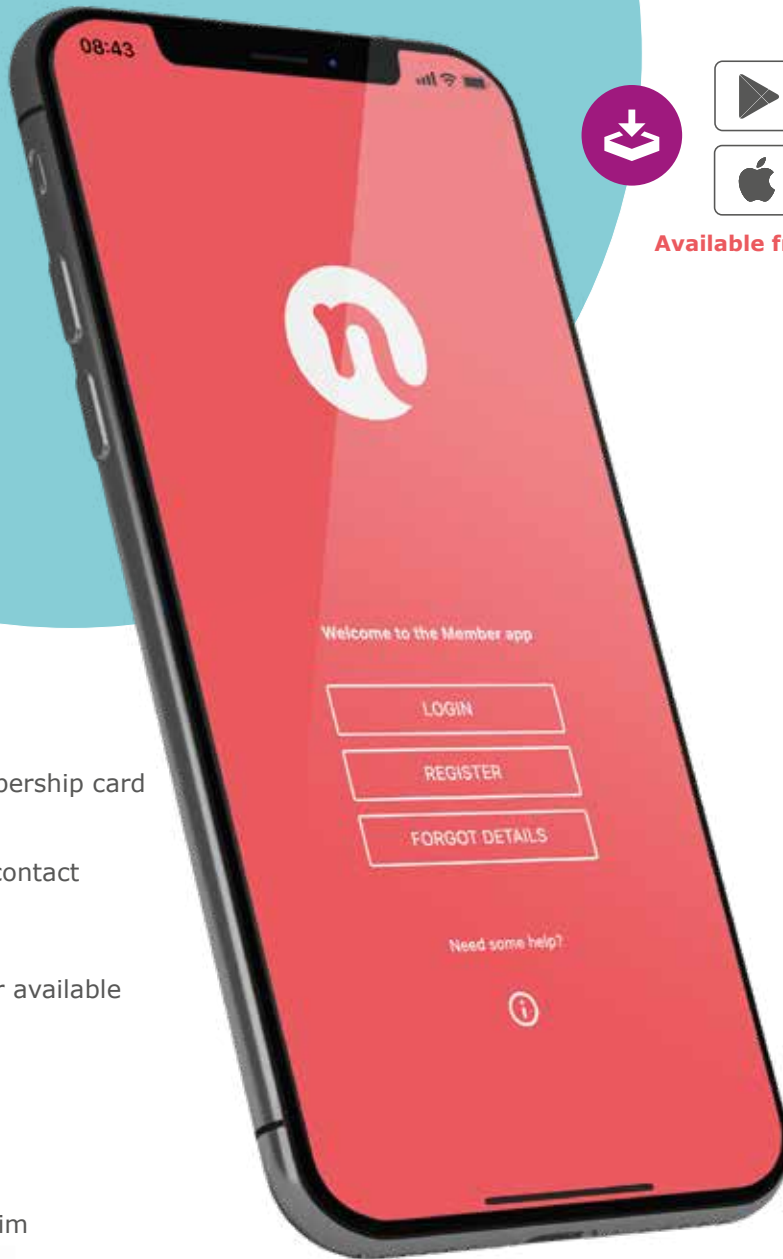
KARIBIB

T: +264 64 550 551






F: +264 88 656 1943

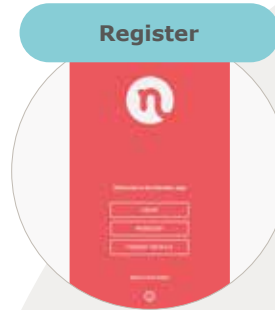
A: Erf 397 Hidipo Hamutenya Street

E: info@nammed.org.na

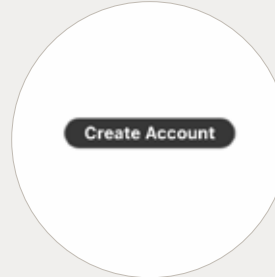


Available from 1 January 2023

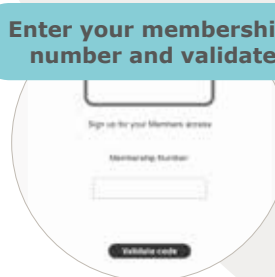
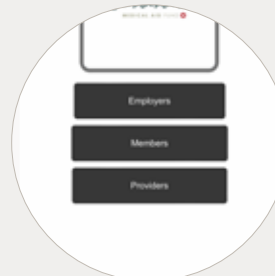
-  Digital membership card
-  Emergency contact details
-  Confirm your available Benefits
-  Track claims
-  Submit a claim



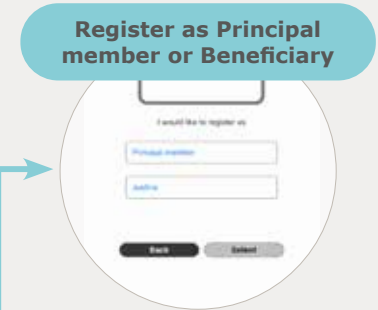
Register



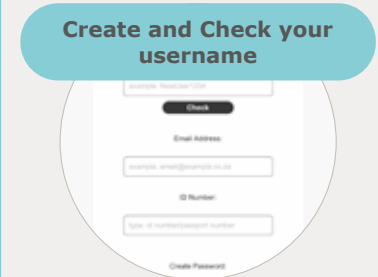
Create Account



Enter your membership number and validate



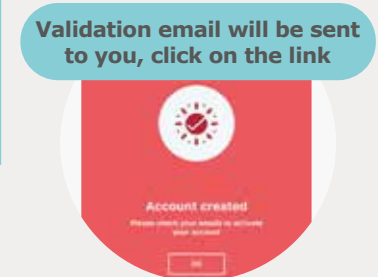
Register as Principal member or Beneficiary



Create and Check your username



Enter information required and create account



Validation email will be sent to you, click on the link

Employer Groups Sectors

Nammed covers Namibians across the whole of the country and all types of businesses. We already serve members in these sectors:

SECTORS

- Mining
- Financial
- Tourism
- Parastatals (energy – electricity)
- Education
- Medical
- Agriculture
- Fishing
- Town Councils & Municipalities



ELECTRICITY



CONSTRUCTION



MINING



FINANCIAL

GROUP CONTRIBUTION RATES

Group Contribution rates are risk rated contributions that are available to employer groups with 10 or more employees belonging to Nammed. Such employees do not have to belong to the same option and can choose the option that best suits them but there must be at least 10 main members to qualify for the group contribution rates.

PRIVATE SCHOOLS



TOURISM

Emergency Medical Evacuation

Available on all Options countrywide

Nammed has partnered with LifeLink to give members 24/7 access to immediate emergency response via road or air – No upfront deposit needed in case of emergency evacuation



YES, WE COVER OTHER MEDICAL EMERGENCY SERVICES AS WELL

<p>COUNTRYWIDE</p> <p>CRISIS RESPONSE: 061 303 395 / 083 3912</p> <p>E-MED RESCUE 24:924 (landline)</p> <p>MR24/7: 085 956 / 061 255 676</p>	<p>WINDHOEK & SURROUNDING AREA</p> <p>AEMS AMBULANCE SERVICES: 081 963</p> <p>CITY OF WINDHOEK EMERGENCY SERVICES: 061 211 111</p>	<p>EENHANA (LONG DISTANCE)</p> <p>INTENSIVE THERAPY UNIT AMBULANCE: 082 444 7807</p>	<p>OHANGWENA (LONG DISTANCE)</p> <p>OHANGWENA PRIVATE AMBULANCE SERVICES: 081 9797</p>
<p>COASTAL AREAS</p> <p>CODE RED MEDICAL SERVICES: 085 9900 / 085 8940</p>	<p>WALVIS BAY & SWAKOPMUND</p> <p>ST GABRIEL AMBULANCE: 085 955 / 081 124 5999</p>	<p>OUTAPI & SURROUNDING AREA</p> <p>OUTAPI AMBULANCE: 065 251 022 / 251 800</p>	<p>WHEN TRAVELLING TO SOUTH AFRICA</p> <p>+264 64 500 346</p>
<p>OKAHANDJA</p> <p>OKAHANDJA PARAMEDICAL SERVICES: 987 (landline)</p>	<p>NORTHERN NAMIBIA</p> <p>NAMIBIA PRIVATE AMBULANCE SERVICES: 081 9696</p>	<p>SOUTH (LONG DISTANCE)</p> <p>ROSHCARE CLINIC AMBULANCE SERVICES: 063 274 918 / 081 161 8734</p> <p>ELITE EMERGENCY RESCUE SERVICES: 081 450 9333</p>	



OUR SPECIAL BENEFITS

Wellness Benefits

Keep an eye on your health with preventative care benefits

Available on Active | Essential | Standard | Comprehensive

Wellness benefits do not form part of Day-to-Day expenses.



HEALTH STATISTICS IN 2022

*BASED ON NAMIBIAN & SOUTH AFRICAN STATISTICS



FOR THE POPULATION AGED ABOVE

40
YEARS



1 IN EVERY 11 HAS DIABETES TYPE 2



1 IN EVERY 9 HAS CHOLESTEROL



1 IN EVERY 4 HAS HIGH BLOOD PRESSURE



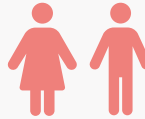
THESE CHRONIC DISEASES ARE MORE PREVALENT IN MEN THAN IN WOMEN

ADULTS



AGES 21+

Blood Sugar Test
One test per year for members older than 21



AGES 35+

Cholesterol Screening
One test per year for members older than 35



AGES 40+

Glaucoma
One test per year for members older than 40

FEMALES



AGES 10 - 30

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*)



AGES 21+

Pap Smear
One test per year for female members older than 21



AGES 40+

Mammogram
One scan every two years for female members older than 40

MALES



AGES 40+

Prostrate Screening
One PSA test every two years for male members older than 40

Your Rewards Bank

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

Manage your claims responsibly and get rewarded!

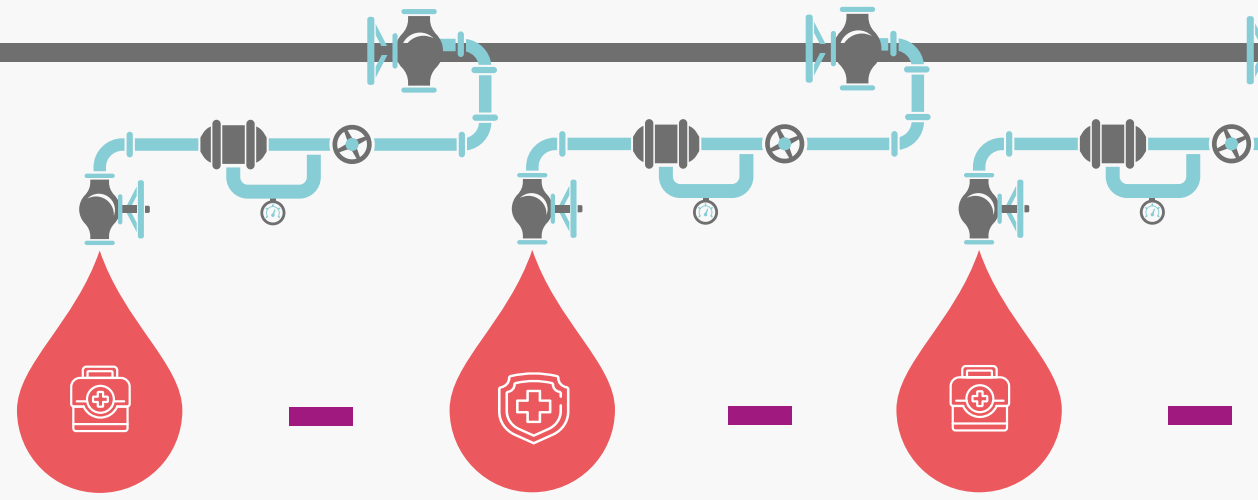


01 January 2023:
Amount allocated to each member's Rewards Bank, according to family size up to a maximum of main member and five dependants (M+5)

N\$5 950
If Rewards Bank is full.



When you claim for the services* below, the amount in your Rewards Bank reduces. For example...



N\$1,000

*All day-to-day expenses

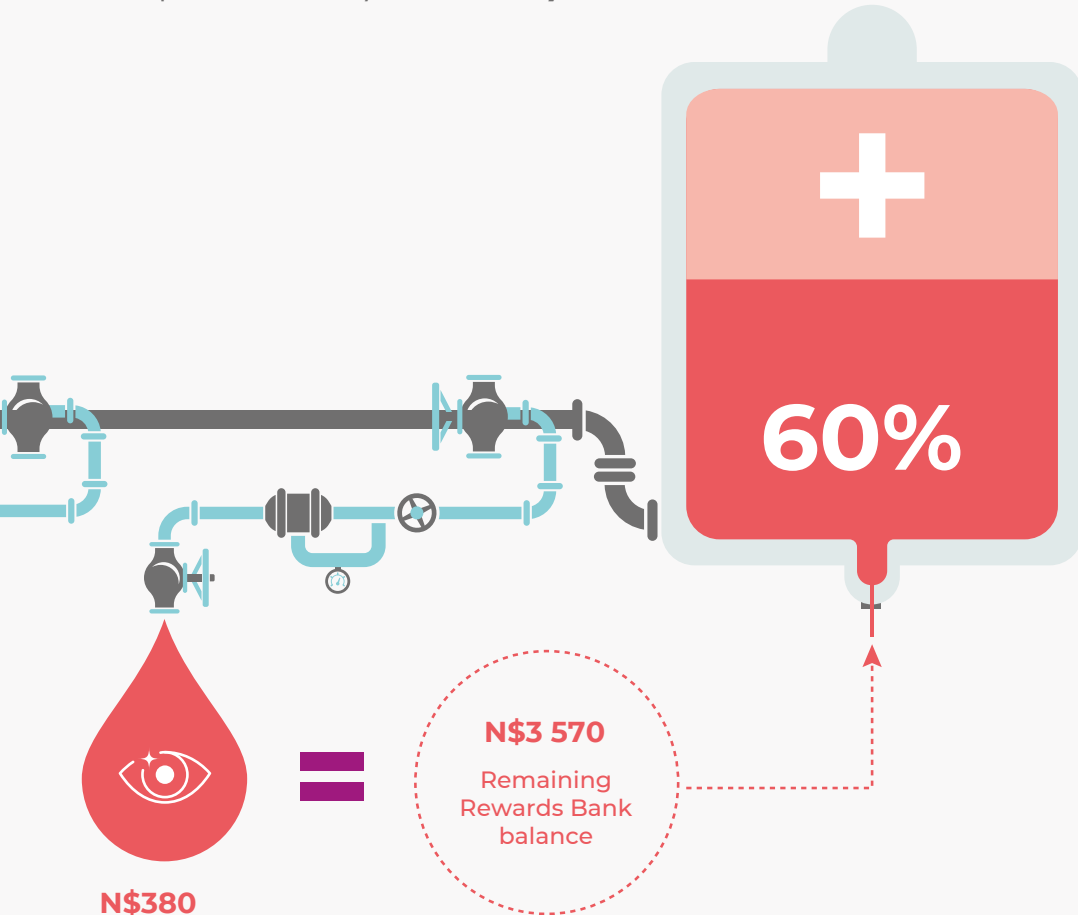
N\$650

*Additional Basic Dentistry

N\$350

*Medication

31 December 2023: Remaining balance in Rewards Bank can be used to pay for medical expenses BUT only from **01 May 2024**.



N\$380

*Supplementary & Paramedical Services

N\$3 570
Remaining Rewards Bank balance

NAMMED OPTION	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
Comprehensive	N\$ 5 950	N\$ 4 830	N\$ 2 370
Standard	N\$ 4 530	N\$ 3 600	N\$ 1 780
Essential	N\$ 2 810	N\$ 2 300	N\$ 1 160
Active	N\$ 1 450	N\$ 1 160	N\$ 580

Use the balance in your Rewards 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

For details, please contact any of our offices.

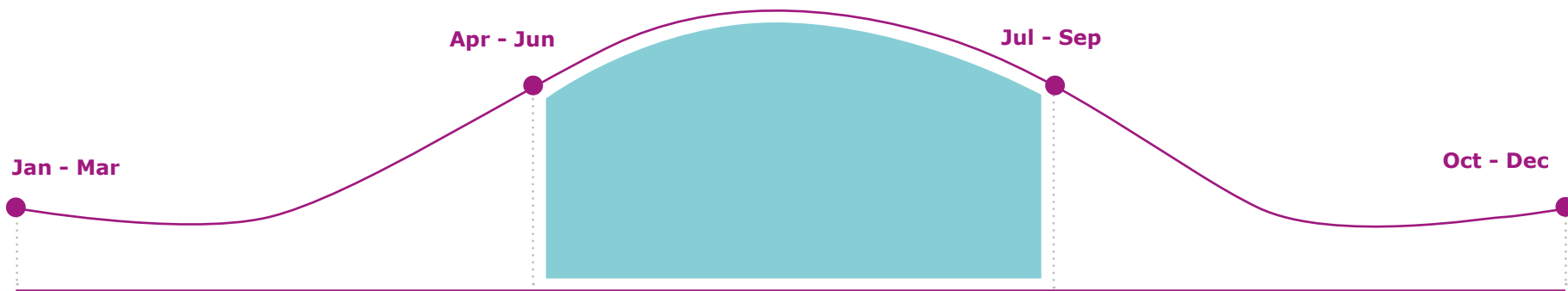
Self Medication Benefits

Nammed wants to help you look after your and your family's health

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

- Benefit renews every quarter
- Claimed directly at pharmacy
- Selected vitamins and immune boosters included
- Selected sunscreens included
- No co-payments or script limits on selected medicines

PREVENTION
IS BETTER
THAN CURE



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

YOUR MENTAL HEALTH MATTERS

The whole world has recognised that **Mental Health Matters.**

The Covid19 pandemic taught us all that mental wellbeing affects physical wellbeing. Nammed encourages all members to protect their mental wellbeing and to seek support because Your Mental Health Matters. No matter your age, mental stress and exhaustion are part of our daily lives and keeping in a good mental space is important for how well you are able to function.

Your Nammed mental health benefits include providing for psychiatric and psychological counselling as well as medication. Counselling can be face-to-face or virtual, whichever suits you better. Nammed also provides you with an in-hospital psychiatric benefit should this be necessary.

Being a Nammed member means you can have peace of mind that **Your Mental Health Matters!**



IN HOSPITAL

- Psychiatric treatment including medication on Active, Essential, Standard, Comprehensive options

OUT OF HOSPITAL

- Virtual consultations
- In person consultations
- Medication



Maternity Benefits

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

Nammed endorses natural birth

NATURAL BIRTH REWARD

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



NATURAL BIRTH



N\$2,500 REWARD



CREDITED TO ACCUMULATED REWARDS BANK

For details per Option, please consult the Benefit Tables on page 38 & 39



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

Basic Dentistry Benefits

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

PAID AT 100% OF NAMAF TARIFF

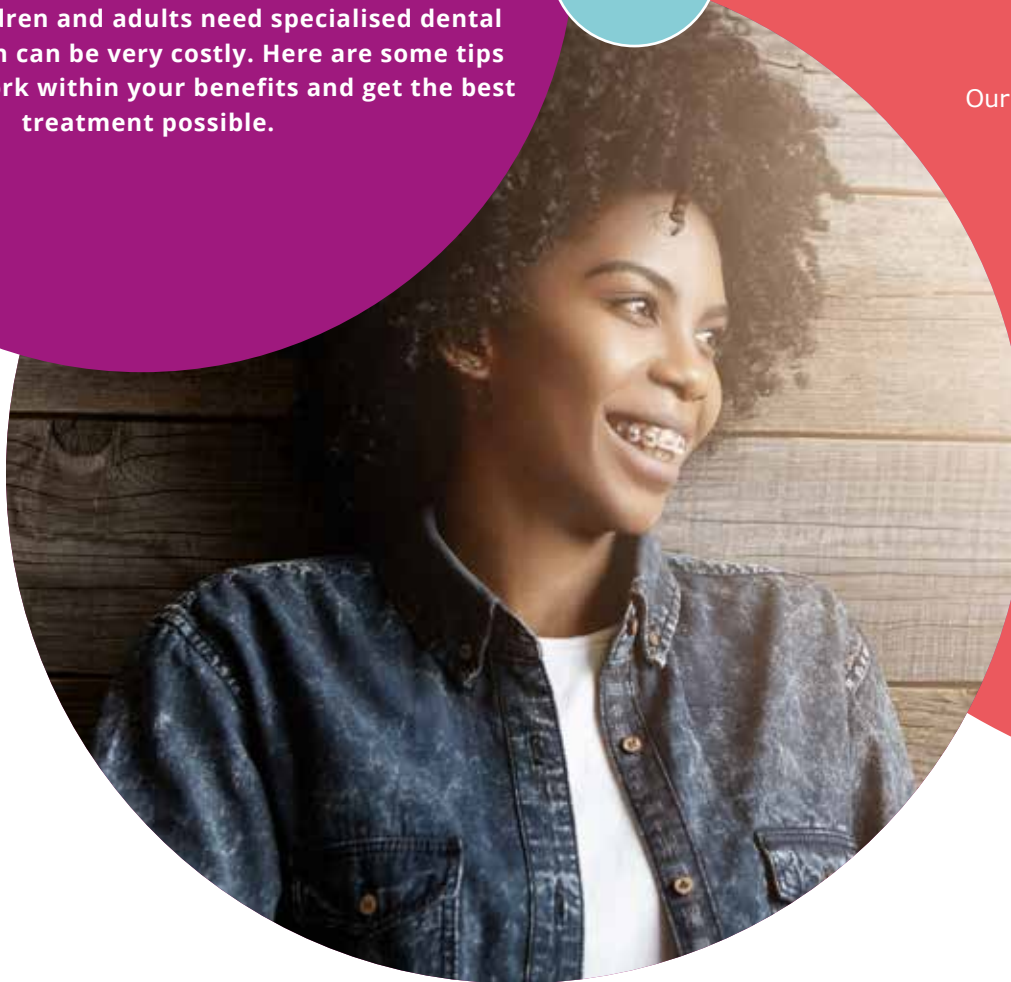
DESCRIPTION	LIMITS PER BENEFICIARY
Consultation/Oral Examination	One consultation per member every 6 months
Intra-oral Radiograph	Two intra-oral radiographs per member per year
Preventative Treatment: Prophylaxis & Polishing	One treatment per member every six months
Preventative Treatment: Topical Application 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.

Specialised Dentistry Benefits

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

Sometimes children and adults need specialised dental treatment which can be very costly. Here are some tips to ensure you work within your benefits and get the best treatment possible.



- **Obtain a quote** from the dentist or orthodontist

This way you will know what your co-payment is, what the fund will cover and avoid financial surprises

- **Know your Option** and confirm your benefits

Your benefits renew annually and differ from one option to the next

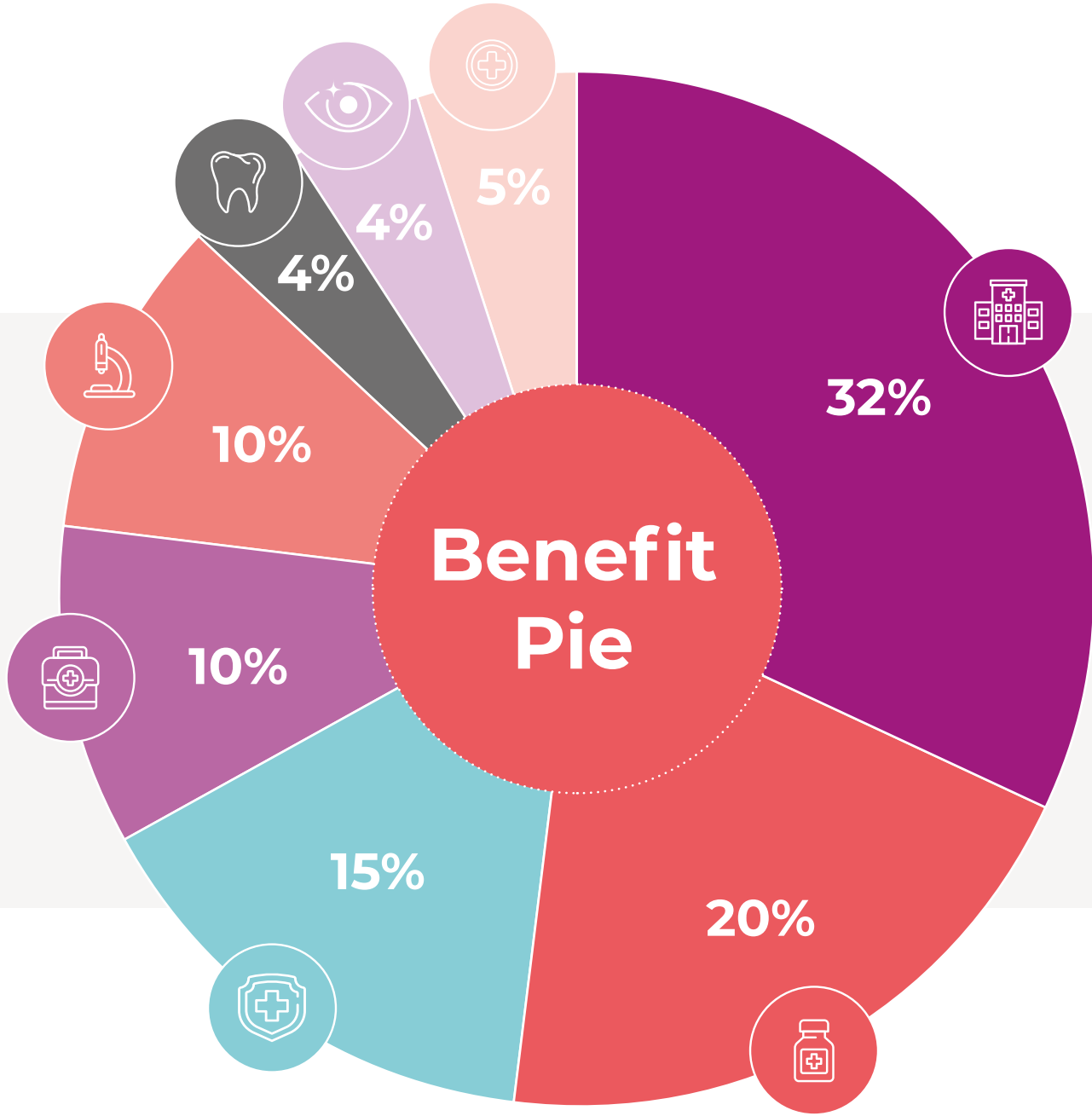
We can plan ahead and ensure that your treatment does not have to stop halfway

- **Ask for advice**

Our friendly advisors can advise you on the most appropriate option to choose and how your benefits work.

While option changes can be done in December, these will only become effective in January the next year, consider changing options if your benefit is not sufficient for your treatment

THE BENEFIT PIE



Claims Category	Claims Category as a % of total 2022
Hospital Costs	32%
All Medication	20%
Specialists	15%
GPs	10%
X-rays & Blood Tests	10%
Dental	4%
Optical	4%
Other	5%
Total	100%

UNDERSTANDING THE BENEFIT PIE

It is important for you to understand that about 60% of all medical costs are applicable to in-hospital procedures. Although admission to hospital facilities only happen to about 30% of all beneficiaries belonging to the Fund, the events are very costly. This can leave you in a devastating financial position if you don't have the right cover. It is therefore very important that appropriate and sufficient hospital cover is selected by the member for these unforeseen events.

The costs of out of hospital procedures are generally lower compared to in-hospital events. However, if the frequency of day-to-day medical claims are high and happen on a monthly basis, for example obtaining chronic medication from the pharmacy, then consider your other benefit needs.

Last but not least, be aware that no Medical Aid in the world will cover medical expenses at a 100% level. Members should recognise that co-payments by the Member will always be a reality and it is therefore important that all Members should try to build up an emergency fund for themselves that can be used to cover these unexpected co-payments that will occur at some point in time.



**CHOOSE THE
RIGHT OPTION
FOR YOU**

Choosing the best option for you and your family

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

SELF-ASSESSMENT PROMPTS

1

Do we have any **chronic conditions** and how serious are they?

2

What **age bracket** do we fall in?

3

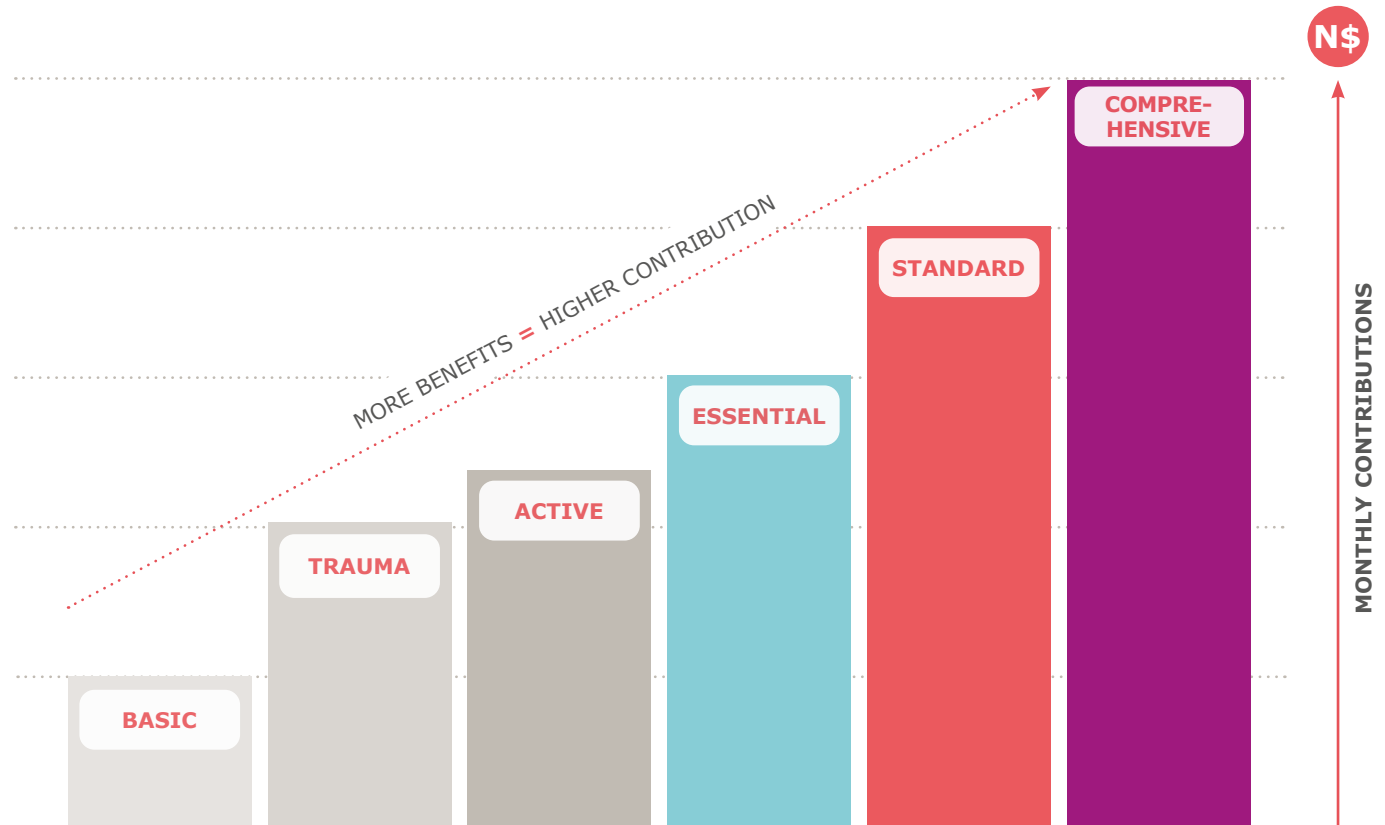
Am I **single, married, planning a family, have a family** or am I about to **retire**?

4

Do we have any **special needs**?

+

ANNUAL BENEFITS



Options at a glance

	TRAUMA	ACTIVE	ESSENTIAL	STANDARD	COMPREHENSIVE
BASIC					
<ul style="list-style-type: none"> ✓ Limited Private Hospitalisation ✓ Radiology ✓ General Practitioners In Hospital ✓ Primary Health Care ✓ Consultations ✓ Designated Service Provider Network 	<ul style="list-style-type: none"> ✓ Extensive Private Hospitalisation ✓ Specialised Radiology ✓ In-hospital visits from General practitioners and Specialists ✓ Oncology ✓ Organ Transplant ✓ Refractive Surgery ✓ Private Nursing ✓ Dialysis 	<ul style="list-style-type: none"> ✓ Sufficient Private Hospitalisation ✓ Specialised Radiology ✓ General Practitioners ✓ Specialists In Hospital ✓ Infertility Treatment ✓ Physiotherapy, Biokinetics, Dietician ✓ Refractive Surgery ✓ Private Nursing 	<ul style="list-style-type: none"> ✓ Substantial Private Hospitalisation ✓ Specialised Radiology ✓ General Practitioners ✓ Specialists In Hospital ✓ Oncology ✓ Physiotherapy, Biokinetics, Dietician ✓ Organ Transplant ✓ Refractive Surgery ✓ Private Nursing ✓ Dialysis 	<ul style="list-style-type: none"> ✓ Unlimited Private Hospitalisation ✓ Specialised Radiology ✓ General Practitioners ✓ Specialists In Hospital ✓ Oncology ✓ Infertility Treatment ✓ Physiotherapy, Biokinetics, Dietician ✓ Organ Transplant ✓ Refractive Surgery ✓ Substance Abuse ✓ Private Nursing ✓ Dialysis 	<ul style="list-style-type: none"> ✓ Unlimited Private Hospitalisation ✓ Specialised Radiology ✓ General Practitioners ✓ Specialists In Hospital ✓ Oncology ✓ Infertility Treatment ✓ Physiotherapy, Biokinetics, Dietician ✓ Organ Transplant ✓ Refractive Surgery ✓ Substance Abuse ✓ Private Nursing ✓ Internal prosthesis ✓ Hearing Aids ✓ Dialysis
AFFORDABILITY \$	AFFORDABILITY \$\$	AFFORDABILITY \$\$	AFFORDABILITY \$\$\$	AFFORDABILITY \$\$\$\$	AFFORDABILITY \$\$\$\$\$



CONTRIBUTION TABLES

PM: Principal Member

ADEP: Adult Dependand

CDEP: Child Dependand under age 21

STUDENTS

Full-time students, not employed can remain a child dependand up to the age of 25

GROUP

Group Contribution rates are risk rated contributions that are available to employer groups with 10 or more employees belonging to Nammed. Such employees do not have to belong to the same option and can choose the option that best suits them but there must be at least 10 main members to qualify for the group contribution rates.

CONTRIBUTION TABLES

- **PM:** Principal Member
- **ADEP:** Adult Dependant.
- **CDEP:** Child Dependant under age 21
- Maximum age to join the fund as a Principal member or Dependant is 60 years



BASIC INDIVIDUAL & GROUP

AGE	PM	ADEP	CDEP
All Ages	673	501	207

Consult the Basic Benefit Guide to view full benefits of Basic Option



TRAUMA INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	2 298	1 566	1 017
25-29	2 529	1 721	
30-34	2 732	1 858	
35-39	3 004	2 048	
40-45	3 303	2 254	
46-50	3 568	2 431	
51-55	3 921	2 677	
56-60	4 239	2 891	
61-65	4 664	3 182	
Over 65	5 035	3 433	



TRAUMA GROUP

AGE	PM	ADEP	CDEP
Under 25	1 581	1 107	504
25-29	1 723	1 210	
30-34	1 895	1 328	
35-39	2 071	1 428	
40-45	2 277	1 592	
46-50	2 458	1 719	
51-55	2 706	1 891	
56-60	2 972	2 078	
61-65	3 272	2 288	
Over 65	3 601	2 521	



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ACTIVE INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	1 677	1 463	662
25-29	1 948	1 592	
30-34	2 261	1 752	
35-39	2 865	1 976	
40-45	3 455	2 419	
46-50	4 054	2 836	
51-55	4 813	3 371	
56-60	5 494	3 846	
61-65	6 260	4 381	
Over 65	7 124	4 991	



ACTIVE GROUP

AGE	PM	ADEP	CDEP
Under 25	1 620	1 041	578
25-29	1 735	1 157	
30-34	1 851	1 273	
35-39	2 724	1 876	
40-45	2 995	2 095	
46-50	3 557	2 491	
51-55	4 094	2 867	
56-60	4 895	3 427	
61-65	5 604	3 918	
Over 65	6 161	4 313	



CONTRIBUTION TABLES

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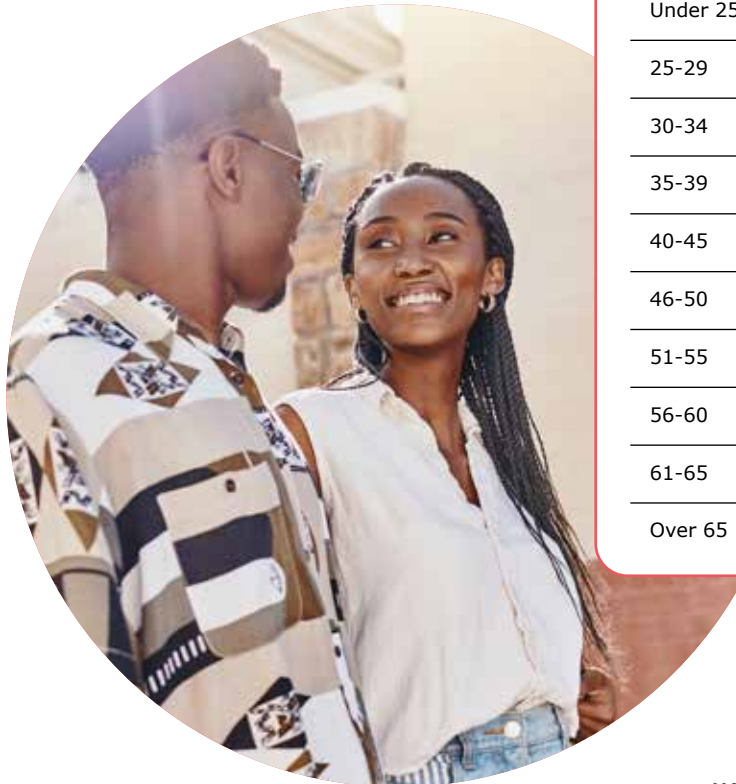
ESSENTIAL INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	3 467	2 426	1 256
25-29	3 779	2 644	
30-34	4 152	2 909	
35-39	4 529	3 169	
40-45	4 980	3 484	
46-50	5 379	3 765	
51-55	5 920	4 142	
56-60	6 511	4 555	
61-65	7 160	5 011	
Over 65	7 879	5 515	



ESSENTIAL GROUP

AGE	PM	ADEP	CDEP
Under 25	2 757	1 928	878
25-29	3 004	2 103	
30-34	3 307	2 313	
35-39	3 602	2 522	
40-45	3 965	2 774	
46-50	4 280	2 999	
51-55	4 710	3 294	
56-60	5 182	3 627	
61-65	5 702	3 991	
Over 65	6 271	4 391	



CONTRIBUTION TABLES

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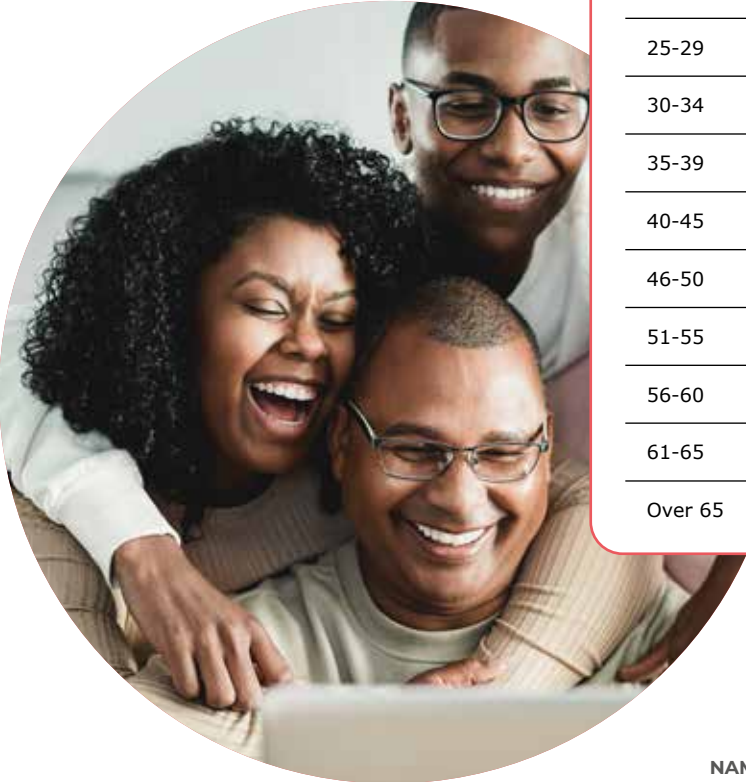
STANDARD INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	3 985	3 068	1 691
25-29	4 384	3 374	
30-34	4 738	3 647	
35-39	5 309	4 083	
40-45	5 837	4 493	
46-50	6 246	4 807	
51-55	6 870	5 287	
56-60	7 421	5 712	
61-65	8 162	6 280	
Over 65	8 816	6 783	



STANDARD GROUP

AGE	PM	ADEP	CDEP
Under 25	3 170	2 442	1 134
25-29	3 490	2 684	
30-34	3 767	2 901	
35-39	4 220	3 247	
40-45	4 643	3 572	
46-50	4 966	3 827	
51-55	5 462	4 206	
56-60	5 900	4 545	
61-65	6 491	4 998	
Over 65	7 008	5 397	



CONTRIBUTION TABLES

- **PM:** Principal Member
- **ADEP:** Adult Dependand.
- **CDEP:** Child Dependand under age 21
- Maximum age to join the fund as a Principal member or Dependand is 60 years



COMPREHENSIVE INDIVIDUAL


AGE	PM	ADEP	CDEP
Under 25	5 246	4 353	2 036
25-29	5 665	4 702	
30-34	6 206	5 149	
35-39	7 201	5 970	
40-45	7 846	6 512	
46-50	8 476	7 031	
51-55	9 235	7 664	
56-60	9 975	8 273	
61-65	10 975	9 102	
Over 65	11 852	9 833	



COMPREHENSIVE GROUP

AGE	PM	ADEP	CDEP
Under 25	4 012	3 331	1 624
25-29	4 334	3 598	
30-34	4 747	3 937	
35-39	5 506	4 566	
40-45	5 998	4 980	
46-50	6 478	5 375	
51-55	7 063	5 861	
56-60	7 628	6 330	
61-65	8 390	6 960	
Over 65	9 062	7 523	





**BENEFITS
PER FAMILY
PER ANNUM**

BENEFITS INDEX

BENEFIT	PAGE NUMBER
BASIC OPTION BENEFIT TABLE	35
HOSPITALISATION & SUBACUTE FACILITIES	36
MEDICAL SPECIALISTS & GENERAL PRACTITIONERS	36
ORGAN TRANSPLANTS	36
INTERNAL PROSTHESES	36
RADIOTHERAPY & ONCOLOGY	37
DENTAL SURGERY	37
SPECIALISED RADIOLOGY	37
MEDICAL APPLIANCES & EXTERNAL PROSTHESES	37
AMBULANCE SERVICES	38
OTHER SERVICES	38
MATERNITY BENEFIT	38 & 39
GENERAL PRACTITIONER & SPECIALIST SERVICES	39
MEDICATION	39 & 40
SPECIALISED MEDICATION	40
HIV MEDICATION	40
BASIC DENTISTRY	40
SPECIALISED DENTISTRY	40
OPTICAL BENEFITS	41
SUPPLEMENTARY & PARAMEDICAL SERVICES	41

BASIC OPTION

BENEFIT TABLE

OVERALL ANNUAL BENEFIT	TARIFF	BASIC OPTION
IN-HOSPITAL BENEFITS		
Hospitalisation	100% of State Tariff	Re-imbursement as per DSP contract. N\$ 400 000 Private hospital benefit for Emergencies only
AMBULANCE BENEFIT		
Non-emergency transport (doctor motivation required) (Subject to available limit)	100% of Cost	N\$ 3 800 per family per annum.
OUT OF HOSPITAL BENEFITS		
DOCTOR VISITS		
Doctor Visits / Consultations	As per DSP Agreement	Unlimited visits at a DSP (N\$ 15 co-payment)
MEDICATION		
Self Medication (including selected sunscreens and vitamins)	100% of Pricing Structure	N\$ 400 per family per quarter
Acute/Prescribed Medication (Generic Medication only)	100% of Pricing Structure	N\$ 2 200 per Principal Member limited to N\$ 3 200 per family per annum. Limited to N\$ 300 per script at a DSP. No co-payment.
Chronic medication - Subject to Fund approval (Generic Medication only)	100% of Pricing Structure	N\$ 3 200 per family per annum limited to N\$ 300 per script. No co-payment.
Anti-retroviral Medication therapy	100% of Pricing Structure	N\$ 11 300 per family per annum at a DSP No script levy.
OPTICAL BENEFIT		
Consultation by an Optometrist	100% Cost	N\$ 1 200 per family per annum including frames (N\$ 15 co-payment) 6 month waiting period for private Members.
Spectacles (frames and lenses), contact lenses Prescription sunglasses (only on specialist recommendation).		

Please review Basic Option Benefit guide for full details on benefits.

DEFIINITION OF EMERGENCY

An emergency medical condition, also referred to as an emergency, is the sudden and, at the time, unexpected onset of a health condition that requires immediate medical and surgical treatment, where the failure to provide medical or surgical treatment would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part or would place the person's life in serious jeopardy.

OTHER OPTIONS

BENEFIT TABLES

	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ACTIVE N\$ 1.5 MILLION	ESSENTIAL N\$ 2.2 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
IN-HOSPITAL BENEFITS							
HOSPITALISATION & SUBACUTE FACILITIES	Ward Fees - Hospital (Private ward accommodation will be covered at General Ward rates unless approved by the Fund)	100% of Namaf Tariff	Y	Y	Y	Y	Y
	Ward Fees - Sub-Acute	100% of Namaf Tariff	Y	Y	Y	Y	Y
	Theatre fees, recovery rooms, Intensive Care & High Care	100% of Namaf Tariff	Y	Y	Y	Y	Y
	Medicine & Materials used in hospital (Subject to agreed reimbursement model) TTO medicine limited to a seven (7) day supply	100% of Pricing Structure	Y	Y	Y	Y	Y
MEDICAL SPECIALISTS & GENERAL PRACTITIONERS	Hospital visits (subject to OAL)	200% of Namaf Tariff	Y	Y	Y	Y	Y
	Surgical procedures in theatre (subject to OAL)	200% of Namaf Tariff	Y	Y	Y	Y	Y
ORGAN TRANSPLANTS (All inclusive) Subject to OAL	The supply & transportation of the organ plus hospital accommodation (Services rendered to donor are excluded from benefit)	100% of Namaf Tariff	N\$ 864 900 per family	Y	Y	Y	Y
	Immuno-suppressant drugs (subject to pre-authorisation)	100% of Namaf Tariff	N\$ 114 600 per family Part of organ transplant benefit	N\$ 114 600 per family	N\$ 114 600 per family	N\$ 114 600 per family	N\$ 114 600 per family
	Renal Dialyses (On application and approval)	100% of Namaf Tariff	N\$ 230 200 per family	N\$ 143 600 per beneficiary if patient is <10	N\$ 230 200 per family	N\$ 230 200 per family	N\$ 230 200 per family
INTERNAL PROSTHESES (Including cement & antibiotics) Subject to OAL	Any INTERNAL prosthesis not specified (includes materials used and actual cost of prosthesis) - per annum	100% of Cost	N\$ 49 700 per family	N\$ 15 600 per family	N\$ 44 900 per family	N\$ 49 700 per family	N\$ 49 700 per family
	Cardiac stents limited to three (3) stents - per annum	100% of Cost	N\$ 28 800 per stent	N\$ 11 400 per stent	N\$ 26 700 per stent	N\$ 28 800 per stent	N\$ 28 800 per stent
	Cardiac pacemaker - per annum	100% of Cost	N\$ 71 300 per family	N\$ 22 900 per family	N\$ 66 500 per family	N\$ 71 300 per family	N\$ 71 300 per family
	Cardiac valves limited to two (2) valves - per annum	100% of Cost	N\$ 41 400 per valve	N\$ 14 300 per valve	N\$ 38 400 per valve	N\$ 41 400 per valve	N\$ 41 400 per valve
	Total hip replacement limited to two (2) hips - per annum	100% of Cost	N\$ 49 700 per hip	N\$ 17 300 per hip	N\$ 44 900 per hip	N\$ 49 700 per hip	N\$ 49 700 per hip
	Total knee replacement limited to two (2) knees - per annum	100% of Cost	N\$ 49 700 per knee	N\$ 17 300 per knee	N\$ 44 900 per knee	N\$ 49 700 per knee	N\$ 49 700 per knee
	Total shoulder replacement limited to two (2) shoulders - per annum	100% of Cost	N\$ 49 700 per shoulder	N\$ 17 300 per shoulder	N\$ 44 900 per shoulder	N\$ 49 700 per shoulder	N\$ 49 700 per shoulder
	Spinal instrumentation - per annum	100% of Cost	N\$ 44 900 per family	N\$ 17 300 per family	N\$ 41 800 per family	N\$ 44 900 per family	N\$ 44 900 per family

	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ACTIVE N\$ 1.5 MILLION	ESSENTIAL N\$ 2.2 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
IN-HOSPITAL BENEFITS							
RADIOTHERAPY & ONCOLOGY	All services (including chemicals) - Subject to OAL	100% of Namaf Tariff	Limited to N\$ 661 400 per family per annum	N	Y	Y	Y
DENTAL SURGERY Subject to pre-authorization	Trauma Surgery (Subject to OAL)	200% of Namaf Tariff	Y	N\$ 28 700 per family	Y	Y	Y
	Maxillofacial and oral surgery: Hospital visits (Subject to OAL)	200% of Namaf Tariff	Y	Y	Y	Y	Y
	Maxillofacial and oral surgery: Elective procedures in theatre	200% of Namaf Tariff	N\$ 10 800 per family	N\$ 7 200 per family	N\$ 9 300 per family	N\$ 10 800 per family	N\$ 14 000 per family
	Dental implants procedure in theatre (Hospitalisation and Anaesthetist)	100% of Namaf Tariff - Hospitalisation 200% of Namaf Tariff - Anaesthetist	N	N	N\$ 5 400 per family	N\$ 7 100 per family	N\$ 9 200 per family
IN & OUT-OF-HOSPITAL BENEFITS							
SPECIALISED RADIOLOGY (In & out of hospital)	MRI, CT & Bone Density Scans (On Specialist request) Subject to pre-authorization	100% of Cost	90% of Cost N\$ 20 500 per family 10% co-payment	90% of Cost N\$ 14 600 per family 10% co-payment	90% of Cost N\$ 22 500 per family 10% co-payment	95% of Cost N\$ 35 500 per family 5% co-payment	100% of Cost N\$ 41 600 per family
	US Scans and Mammogram	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	As per available Specialised Radiology benefit
	Radiology & Pathology while hospitalised	100% of Cost	Y	Y	Y	Y	Y
	Pregnancy sonars (Limited to 3 sonars per pregnancy)	100% of Cost	N	Y	Y	Y	Y
MEDICAL APPLIANCES & EXTERNAL PROSTHESES Subject to pre-authorization	Any EXTERNAL prosthesis not specified below (subject to submission of two quotes)	100% of Cost	N\$ 20 500 per family	N	N\$ 13 700 per family	N\$ 20 500 per family	N\$ 25 800 per family
	Artificial leg or part thereof	100% of Cost	N\$ 54 500 per family	N	N\$ 54 500 per family	N\$ 54 500 per family	N\$ 54 500 per family
	Artificial arm or part thereof	100% of Cost	N\$ 54 500 per family	N	N\$ 54 500 per family	N\$ 54 500 per family	N\$ 54 500 per family
	Artificial Eye	100% of Cost	N\$ 18 600 per family	N	N\$ 18 600 per family	N\$ 18 600 per family	N\$ 18 600 per family
	Hearing aids subject to a maximum of two (2) per beneficiary every four (4) years	100% of Cost	N	N	N\$ 13 700 per device	N\$ 20 500 per device	N\$ 25 800 per device

	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ACTIVE N\$ 1.5 MILLION	ESSENTIAL N\$ 2.2 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
IN & OUT-OF-HOSPITAL BENEFITS							
AMBULANCE SERVICES	Emergency transport	Benefit according to LifeLink Emergency Rescue Capitation Agreement	Y	Y	Y	Y	Y
	Non-emergency transport (doctor motivation required) (Subject to available limit)	100% of Cost	N\$ 7 800 per family	N\$ 4 300 per family	N\$ 7 800 per family	N\$ 11 700 per family	N\$ 15 600 per family
OTHER SERVICES Subject to OAL	Physiotherapy in hospital (3 months rehabilitation after surgery included)	100% of Namaf Tariff	Y	Y	Y	Y	Y
	Blood Transfusion	100% of Cost	Y	Y	Y	Y	Y
	Radial Keratotomy/Excimer Laser procedures	100% of Cost	N\$ 14 300 per family	N	N\$ 10 900 per family	N\$ 23 300 per family	N\$ 24 800 per family
	Hyperbaric Oxygen therapy (subject to approval) (Limited to N\$ 46 600 per family)	100% of Cost	Y	N	Y	Y	Y
	Psychiatric in Hospital treatment (inclusive of medication)	100% of Namaf Tariff	N\$ 29 400 per family	N\$ 20 400 per family	N\$ 27 200 per family	N\$ 42 100 per family	N\$ 62 100 per family
	Private nursing, Hospice service and Frail care services (including medication)	100% of Cost	N\$ 35 800 per family	N	N\$ 27 200 per family	N\$ 42 100 per family	N\$ 59 300 per family
	Substance abuse	100% of Namaf Tariff	N	N	N	One rehabilitation per family	One rehabilitation per family
	Infertility treatment	100% of Namaf Tariff	N	N\$ 14 300 per family	N	N\$ 39 700 per family	N\$ 42 100 per family
MATERNITY BENEFIT Subject to OAL	Medical practitioner visits in hospital	200% of Namaf Tariff	Y	Y	Y	Y	Y
	Medical practitioner: Surgical procedures in theatre	200% of Namaf Tariff	Y	Y	Y	Y	Y
	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 birth	100% of Namaf Tariff	Y	Y	Y	Y	Y
	Midwife services (Limited to N\$ 14 300 per case)	100% of Namaf Tariff	Y	Y	Y	Y	Y

	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ACTIVE N\$ 1.5 MILLION	ESSENTIAL N\$ 2.2 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
IN & OUT-OF-HOSPITAL BENEFITS							
MATERNITY BENEFIT Subject to OAL	12 Ante-natal consultations per family per annum	100% of Namaf Tariff	N	Y	Y	Y	Y
	6 Childbirth education classes (maximum of N\$ 200/class. Subject to 12 Ante natal consultations)	100% of Cost	N	Y	Y	Y	Y
	4 Visits to General Practitioner in first year of new-born	100% of Namaf Tariff	N	Y	Y	Y	Y
	Immunisations from birth to 10 years.	100% of Pricing Structure (0% script levy)	N	Y	Y	Y	Y
	Fist visit to Paediatrician for 6 week check-up	100% of Namaf Tariff	N	Y	Y	Y	Y
OUT-OF-HOSPITAL BENEFITS							
GENERAL PRACTITIONER & SPECIALIST SERVICES (Excluding surgery) (Including private nursing consultations)	Annual Day to Day (out of hospital)		N	M+0 = N\$ 6 900 M+1 = N\$ 9 400 M+2 = N\$ 12 000 M+3 = N\$ 14 500 M+4+ = N\$ 17 100	M+0 = N\$ 9 400 M+1 = N\$ 11 600 M+2 = N\$ 13 800 M+3 = N\$ 14 100 M+4 = N\$ 14 300 M+5 = N\$ 14 600	M+0 = N\$ 15 400 M+1 = N\$ 17 800 M+2 = N\$ 20 100 M+3 = N\$ 22 500 M+4 = N\$ 24 900 M+5 = N\$ 26 100	M+0 = N\$ 18 300 M+1 = N\$ 21 900 M+2 = N\$ 23 700 M+3 = N\$ 26 500 M+4 = N\$ 29 400 M+5 = N\$ 32 200
	Consultations/Visits (out of hospital)	100% of Namaf Tariff	N	Y	Y	Y	Y
	Procedures/Services (out of hospital)	100% of Namaf Tariff	N	Y	Y	Y	Y
	Material & Disposable items	100% of Namaf Tariff	N	Y	Y	Y	Y
	Radiology & Pathology (out of hospital)	100% of Namaf Tariff	N	Y	Y	Y	Y
	HIV & AIDS treatment (out of hospital)	100% of Namaf Tariff	N	Y	Y	Y	Y
MEDICATION	Self Medication (including selected sunscreens and vitamins)	100% of Pricing Structure	N	Q1: N\$ 600 per family Q2: N\$ 700 per family Q3: N\$ 700 per family Q4: N\$ 600 per family	Q1: N\$ 1 100 per family Q2: N\$ 1 300 per family Q3: N\$ 1 300 per family Q4: N\$ 1 100 per family	Q1: N\$ 1 300 per family Q2: N\$ 1 600 per family Q3: N\$ 1 600 per family Q4: N\$ 1 300 per family	Q1: N\$ 1 700 per family Q2: N\$ 2 000 per family Q3: N\$ 2 000 per family Q4: N\$ 1 700 per family

	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3 MILLION	ACTIVE N\$ 1.5 MILLION	ESSENTIAL N\$ 2.2 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
OUT-OF-HOSPITAL BENEFITS							
MEDICATION	Acute/Prescribed Medication 20% script levy at point of service	100% of Pricing Structure	N	Subject to available day-to-day benefit. Refer to pg 39	M+0 = N\$ 5 900 M+1 = N\$ 6 300 M+2 = N\$ 6 600 M+3 = N\$ 7 000 M+4 = N\$ 7 300 M+5 = N\$ 7 400	M+0 = N\$ 8 900 M+1 = N\$ 12 900 M+2 = N\$ 16 200 M+3 = N\$ 18 600 M+4 = N\$ 19 500 M+5 = N\$ 20 200	M+0 = N\$ 10 100 M+1 = N\$ 15 500 M+2 = N\$ 19 100 M+3 = N\$ 22 000 M+4 = N\$ 25 000 M+5 = N\$ 27 900
	Chronic medication - Subject to Fund approval (Application forms are available on request)	100% of Pricing Structure	N	Subject to available day-to-day benefit. 25% Script levy. Refer to pg 39	N\$ 13 300 per family 20% Script levy	N\$ 34 600 per family 20 % Script levy - member over 65 - 10% script levy	N\$ 51 500 per family 20 % Script levy - member over 65 - 0% script levy
SPECIALISED MEDICATION	Biological drugs applicable to monoclonal antibodies and interleukins Tyrosine Kinase inhibitors, Azacitidine, Proteasome inhibitors	100% of Pricing Structure	N\$ 230 200 per family	N	N\$ 230 200 per family	N\$ 230 200 per family	N\$ 230 200 per family
HIV MEDICATION	Anti-retroviral Medication therapy	100% of Pricing Structure	N	Subject to available day-to-day benefit. No script levy. Refer to pg 39	As per available chronic medication - No script levy	As per available chronic medication - No script levy	As per available chronic medication - No script levy
BASIC DENTISTRY	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% of Namaf Tariff	N	Subject to available day-to-day benefit. Refer to pg 39	M+0 = N\$ 1 300 M+1 = N\$ 2 100 M+2 = N\$ 2 400 M+3 = N\$ 2 700 M+4 = N\$ 3 100 M+5 = N\$ 3 400	M+0 = N\$ 3 200 M+1 = N\$ 5 400 M+2 = N\$ 6 300 M+3 = N\$ 7 100 M+4 = N\$ 7 700 M+5 = N\$ 8 700	M+0 = N\$ 4 300 M+1 = N\$ 7 100 M+2 = N\$ 8 400 M+3 = N\$ 9 300 M+4 = N\$ 10 600 M+5 = N\$ 11 700
SPECIALISED DENTISTRY	Specialised Dentistry (Overall limit)		N	N	M+0 = N\$ 22 400 M+1 = N\$ 24 500 M+2 = N\$ 25 100 M+3 = N\$ 25 700 M+4 = N\$ 26 100 M+5 = N\$ 26 700	M+0 = N\$ 42 000 M+1 = N\$ 46 600 M+2 = N\$ 49 700 M+3 = N\$ 51 300 M+4 = N\$ 52 900 M+5 = N\$ 54 500	M+0 = N\$ 52 900 M+1 = N\$ 59 100 M+2 = N\$ 62 100 M+3 = N\$ 63 800 M+4 = N\$ 65 300 M+5 = N\$ 68 400
	Orthodontic treatment (subject to registration and provision of a treatment plan) Subject to specialised dentistry overall limit	100% of Cost	N	N	N\$ 15 600 per family	N\$ 28 000 per family	N\$ 33 500 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	N	M+0 = N\$ 12 500 M+1 = N\$ 14 000 M+2 = N\$ 15 500 M+3 = N\$ 17 100 M+4 = N\$ 17 900 M+5 = N\$ 17 900	M+0 = N\$ 28 000 M+1 = N\$ 32 600 M+2 = N\$ 35 700 M+3 = N\$ 37 300 M+4 = N\$ 39 600 M+5 = N\$ 42 000	M+0 = N\$ 31 200 M+1 = N\$ 36 600 M+2 = N\$ 39 600 M+3 = N\$ 42 700 M+4 = N\$ 45 100 M+5 = N\$ 48 200

OVERALL ANNUAL BENEFIT		TARIFF	TRAUMA N\$ 3 MILLION	ACTIVE N\$ 1.5 MILLION	ESSENTIAL N\$ 2.2 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
OUT-OF-HOSPITAL BENEFITS							
OPTICAL BENEFITS	Consultation by an Optometrist	100% of Namaf Tariff	N	M+0 = N\$ 2 400 M+1 = N\$ 3 100 M+2 = N\$ 3 800 M+3 = N\$ 4 500 M+4 = N\$ 5 200	M+0 = N\$ 3 800 M+1 = N\$ 5 200 M+2 = N\$ 6 600 M+3 = N\$ 8 000 M+4 = N\$ 9 400 M+5 = N\$ 10 800	M+0 = N\$ 5 000 M+1 = N\$ 6 600 M+2 = N\$ 8 200 M+3 = N\$ 9 800 M+4 = N\$ 11 400 M+5 = N\$ 13 000	M+0 = N\$ 6 900 M+1 = N\$ 9 300 M+2 = N\$ 11 700 M+3 = N\$ 14 100 M+4 = N\$ 16 500 M+5 = N\$ 18 900
	Spectacles (frames and lenses), contact lenses Prescription sunglasses (only on specialist recommendation) Benefit available Annually			Frame included in benefit and limited to N\$ 600 subject to available day-to-day benefit refer to page 39	Frame included in benefit and limited to N\$ 1 600	Frame included in benefit and limited to N\$ 1 800	Frame included in benefit and limited to N\$ 2 400
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% of Namaf Tariff	N	Subject to available day-to-day benefit. Refer to pg 39	M+0 = N\$ 11 200 M+1 = N\$ 13 600 M+2 = N\$ 14 800 M+3 = N\$ 15 500 M+4 = N\$ 16 000 M+5 = N\$ 16 600	M+0 = N\$ 14 800 M+1 = N\$ 18 900 M+2 = N\$ 23 100 M+3 = N\$ 27 900 M+4 = N\$ 32 000 M+5 = N\$ 34 300	M+0 = N\$ 17 200 M+1 = N\$ 20 800 M+2 = N\$ 25 500 M+3 = N\$ 30 200 M+4 = N\$ 35 000 M+5 = N\$ 39 800



TRAVEL INSURANCE



THE PRE-EXISTING CONDITIONS

No cover is provided in respect of an Insured Person 66 years of age or older, relating to: any cardiac or cardio vascular or vascular or cerebrovascular illness or conditions or sequelae thereof; any infectious or contagious disease; or any complications that can reasonably be related to the above, whether pre-existing or not.

INSURED PERSONS

All members of the scheme travelling from their country of permanent residence or country of temporary residence to a destination outside the borders of Namibia or that specific residency or as per agreed on the Policy Certificate.

SCOPE OF COVER

24 Hours for the period of an international travel.

SPECIFIC CONDITIONS

- All trips are subject to a 90-day maximum travel period. Cover is provided to an insured Person under the age of 80 years on date of loss.
- Members will have no cover in their country of residence or in Namibia.

BENEFIT	LIMIT OF LIABILITY (PER BENEFICIARY PER TRIP)
SECTION 1. Overseas medical Expenses – Automatic cover	Refer to below
1.1. Unexpected illness 1.2. Serious injury not related to a sporting activity 1.3. Serious injury whilst participating in a listed snow sport 1.4. Serious injury whilst participating in a listed sporting activity	Eligible expenses authorised by us: NS10,000,000 Eligible expenses not authorised by us: N\$10,000 Passive war and terrorism: N\$5,000,000
SECTION 2. Overseas medical Expenses – Declared to us	Refer to below
Infectious and contagious diseases - declared and approved by us	Eligible expenses authorised by us: NS10,000,000 Eligible expenses not authorised by us: N\$10,000
SECTION 3. Medical evacuation or repatriation arranged by us	Included in section 1 or section 2
SECTION 4. Dental	N\$ 2 000
SECTION 5. Pre-existing medical conditions: inpatient more than 48 hours	N\$ 600 000
SECTION 6. Cremation overseas OR Repatriation of mortal remains	Included in section 1 or section 2 when arranged by us
SECTION 7. Return of Children	Economy airfare when arranged by us
SECTION 8. Assistance services	Assistance



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

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