

A smiling male mechanic with short dark hair, wearing a bright blue long-sleeved work shirt over a white t-shirt, stands in a garage. He has his arms crossed and is holding a wrench in his right hand. In the background, there is a blue tool chest with several drawers open, and a car is partially visible on the left.

Basic Option Guide 2023

Your Partner In Health

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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. The Fund's client services may be contacted to confirm any information contained in this document.

HOW IT WORKS

You deserve quality healthcare

Access to private healthcare for medical treatment (as per DSP agreement)

- Choose from our list of private doctors (DSPs) to access quality healthcare services
- Make an appointment before visiting your preferred DSP doctor
- Pay the N\$15 co-payment per visit directly to the DSP doctor

Refer to pages 7 and 8 for a list of Designated Service Providers (DSPs).

ADDITIONAL BENEFITS & SERVICES

1 FLU VACCINE

- per year
- per member

1 PRIMARY SCREENING

- per year
- per member

HIV/AIDS PROGRAMME

Managed with complete privacy and confidentiality

Customised support and care:

- Full medical treatment during the time of related illness.
 - Unlimited number of doctor consultations
- Approval needed for all HIV/AIDS medications and additional supporting medication, such as vitamins and antibiotics.
 - Benefits paid from available HIV/AIDS medication benefit without any questions asked.
- Selected blood tests paid from available day-to-day benefit



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

COUNTRYWIDE

CRISIS RESPONSE:
061 303 395 / 083 3912

E-MED RESCUE 24:924 (landline)

MR24/7: 085 956 / 061 255 676

WINDHOEK & SURROUNDING AREA

AEMS AMBULANCE SERVICES:
081 963

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

EENHANA (LONG DISTANCE)

**INTENSIVE THERAPY
UNIT AMBULANCE:**
082 444 7807

COASTAL AREAS

CODE RED MEDICAL SERVICES:
085 9900 / 085 8940

WALVIS BAY & SWAKOPMUND

ST GABRIEL AMBULANCE:
085 955 / 081 124 5999

OUTAPI & SURROUNDING AREA

OUTAPI AMBULANCE:
065 251 022 / 251 800

OKAHANDJA

**OKAHANDJA PARAMEDICAL
SERVICES:**
987 (landline)

NORTHERN NAMIBIA

**NAMIBIA PRIVATE AMBULANCE
SERVICES:**
081 9696

SOUTH (LONG DISTANCE)

**ROSHCARE CLINIC
AMBULANCE SERVICES:**
063 274 918 / 081 161 8734
ELITE EMERGENCY RESCUE SERVICES:
081 450 9333

OHANGWENA (LONG DISTANCE)

**OHANGWENA PRIVATE
AMBULANCE SERVICES:**
081 9797

WHEN TRAVELLING TO SOUTH AFRICA

+264 64 500 346

Nammed App



24-hour
Emergency Call
Centre



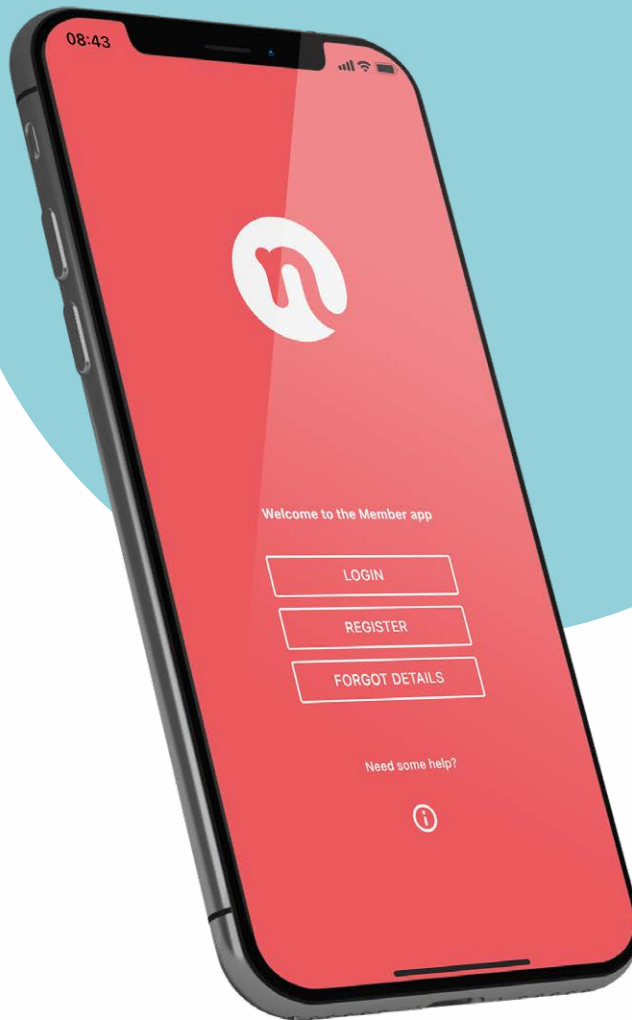
Sends your GPS
coordinates &
medical details



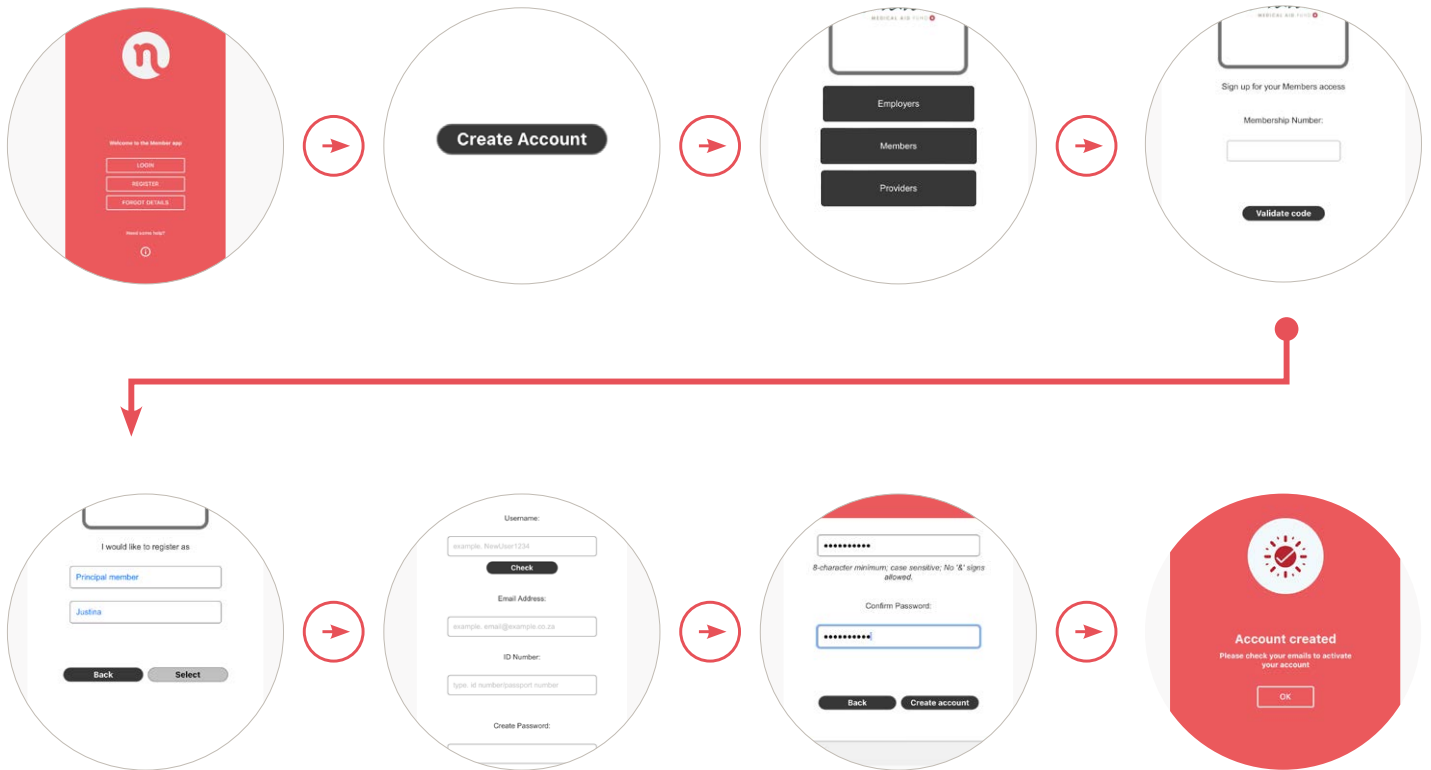
Road & air
evacuation



Trigger SOS alerts



Available from 1 January 2023



BENEFITS PER FAMILY PER ANNUM

IN-HOSPITAL BENEFITS

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	UNLIMITED AT STATE FACILITY	
HOSPITALISATION	Ward fees - Hospital	100% of State Tariff	Re-imburement as per DSP contract	
	Ward fees - Subacute	100% of State Tariff	Re-imburement as per DSP contract	
	Theatre fees, recovery rooms, Intensive Care & High Care	100% of State Tariff	Re-imburement as per DSP contract	
	Medicine & materials used in hospital (subject to agreed reimbursement model) TTO medicine limited to seven-day supply	100% of State Tariff	Re-imburement as per DSP contract	
	Radiology & pathology while hospitalised	100% of State Tariff	Re-imburement as per DSP contract	
	Doctor visits	As per DSP Agreement	Re-imburement as per DSP contract	
	Surgical procedures in theatre	100% of State Tariff	Re-imburement as per DSP contract	
	MATERNITY IN HOSPITAL: STATE FACILITY ONLY			
	Maternity in hospital	100% of State Tariff	State facility only	
	PSYCHIATRIC TREATMENT & SUBSTANCE ABUSE			
	Psychiatric treatment	100% of State Tariff	State facility only	
	Substance Abuse	100% of State Tariff	Limited to N\$4 000 per family per annum (as per contract)	
	AMBULANCE BENEFIT			
Non-emergency transport (doctor motivation required) (subject to available limit)		100% of Cost	N\$3 800 per family per annum	

ACCESS TO PRIVATE HOSPITALS IN EMERGENCIES ONLY

Overall Annual Benefit N\$ 400 000



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 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.

A Designated Service Provider (DSP) is a healthcare provider or group of providers designated by the Fund to provide services to our members for the diagnosis, treatment and care of medical conditions.

BENEFITS PER FAMILY PER ANNUM

OUT-OF-HOSPITAL BENEFITS

DESCRIPTION	OVERALL ANNUAL BENEFIT	TARIFF	UNLIMITED AT STATE FACILITY
OUT-OF-HOSPITAL	DOCTOR VISITS		
	Doctor visits/consultations	As per DSP Agreement	Unlimited visits at DSPs N\$ 15 co-payment
	Procedures/services	100% of Namaf Tariff	Limited to available Private Hospital limit
	Radiology & pathology	100% of Namaf Tariff	Re-imburement as per network contract (as per agreed formula list)
	MEDICATION		
	Self-medication (including selected sunscreens & vitamins)	100% of Pricing Structure	N\$400 per family per quarter
	Acute/prescribed medication	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 No co-payment
	Chronic medication - Subject to Fund approval	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 No co-payment
	OPTICAL BENEFIT		
	Optometrist consultation	100% Cost at DSP	N\$1 200 per family per annum including frames. N\$15 co-payment. 6 month waiting period for Private Members
	Spectacles (frames & lenses), contact lenses, prescription sunglasses (only on specialist recommendation)		
	DENTAL BENEFIT		
	Additional basic conservative dentistry (e.g. comprehensive consultation, root canal, oral hygiene counselling, refinement of restorations, treatment of hypersensitive dentine, partial & full dentures)	100% Namaf Tariff at DSP	N\$1 800 per Principal Member & limited to N\$3 400 per family per annum Unlimited at State facility

CONTRIBUTION TABLES

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

Maximum age to join the fund as a Principal member or Dependant is 60 years



GROUPS & INDIVIDUALS

AGE	PM	ADEP	CDEP
All Ages	673	501	207



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

DESIGNATED SERVICE PROVIDERS

GENERAL PRACTITIONERS

TOWN	NAME OF PRACTICE/ DOCTOR	CONTACT NUMBER	TOWN	NAME OF PRACTICE/ DOCTOR	CONTACT NUMBER
Eenhana	Ogundiran	065 263 890	Otjiwarongo	Otjiwarongo Medical Practice	067 300 200
Gobabis	Barnard	062 564 203		Pretorius	067 300 200
	Omaheke Medical Practice	062 563 084		Laubscher	067 304 074
Grootfontein	Opperman	062 564 203	Outjo	Kaura	067 313 600
	Botha	067 243 304	Rehoboth	Witbooi	062 524 107
Henties Bay	Malan	067 243 304		Matinhure	062 522 184
	Hugo	064 500 423		Matinhure	062 522 184
	Matthysen	064 500 423		Mpofu	062 525 375
Karasburg	Healing Hands Medical Practice	085 769 9469		Olivier	062 522 814
	Burger	063 270 952		De Klerk	062 523 190
Karibib	Dwomott	064 550 050		Tune	062 525 039
	Gariseb	064 550 050	Rehoboth Medical Centre	062 523 600	
Katima Mulilo	Mabhena	066 252 966/7	Van Wyk	062 523 600	
	Bwalya	081 245 3556	Rosh Pinah	Rosh Pinah Health Care Clinic Sidadi Clinic	081 306 2182
Keetmanshoop	Coetzee	063 225 687	Ruacana	Empire Medical Centre	081 399 4009
	Oberholzer	063 226 129	Kanime	081 399 4009	
Luderitz	Marais	063 202 706	Rundu	Komu	066 256 969
	Petzer	063 202 706	Stampriet	Dreyer	063 260 020
Mariental	Platt	063 244 233	Swakopmund	De Villiers Schickerling	064 419 000
Okahandja	Garikayi	081 416 8529		Mondesa Medical Practice	064 400 186
	Okahandja Medical Practice	062 501 078		Pieterse	064 419 000
	Okahandja Medical Practice	062 501 079		Van Wyk	064 461 613
	Kakukuru	081 609 7922		Vineta Medical Practice	064 462 361
	Brinkman	081 128 8667		Jordaan	064 405 000
	De Beer	081 128 8667	Gabriel	064 425 800	
	Kabanzi	081 128 8667	Tsumeb	Etosha Medi-Care	067 220 001
Van Zyl	081 128 8667	Nderecha		067 222 012	
Omaruru	Chinyoka	064 571 159	Walvis Bay	Maslinda	064 204 705
	Mangoya	064 571 159		Welwitchia Medical Centre	064 206 456
	Omaruru Medical Practice	064 570 033		Musasa Ilunga	064 205 527
	Tagarira	081 477 5914		Burlachenko	064 285 109
	Bertelsmann	081 285 5328		Kufonya	064 200 800
Omusati	Bangabutu	065 253 731		St John Medical Centre	081 241 9336
Omuthya	Mdala	081 475 8078		Jinguri	064 204 339
Ondangwa	Dafana	064 241 120		Tiwaringe	064 204 339
	Iithete	065 232 995		Docua Medical Practice	064 221 392
Opuwo	Uirab	065 273 371		Mudyadadzo	064 204 339
Oshakati	Kalangula	065 224 087	Gonzalez	064 204 809	
	Mukondomi	081 200 1003	Majangara	064 221 530	
Otjiwarongo	Kukkiriza	067 303 313	Hamata	064 204 486	
	Tumba	081 274 6357	Alpha Medical Consulting Room	081 544 4797	
	Bulaya	067 303 277			
	Maas	067 300 200			

DESIGNATED SERVICE PROVIDERS

GENERAL PRACTITIONERS

TOWN	NAME OF PRACTICE/ DOCTOR	CONTACT NUMBER
Windhoek	Mbeseni	061 371 700
	Nancy Gadalla	061 301 316
	Nhau	061 500 417
	Aspara	061 263 309
	Best Medical Practice	061 217 791
	Chanyoka	061 210 157
	De Klerk	061 236 976
	Erkana	061 223 872
	Family Wise Mrdical Practice	061 302 160
	Health 4 you clinic	061 261 852
	Kalenga-Angula	061 278 900
	Makemba	061 220 778
	Mandondo	061 225 121
	Maritz	061 254 747
	Northlands Medical Group(Dr Matare)	061 253 035
	Nyathi	061 305 773
	Shonshiwa	061 305 381
	Tembo	061 305 275
	Paramount Healthcare Centre	061 287 1103
	Venter	061 287 1103
	Coceicau	061 287 1103
	Jona	061 261 176
	Monye	061 222 541
	Sanchez Vega	061 253 466
	Kleophas	061 253 813
	Madondo	061 226 632
Verkhusha	061 222 247	
Karamata	061 255 331	
Chidzoba	061 271 200	
Kalonji	081 360 8281	

TOWN	NAME OF PRACTICE/ DOCTOR	CONTACT NUMBER
Windhoek	Macmed Medical Centre	061 255 180
	Ofunne	061 271 700
	Zarou	061 304 162
	Zimba	081 486 1440
	Burger	061 385 600
	Chinyoka	061 224 446
	Le Grange	061 306 434
	Munatsi	061 246 117
	Verkhusha	061 222 247
	Genis	061 385 601
	Express Healthcare	064 204 339
	Burger	061 385 600
	Venter	061 385 600
	Nabot	061 385 600
	Nashitope	061 385 600
	Nambuwa	061 385 600
	Mutomba	061 385 600
	Kanutula	061 385 600
	Du Plessis	061 302 888
	Weber	061 302 888
	Hochreiter	061 302 888
	Kisting	061 302 888
	Abram	061 302 888
	Azadeh	061 302 888
	Kotze	061 302 888
	Nyanguridza	081 214 8836
	Behr	081 279 8060
	Zimudzi	061 220 679
	Nel	083 335 5040
	Windhoek Family Practice	061 229 628
	Oyetweni Health Centre	061 227 173
	Mafumhe	061 308 249
Jonas	081 757 2720	
Mukumba	061 300 433	
Weimann	061 223 714	
Limon	061 229 428	
Dube	061 229 672	
Jacobs	081 750 3506	
Malinga	061 400 739	
Mawire	061 304 349	
Mannschatz	061 231 256	
Olivier	061 231 256	
Jona	081 416 4811	



DESIGNATED SERVICE PROVIDERS

GENERAL PRACTITIONERS

DENTISTS

TOWN	NAME OF PRACTICE/ DOCTOR	CONTACT NUMBER	
Windhoek	Palm Valley Medical Centre	061	227 895
	Rusike	061	212 969
	Matenda	061	222 259
	Kuzomunhu	081	296 0311
Karasburg	Von Schauroth	063	270 030

TOWN	NAME OF PRACTICE/ DOCTOR	CONTACT NUMBER	
Swakopmund	Atlantic Dental Sugery	081	3072829
	Nambahu	081	214 5285
	Streits	064	462202
	Jurgens	064	405833
Tsumeb	Kennedy Nel	067	221530
Walvis Bay	Gontes	064	206396
	Shayamano	081	8114982
	Kock	064	206719
Windhoek	Olivier	061	254426
	Timm	061	254426
	Bailey	061	300942
	Mc Coney	061	300942
	Mouton	061	300942
	Swanepoel	061	142409
	Banda	061	227173
	Chibaya	061	222437
	Mwaenga	061	229510
	Sheepo	081	2825088
	Edge Dental Practice cc Hochland Park	081	8979676
	Edge Dental Practice cc Rehoboth	081	8979676
	Langenhoven	081	3295859
	Rutabansibwa	061	271727
	Pack	061	226125
	Scriba	061	235805
	Jouch	061	228979
	De Villiers	061	303945
Wallenstein	061	257301	
Moloi	061	254999	
Slabber	061	228775	
Uusiku-Hangula	061	214310	
Bismarck Dental Practice	061	400476	
Thomson	061	400476	
Itula	061	400675	
Amalwa	081	3757118	

DENTISTS

TOWN	NAME OF PRACTICE/ DOCTOR	CONTACT NUMBER	
Gobabis	Louw	062	562691
Karibib	GEE Dental Surgery	081	4831124
	Kakumai	081	4831124
Katima Mulilo	Edge Dental Practice	081	8979676
Keetmanshoop	Smith	063	226155
Mariental	Young	063	240642
	Roelofse	063	242783
Okahandja	Salama	081	5609755
Oranjemund	Newaka	063	238032
Otavi	Dauramanzi	067	220667
Otjiwarongo	De Haast	067	303131
	Atlantic Dental Sugery	081	3072829
Outapi	Minga	65	202805
	Mushava	081	3629733
Rehoboth	Musakanya	062	522184
	Edge Dental Practice cc Rundu	081	8979676
Rosh Pinah	Visser	063	274911
Rundu	Chibaya	066	255096
	Scholtz	081	8979676
	Simwizye	081	7166497
Springbok	Burger	027	7181440



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