



Benefit Guide 2025
Your Partner in Health



Sam Kauapirura - Chairman



Cynthia Hengari - Vice Chair

FOREWORD

Welcome to Nammed

As we step into 2025, I am proud to present this year's Nammed Medical Aid Fund Benefit Guide. Reflecting on 2024, we are pleased to report steady membership growth and a strong financial performance, all of which ensure that Nammed remains well-positioned to serve our members with the stability and security they expect.

Our continued focus on delivering comprehensive and innovative healthcare solutions has been met with resounding success. We've strengthened our commitment to providing exceptional value, expanding our benefits, and enhancing member experience across all stages of life. Whether you're looking for everyday medical coverage, specialized care, or wellness programs, Nammed offers a range of options designed to meet your needs in an ever-evolving healthcare landscape.

Thank you for placing your trust in us. As always, Nammed remains dedicated to your health and wellbeing, offering the peace of mind that comes with knowing you are in capable hands.

DISCLAIMER

The new benefits, contributions and Rules of Nammed for 2025, 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 2025 (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.

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WHY NAMMED?



AFFORDABLE/ VALUE FOR MONEY

Get top-quality healthcare without breaking the bank. At Nammed, we offer comprehensive coverage at a price that suits your pocket.



SERVICE

Enjoy healthcare with a human touch. Our dedicated team is here to provide excellent, personalised service every step of the way.



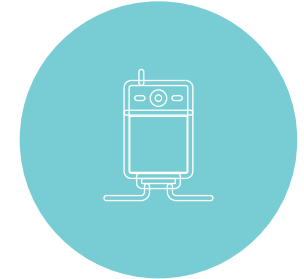
FAMILY BENEFITS

Maximize your family's healthcare. Whoever in your family needs a benefit the most can use it all—because we believe in flexibility and care that truly supports you.



EXTRA ADDED VALUE

Get more out of your medical aid. We go beyond healthcare by offering exclusive benefits that bring extra value to your everyday life.



REWARDS BANK

Be rewarded for making smart health choices. With our Rewards Bank, you can earn monetary incentives just for using your benefits responsibly.

Vision

We build a healthier world by providing easy to understand 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

We are passionately empowering

We empower Namibians in their quest to live their healthiest lives.

We educate, demonstrate and uplift health in Namibia.

We care deeply

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

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:

To submit a claim. claimsnmd@nammed.org.na

Authorisations (Managed Care):

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
Follow up on a claim submitted previously

Membership and Monthly contribution reconciliations:

Provides HR and Payroll support to groups

Principal Officer:

For complaints and compliments. nammedpo@nammed.com.na



Where we are

WINDHOEK

T: +264 61 374 600

F: +264 61 374 650

A: 1 John Ludwig Street Klein Windhoek

E: info@nammed.org.na

OTJIWARONGO

T: +264 67 302 274/096

F: +264 67 302 276

A: Hage Geingob Street

E: info@nammed.org.na

KARIBIB

T: +264 64 550 551

F: +264 88 656 1943

A: Erf 397 Hidipo Hamutenya Street

E: info@nammed.org.na

SWAKOPMUND

T: +264 64 406 257/249

F: +264 64 400 375

A: Unit 6 Watercube Welwitschia Street

E: info@nammed.org.na

LÜDERITZ

T: +264 63 202 130

A: Erf 243 Hafen Street, Waterfront

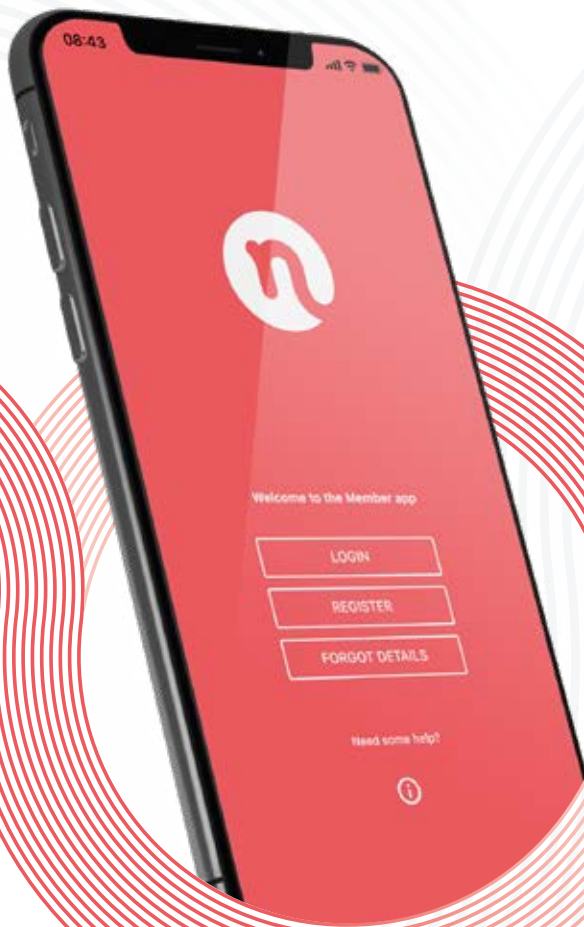
E: info@nammed.org.na

WALVIS BAY

T: +264 64 221 405 / 398

A: Room 8, Lera Medical Centre
Hidipo Hamutenya Drive

E: info@nammed.org.na



GET IT ON
Google Play

Download on the
App Store



Register



Create Account



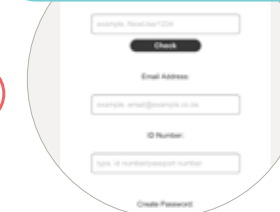
Enter your membership number and validate



Register as Principal member or Beneficiary



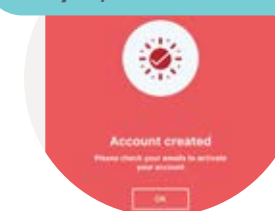
Create and Check your username



Enter information required and create account



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



Digital membership card



Track claims



Emergency contact details



Submit a claim



Confirm your available Benefits

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



CONSTRUCTION

FINANCIAL





TOURISM

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 SCHOOL



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

CALL 999
and provide your
membership
number for
immediate
assistance



YES, WE COVER OTHER MEDICAL EMERGENCY SERVICES AS WELL

COUNTRYWIDE

CRISIS RESPONSE: 061 303 395 / 083 3912

E-MED RESCUE 24: 924 (landline)

MR24/7: 956 / 061 255 676

WINDHOEK & SURROUNDING AREA

AEMS AMBULANCE SERVICES:

081 963

**CITY OF WINDHOEK
EMERGENCY SERVICES:** 061 211 111

EENHANA (LONG DISTANCE)

**INTENSIVE THERAPY
UNIT AMBULANCE:**

082 444 7807

COASTAL AREAS

CODE RED MEDICAL SERVICES:

+264 85 9900 / +264 85 8940 /
+264 81 128 5502

WALVIS BAY & SWAKOPMUND

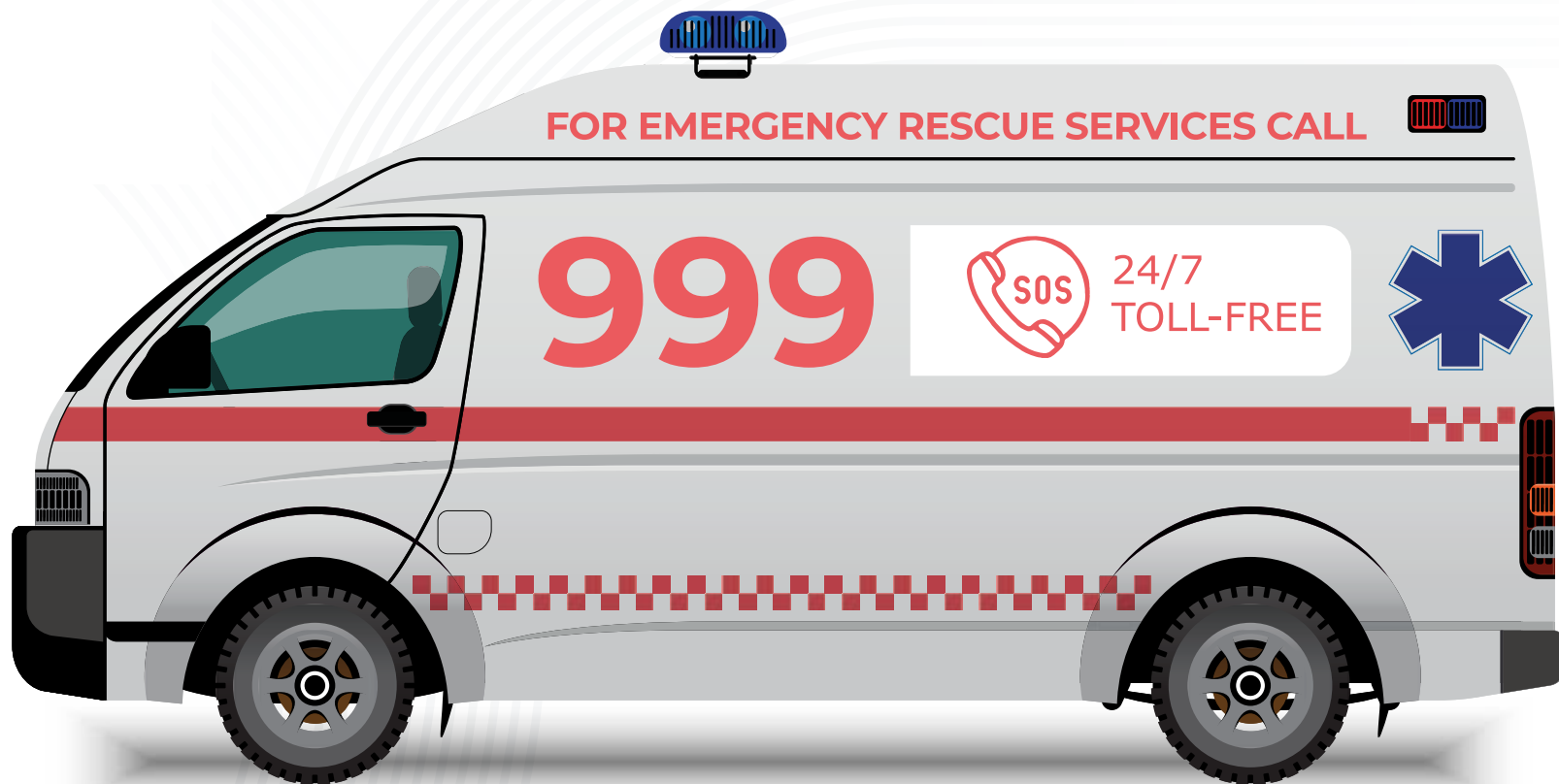
ST GABRIEL AMBULANCE:

+264 85 955 / +264 81 124 5999

OUTAPI & SURROUNDING AREA

OUTAPI AMBULANCE:

+264 65 251 800



OKAHANDJA

OKAHANDJA PARAMEDICAL SERVICES:

987 (landline)

NORTHERN NAMIBIA

NAMIBIA PRIVATE AMBULANCE SERVICES:

+264 81 749 1387

SOUTH (LONG DISTANCE)

ROSHCARE CLINIC AMBULANCE SERVICES:

+264 63 274 918 / +264 85 785 0116

ELITE EMERGENCY RESCUE

+264 81 450 9333

OHANGWENA (LONG DISTANCE)

OHANGWENA PRIVATE AMBULANCE SERVICES:

97970 / 081 647 1661

WHEN TRAVELLING TO SOUTH AFRICA

T: +264 64 500 346 / 999



OUR SPECIAL BENEFITS



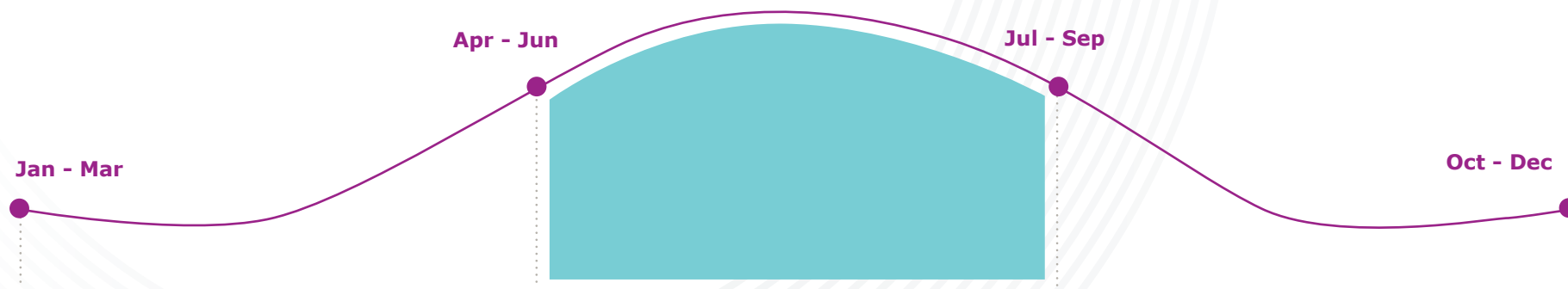
Self-medication Benefits

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 the flu and allergy season

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 2023

*BASED ON NAMIBIAN & SOUTH AFRICAN STATISTICS



FOR THE
POPULATION
AGED ABOVE

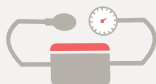
40
YEARS



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 + 40% (*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+

Prostate 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 2025:

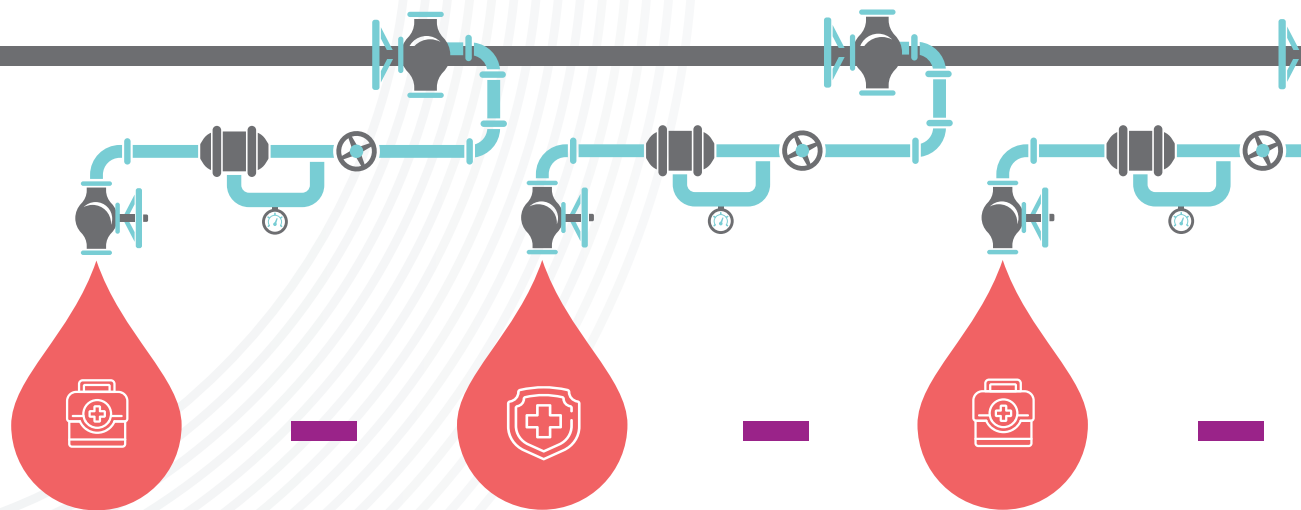
Amount allocated to each member's Rewards Bank, according to family size up to a maximum of main member and five dependants (M+5)

N\$6 400
If Rewards Bank is full.

2

N\$

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



N\$1,000

*All day-to-day expenses

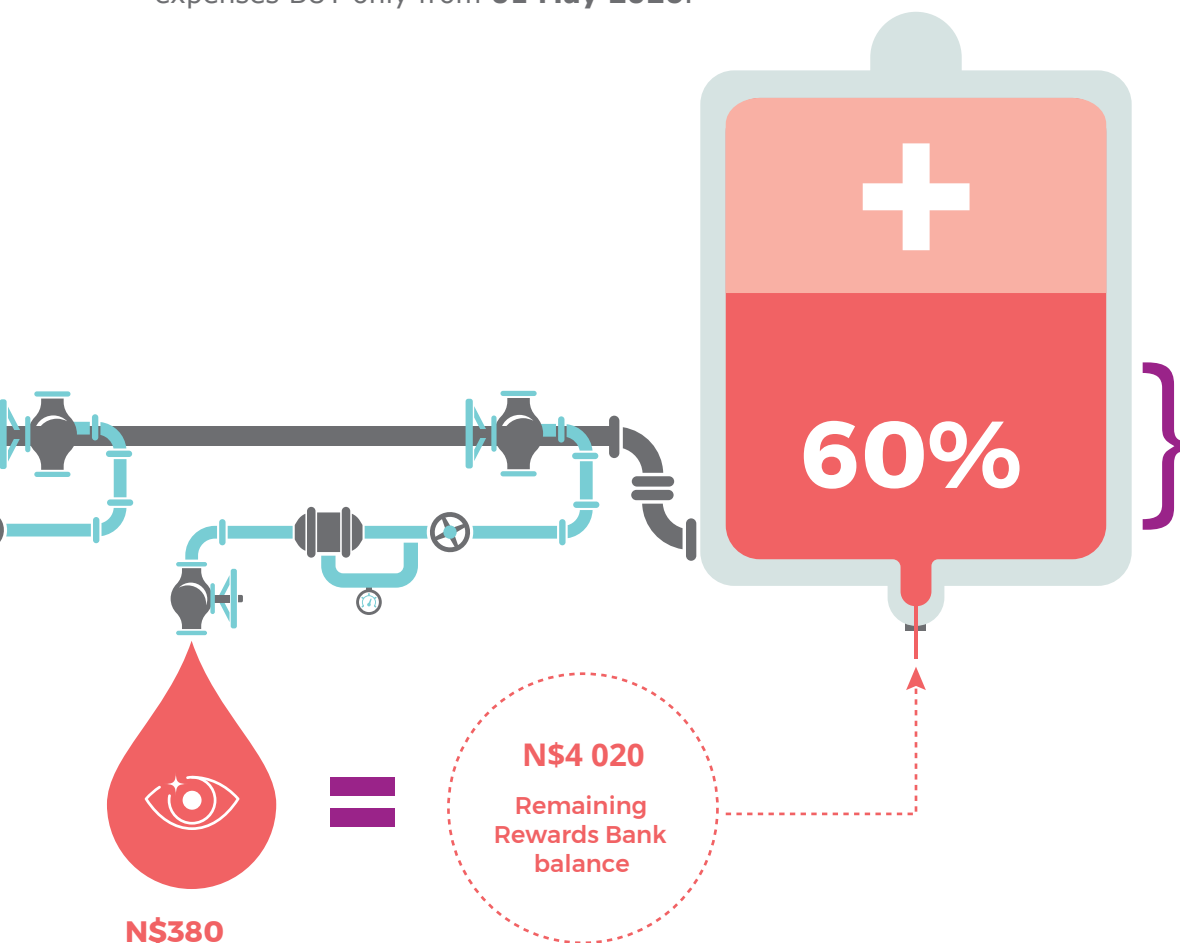
N\$650

*Additional Basic Dentistry

N\$350

*Medication

31 December 2025: Remaining balance in Rewards Bank can be used to pay for medical expenses BUT only from **01 May 2026**.



NAMMED OPTION	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
Comprehensive	N\$6 400	N\$5 200	N\$2 550
Standard	N\$4 880	N\$3 880	N\$1 920
Essential	N\$3 020	N\$2 480	N\$1 250
Active	N\$1 560	N\$1 250	N\$ 630

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 Health care Professional

For details, please contact any of our offices.

*Supplementary & Paramedical Services

Your Mental Health Matters



The world has come to understand the vital importance of **mental health**, and how deeply it impacts our physical wellbeing. At Nammed, we encourage all our members to prioritize their mental wellness and seek help when needed—because **Your Mental Health Matters**.

Mental stress and fatigue affect everyone, regardless of age, and staying mentally strong is key to functioning at your best. With Nammed, you have access to comprehensive mental health benefits, including psychiatric care, psychological counseling, and medication. Whether you prefer face-to-face sessions or virtual counseling, we've got you covered. And if in-hospital psychiatric care becomes necessary, we'll be there too.

As a Nammed member, you can rest assured that **Your Mental Health Matters** - and we're here to support you every step of the way.

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

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

Benefits

Customised support and care to suit individual needs:

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



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. Dental claims received after the date of the quote may affect remaining benefits and reimbursement of quotes.
- **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



Understanding the Benefit Pie

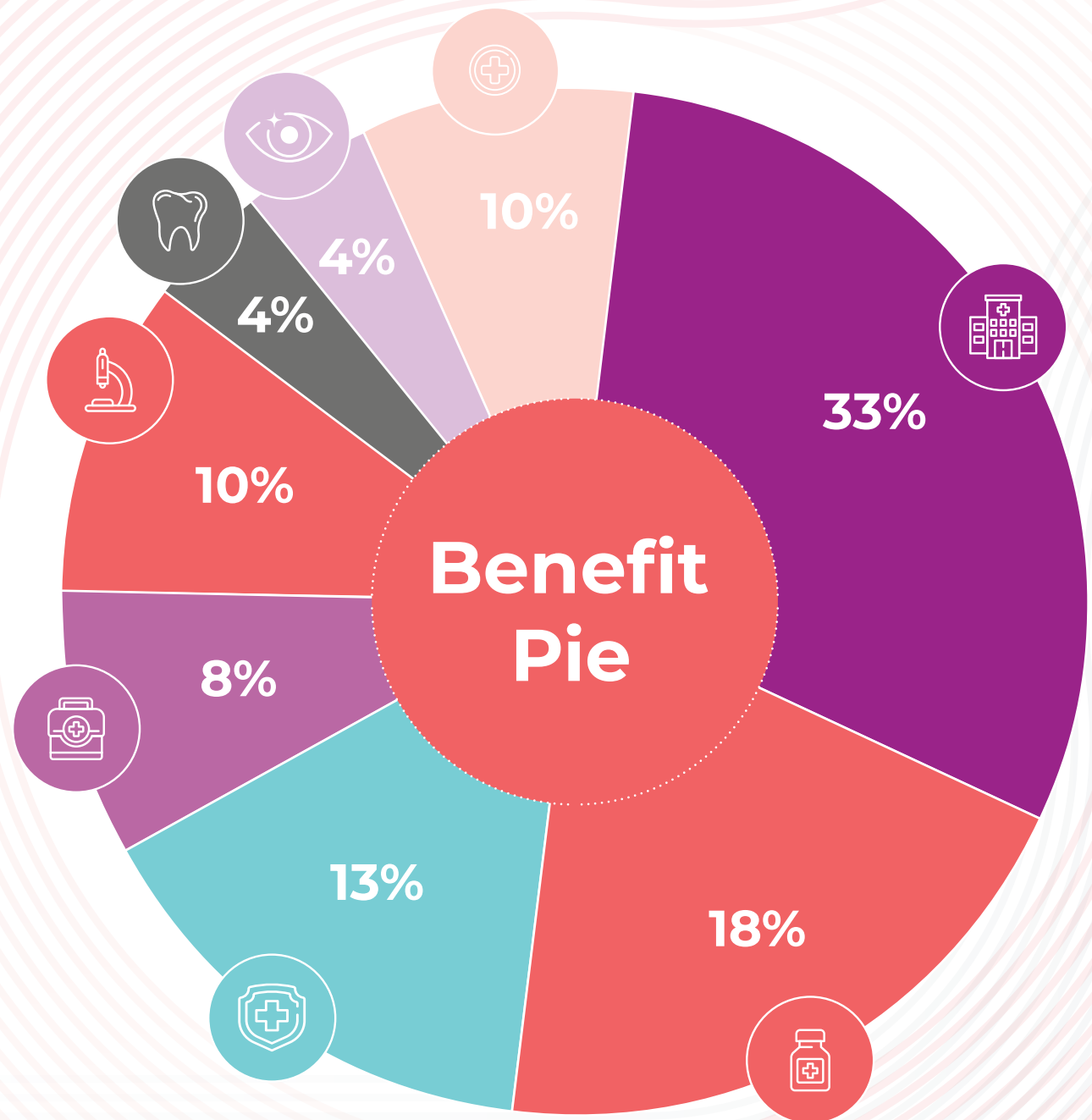
It is important for you to understand that about 60% of all medical costs are applicable to in-hospital procedures. Although admission to hospital facilities is only necessary for about 30% of all beneficiaries belonging to the Fund, the events are very costly. This can leave you in a devastating financial 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 one should also 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 copayments that will occur at some point in time.

THE BENEFIT PIE

Claims Category	Claims Category as a % of total 2023
Hospital Costs	33%
All Medication	18%
Specialists	13%
GPs	8%
X-rays & Blood Tests	10%
Dental	4%
Optical	4%
Other	10%
TOTAL	100%





ERROR FRAUD WASTE & ABUSE

**SPILL THE BEANS ON UNETHICAL
BEHAVIOUR AND FRAUD.**

Don't support it. Report it.
0800 535 789

Email: nammed@tip-offs.com

Website: www.tip-offs.com

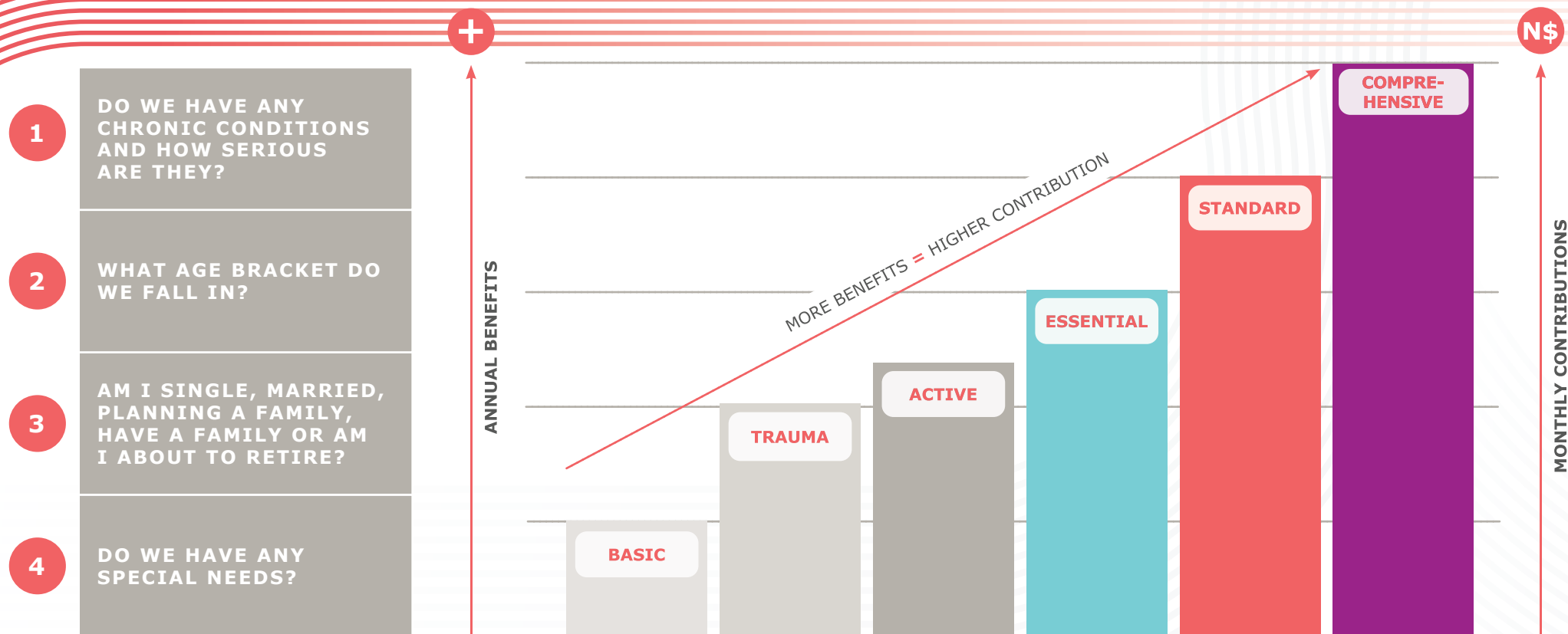


**CHOOSE
THE RIGHT
OPTION
FOR YOU**



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.



Options at a glance

BASIC	TRAUMA	ACTIVE	ESSENTIAL	STANDARD	COMPREHENSIVE
<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 	<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 Internal Prosthesis Hearing Aids 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 \$\$\$\$\$



BENEFITS PER FAMILY PER ANNUM



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2025 Basic Option

BENEFITS PER FAMILY PER ANNUM

OVERALL ANNUAL BENEFIT	TARIFF	BASIC OPTION
IN-HOSPITAL BENEFITS		
Hospitalisation	100% of State Tariff	Reimbursement as per DSP contract. N\$ 430 000 Private hospital benefit for Emergencies only
AMBULANCE BENEFIT		
Non-emergency transport (doctor motivation required) (Subject to available limit)	100% of Cost	N\$ 4 100 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\$ 430 per family per quarter
Acute/Prescribed Medication	100% of Pricing Structure	N\$ 2 400 per Principal Member limited to N\$ 3 900 per family per annum. Limited to N\$ 325 per script. No co-payment.
Chronic medication - Subject to Fund approval	100% of Pricing Structure	N\$ 4 200 per family per annum limited to N\$ 325 per script. No co-payment.
Anti-retroviral Medication therapy	100% of Pricing Structure	N\$ 12 180 per family per annum No script levy.
OPTICAL BENEFIT		
Consultation by an Optometrist	100% of Cost	N\$ 1 370 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.

DEFINITION 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 thereof or would place the person's life in serious jeopardy.

2025

BENEFITS PER FAMILY PER ANNUM

IN-HOSPITAL	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3.15 MILLION	ACTIVE N\$ 1.575 MILLION	ESSENTIAL N\$ 2.31 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
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 Cost	Y	Y	Y	Y	Y
MEDICAL SPECIALISTS & GENERAL PRACTITIONERS	Hospital visits (subject to OAL)	150% of Namaf Tariff	Y	Y	Y	Y	Y
	Surgical procedures in theatre (subject to OAL) Excluding Equipment/ Apparatus/ Machine hire fees	150% of Namaf Tariff	Y	Y	Y	Y	Y
	Equipment/ Apparatus/ Machine hire fees (Subject to OAL)	100% 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\$ 930 800 per family	Y	Y	Y	Y
	Immuno-suppressant drugs (subject to pre-authorisation)	100% of Namaf Tariff	"N\$ 123 380 per family Part of organ transplant benefit"	N\$ 123 380 per family	N\$ 123 380 per family	N\$ 123 380 per family	N\$ 123 380 per family
	Renal Dialyses (On application and approval)	100% of Namaf Tariff	N\$ 247 800 per family	N\$ 154 560 per beneficiary if patient is <10	N\$ 247 800 per family	N\$ 247 800 per family	N\$ 247 800 per family
INTERNAL PROSTHESES (subject to OAL) INCLUDING CEMENT AND ANTIBIOTICS	Any INTERNAL prosthesis not specified (includes materials used and actual cost of prosthesis) - per annum	100% of Cost	N\$ 55 340 per family	N\$ 17 330 per family	N\$ 49 980 per family	N\$ 59 010 per family	N\$ 59 010 per family
	Cardiac stents - per annum	100% of Cost	N\$ 32 030 per stent	N\$ 12 710 per stent	N\$ 29 720 per stent	N\$ 34 130 per stent	N\$ 34 130 per stent
	Cardiac pacemaker - per annum	100% of Cost	N\$ 79 380 per family	N\$ 25 520 per family	N\$ 74 030 per family	N\$ 84 630 per family	N\$ 84 630 per family
	Spinal instrumentation - per annum	100% of Cost	N\$ 57 230 per family	N\$ 22 050 per family	N\$ 53 240 per family	N\$ 60 900 per family	N\$ 60 900 per family
DENTAL SURGERY (Subject to pre-authorisation)	Trauma Surgery (Subject to OAL)	150% of Namaf Tariff	Y	N\$ 30 870 per family	Y	Y	Y
	Maxillofacial and oral surgery: Hospital visits (Subject to OAL)	150% of Namaf Tariff	Y	Y	Y	Y	Y
	Maxillofacial and oral surgery: Elective procedures in theatre (hospital and anaesthetist will pay from OAL)	150% of Namaf Tariff	N\$ 11 660 per family	N\$ 7 770 per family	N\$9 980 per family	N\$ 11 550 per family	N\$ 15 120 per family
	Dental implants procedure in theatre (Hospitalisation and Anaesthetist)	100% Namaf tariff-hospitalization. 150% Namaf tariff -Anaesthetist	N	N	N\$ 5 780 per family	N\$ 7 670 per family	N\$ 9 870 per family

2025

BENEFITS PER FAMILY PER ANNUM

IN & OUT-OF-HOSPITAL BENEFITS	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3.15 MILLION	ACTIVE N\$ 1.575 MILLION	ESSENTIAL N\$ 2.31 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
RADIOOTHERAPY AND/OR ONCOLOGY	All services (including chemicals) - Subject to OAL	100% of Namaf Tariff	Limited to N\$ 682 500 per family per annum	N	N\$ 577 500	N\$ 840 000	N\$1 000 000
SPECIALISED RADIOLOGY IN AND OUT OF HOSPITAL	MRI, CT & Bone Density Scans (On Specialist request) Subject to pre-authorisation	100% of Namaf Tariff	90% of Tariff N\$ 22 050 per family 10% co-payment	90% of Tariff N\$ 15 750 per family 10% co-payment	90% of Tariff N\$ 24 260 per family 10% co-payment	95% of Tariff N\$ 38 220 per family 5% co-payment	100% of Tariff N\$ 44 730 per family
	US Scans and Mammogram	100% of Namaf Tariff	"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 Namaf Tariff	Y	Y	Y	Y	Y
	Pregnancy sonars (Limited to 3 sonars per pregnancy)	100% of Namaf Tariff	N	Y	Y	Y	Y
DIABETIC BENEFIT	Insulin Pumps (One per beneficiary Every Four Years)	100% of Cost	N	N	N	90% of cost, limited to N\$50 000 per beneficiary	90% of cost, limited to N\$50 000 per beneficiary
	Other Diabetes devices and related consumables including Glucose Monitoring Systems/Readers	100% of Cost	N	N	N	90% of cost, limited to N\$55 000 per beneficiary per annum	90% of cost, limited to N\$55 000 per beneficiary per annum
MEDICAL APPLIANCE AND EXTERNAL PROSTHESIS (Subject to pre-authorisation and compulsory submission of 2 quotes)	Any EXTERNAL prosthesis not specified below (subject to submission of two quotes)	100% of Cost	N\$ 22 050 per family	N\$2 600 per family	N\$ 14 700 per family	N\$ 22 050 per family	N\$ 27 720 per family
	Artificial leg or part thereof	100% of Cost	N\$ 58 700 per family	N	N\$ 58 700 per family	N\$ 58 700 per family	N\$ 58 700 per family
	Artificial arm or part thereof	100% of Cost	N\$ 58 700 per family	N	N\$ 58 700 per family	N\$ 58 700 per family	N\$ 58 700 per family
	Artificial Eye	100% of Cost	N\$ 20 060 per family	N	N\$ 20 060 per family	N\$ 20 060 per family	N\$ 20 060 per family
	Hearing aids subject to a maximum of two (2) per beneficiary every four (4) years	100% of Cost	N	N	N\$ 14 700 per device	N\$ 22 050 per device	N\$ 27 720 per device
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\$ 8 400 per family	N\$ 4 620 per family	N\$ 8 400 per family	N\$ 12 600 per family	N\$ 16 800 per family

2025

BENEFITS PER FAMILY PER ANNUM

IN-&OUT-OF-HOSPITAL BENEFITS	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3.15 MILLION	ACTIVE N\$ 1.575 MILLION	ESSENTIAL N\$ 2.31 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
OTHER SERVICES (Subject to OAL)	Physiotherapy in hospital (3 months rehabilitation after surgery included) on referral only	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\$15 440 per family	N	N\$ 11 760 per family	N\$ 25 100 per family	N\$ 26 670 per family
	Hyperbaric Oxygen therapy (subject to approval) (Limited to N\$ 48 930 per family)	100% of Cost	Y	N	Y	Y	Y
	Psychiatric in Hospital treatment (inclusive of medication)	100% of Namaf Tariff	N\$ 39 800 per family	N\$ 39 800 per family	N\$ 39 800 per family	N\$ 45 360 per family	N\$ 66 890 per family
	Private nursing, Hospice service and Frail care services (including medication)	100% of Cost	N\$ 37 590 per family	N	N\$ 28 560 per family	N\$ 44 210 per family	N\$ 62 270 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\$ 15 440 per family	N	N\$ 42 740 per family	N\$ 45 360 per family
MATERNITY BENEFIT (Subject to OAL)	Medical practitioner visits in hospital	150% of Namaf Tariff	Y	Y	Y	Y	Y
	Medical practitioner: Surgical procedures in theatre	150% 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\$ 15 440 per case)	100% of Namaf Tariff	Y	Y	Y	Y	Y
	12 Antenatal consultations per family per annum	100% of Namaf Tariff	N	Y	Y	Y	Y
	6 Childbirth education classes (maximum of N\$ 220/class. Subject to 12 Ante natal consultations)	100% of Cost	N	Y	Y	Y	Y
	4 Visits to General Practitioner in first year of newborn	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
	First visit to Paediatrician for 6 week check-up	100% of Namaf Tariff	N	Y	Y	Y	Y

2025

BENEFITS PER FAMILY PER ANNUM

OUT OF HOSPITAL	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3.15 MILLION	ACTIVE N\$ 1.575 MILLION	ESSENTIAL N\$ 2.31 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
GENERAL PRACTITIONERS' SERVICES & SPECIALIST SERVICES EXCLUDING SURGERY (includes private nursing consultations)	Day-to-Day (Out of Hospital)		N	M+0 = N\$ 7 460 M+1 = N\$ 10 080 M+2 = N\$ 12 920 M+3 = N\$ 15 650 M+4+ = N\$ 18 380	M+0 = N\$10 200 M+1 = N\$12 500 M+2 = N\$14 900 M+3 = N\$16 800 M+4 = N\$17 000 M+5 = N\$17 500"	M+0 = N\$16 600 M+1 = N\$20 300 M+2 = N\$23 100 M+3 = N\$25 000 M+4 = N\$26 900 M+5 = N\$28 800	M+0 = N\$20 100 M+1 = N\$24 500 M+2 = N\$28 200 M+3 = N\$32 400 M+4 = N\$36 500 M+5 = N\$40 700
	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\$ 650 per family Q2: N\$ 760 per family Q3: N\$ 760 per family Q4: N\$ 650 per family	"Q1: N\$ 1 190 per family Q2: N\$ 1 400 per family Q3: N\$ 1 400 per family Q4: N\$ 1 190 per family"	"Q1: N\$ 1 400 per family Q2: N\$ 1 720 per family Q3: N\$ 1 720 per family Q4: N\$ 1 400 per family"	"Q1: N\$ 1 830 per family Q2: N\$ 2 150 per family Q3: N\$ 2 150 per family Q4: N\$ 1 830 per family"
	Acute/Prescribed Medication 20% script levy at point of service	100% of Pricing Structure	N	Subject to available day-to-day benefit. No script levy	M+0 = N\$ 6 300 M+1 = N\$ 6 900 M+2 = N\$ 7 200 M+3 = N\$ 7 600 M+4 = N\$ 9 100 M+5 = N\$ 9 800	M+0 = N\$ 10 100 M+1 = N\$ 13 900 M+2 = N\$ 17 500 M+3 = N\$ 20 100 M+4 = N\$ 21 000 M+5 = N\$ 22 700	M+0 = N\$11 300 M+1 = N\$17 600 M+2 = N\$22 800 M+3 = N\$27 700 M+4 = N\$32 600 M+5 = N\$37 400
	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	N\$ 14 280 per family 20% Script levy	N\$ 37 280 per family 20 % Script levy - member over 65 - 10% script levy	N\$ 55 440 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\$ 247 800 per family	N	N\$ 247 800 per family	N\$ 247 800 per family	N\$ 247 800 per family
HIV MEDICATION	Anti-retroviral Medication therapy	100% of Pricing Structure	N	N	As per available chronic medication - No script levy	As per available chronic medication - No script levy	As per available chronic medication - No script levy

2025

BENEFITS PER FAMILY PER ANNUM

IN-&OUT-OF-HOSPITAL BENEFITS	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ 3.15 MILLION	ACTIVE N\$ 1.575 MILLION	ESSENTIAL N\$ 2.31 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
BASIC DENTISTRY	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	M+0 = N\$3 150 M+1+ = N\$6 200	M+0 = N\$ 5 150 M+1 = N\$ 6 200 M+2 = N\$ 6 620 M+3 = N\$ 7 040 M+4 = N\$ 7 460 M+5 = N\$ 7 770	M+0 = N\$ 5 360 M+1 = N\$ 7 770 M+2 = N\$ 8 820 M+3 = N\$ 9 660 M+4 = N\$ 10 400 M+5 = N\$ 11 130	M+0 = N\$ 5 780 M+1 = N\$ 8 930 M+2 = N\$ 10 400 M+3 = N\$ 11 870 M+4 = N\$ 13 340 M+5 = N\$ 14 600
SPECIALISED DENTISTRY	Specialised Dentistry (Overall annual limit)		N	N	M+0 = N\$ 24 150 M+1 = N\$ 26 360 M+2 = N\$ 26 990 M+3 = N\$ 27 620 M+4 = N\$ 28 140 M+5 = N\$ 28 770	M+0 = N\$ 45 260 M+1 = N\$ 50 190 M+2 = N\$ 53 450 M+3 = N\$ 55 230 M+4 = N\$ 56 910 M+5 = N\$ 58 700	M+0 = N\$ 56 910 M+1 = N\$ 63 630 M+2 = N\$ 66 890 M+3 = N\$ 68 670 M+4 = N\$ 70 250 M+5 = N\$ 73 610
	Orthodontic treatment (subject to registration and provision of a treatment plan) Subject to specialised dentistry overall limit	100% of Cost	N	N	N\$ 16 800 per family	N\$ 30 140 per family	N\$ 36 020 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\$ 13 440 M+1 = N\$ 15 120 M+2 = N\$ 16 700 M+3 = N\$ 18 380 M+4 = N\$ 19 220 M+5 = N\$ 19 220	M+0 = N\$ 30 140 M+1 = N\$ 35 070 M+2 = N\$ 38 430 M+3 = N\$ 40 110 M+4 = N\$ 42 630 M+5 = N\$ 45 260	M+0 = N\$ 33 600 M+1 = N\$ 39 380 M+2 = N\$ 42 630 M+3 = N\$ 45 990 M+4 = N\$ 48 510 M+5 = N\$ 51 870
OPTICAL BENEFITS	Consultation by an Optometrist	100% of Namaf Tariff	N	M+0 = N\$ 2 630 M+1 = N\$ 3 390 M+2 = N\$ 4 150 M+3 = N\$ 4 910 M+4 = N\$ 5 670 M+5 = N\$ 5 670	M+0 = N\$ 4 100 M+1 = N\$ 5 610 M+2 = N\$ 7 120 M+3 = N\$ 8 630 M+4 = N\$ 10 140 M+5 = N\$ 16 650	M+0 = N\$ 5 360 M+1 = N\$ 7 080 M+2 = N\$ 8 800 M+3 = N\$ 10 520 M+4 = N\$ 12 240 M+5 = N\$ 13 960	M+0 = N\$ 7 460 M+1 = N\$ 10 090 M+2 = N\$ 12 720 M+3 = N\$ 15 350 M+4 = N\$ 17 980 M+5 = N\$ 20 610
	Spectacles (frames and lenses), contact lenses Prescription sunglasses (only on specialist recommendation) Benefit available Annually			Frame included in benefit and limited to N\$ 650	Frame included in benefit and limited to N\$ 1 720	Frame included in benefit and limited to N\$ 1 940	Frame included in benefit and limited to N\$ 2 630
AUXILLIARY & 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.	M+0 = N\$ 12 080 M+1 = N\$ 14 600 M+2 = N\$ 15 960 M+3 = N\$ 16 700 M+4 = N\$ 17 220 M+5 = N\$ 17 850	M+0 = N\$ 15 960 M+1 = N\$ 20 370 M+2 = N\$ 24 890 M+3 = N\$ 30 030 M+4 = N\$ 34 440 M+5 = N\$ 36 960	M+0 = N\$ 18 480 M+1 = N\$ 22 370 M+2 = N\$ 27 410 M+3 = N\$ 32 550 M+4 = N\$ 37 770 M+5 = N\$ 42 840



TRAVEL INSURANCE

FOR AUTHORISATION Call: +2711 991 8610

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.

APPLY ONLINE AT WWW.NAMMED.COM.NA

BENEFIT	PAGE NUMBER
• SECTION 1. Overseas medical Expenses – Automatic cover	• Refer to below
<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> Eligible expenses authorised by us: NS10 000 000 Eligible expenses not authorised by us: N\$10 000 Passive war and terrorism: N\$10 000
• SECTION 2. Overseas medical Expenses – Declared to us	• Refer to below
• Infectious and contagious diseases - declared and approved by us (COVID 19)	<ul style="list-style-type: none"> 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\$ 1 000 000
• 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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