





FOREWORD

Welcome to Nammed

A New Year, A Shared Promise

As we kick off 2026, we want to start by saying a heartfelt thank you. We're deeply grateful for your trust and are more committed than ever to looking after your health and well-being.

The past year truly highlighted the strength and resilience of our community. And because of your support—your loyalty, your belief in mutual care, and the thoughtful use of your benefits—we're thrilled to report that Nammed had a fantastic financial year in 2025! This success belongs to all of us.

Balancing Care and Cost

When preparing this year's benefit guide, the Board of Trustees had one goal: to balance affordability with truly helpful enhancements to your cover.

We know rising costs are a major concern, and getting the healthcare you need should never be a struggle.

That's why we worked hard to keep the contribution increase as low as possible while actually expanding your benefits. It was a tough balancing act, but we believe it will make a real difference for you and your family.

More Than a Guide—It's Our Vow

This guide isn't just a list of services; it's our vow to you. It's our promise to always advocate for your health, to innovate responsibly, and to ensure that Nammed remains the trusted health partner you deserve

Thank you again for being part of the Nammed family. Here's to a year filled with good health, peace of mind, and progress we share together.

DISCLAIMER

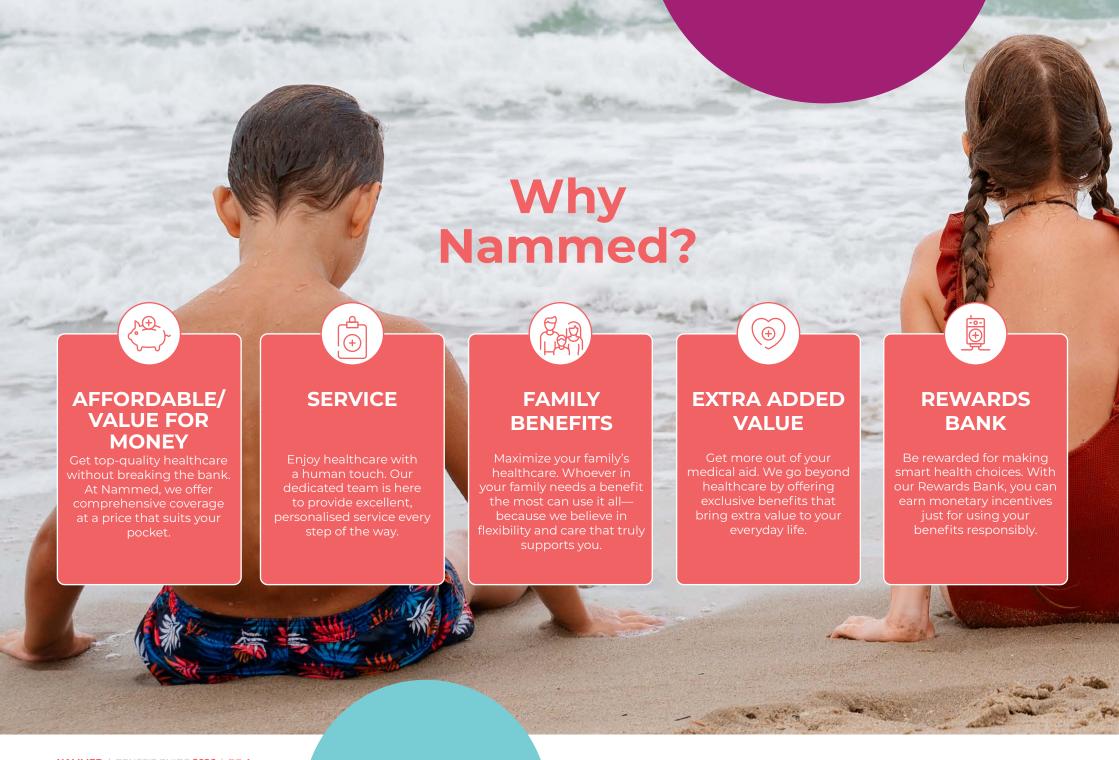
The new benefits, contributions and Rules of Nammed for 2026, as approved by the Fund's Board of Trustees, are subject to final approval by NAMFISA. New benefits and contributions will apply from 1 January 2026 (and only after NAMFISA approval), despite possible dissemination of information to the market 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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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

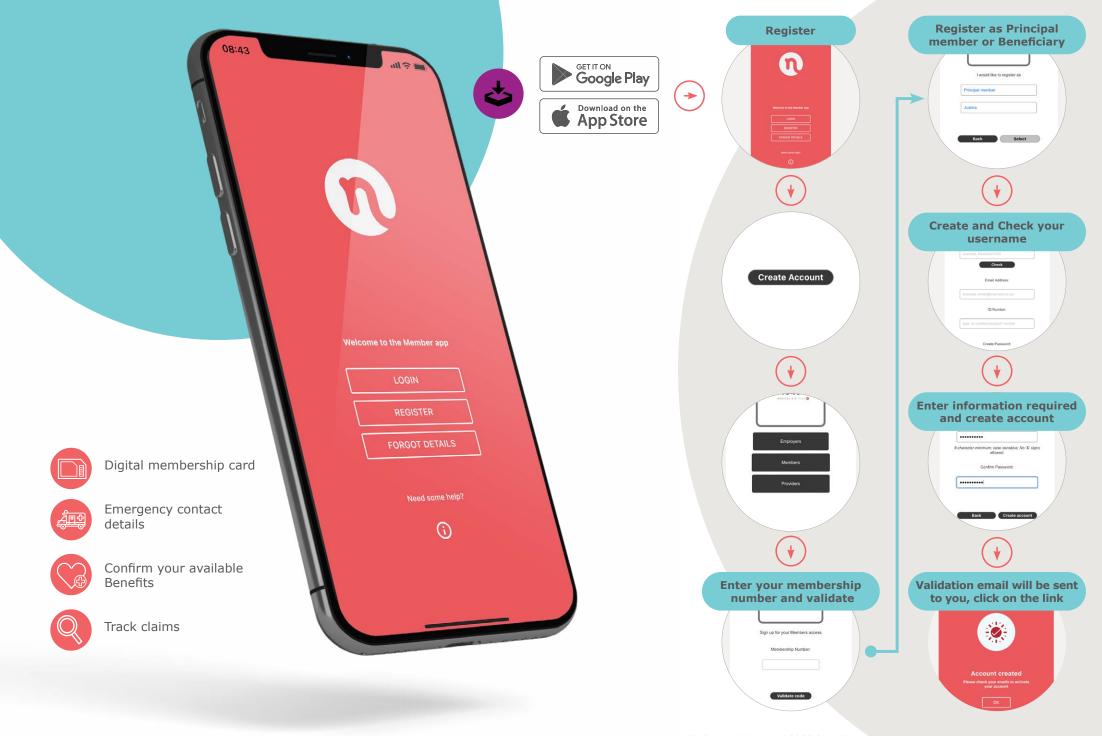
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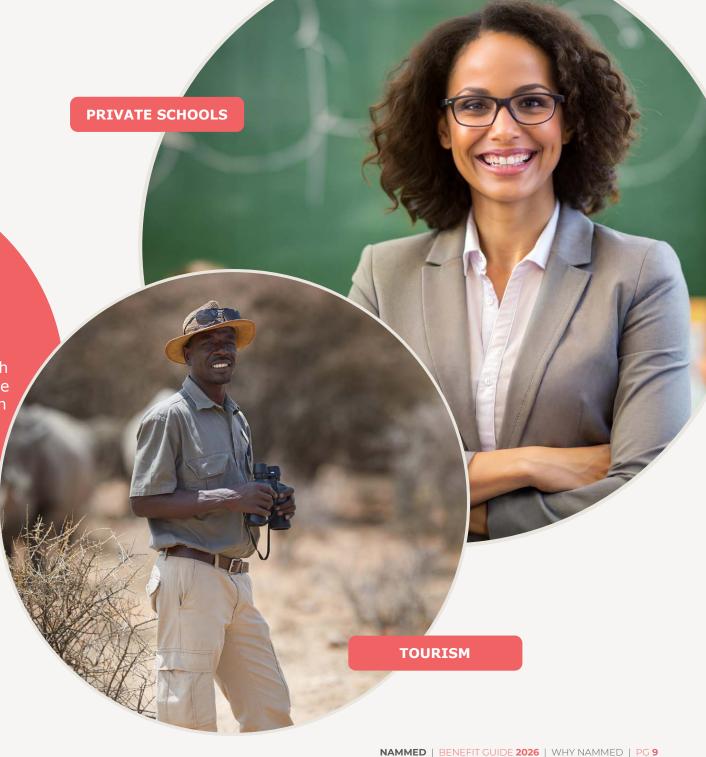






GROUP CONTRIBUTION RATES

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.



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:

963

CITY OF WINDHOEK EMERGENCY SERVICES:

061 222 111

EENHANA (LONG DISTANCE)

INTENSIVE THERAPY UNIT AMBULANCE:

082 444 7807

OHANGWENA (LONG DISTANCE)

OHANGWENA PRIVATE AMBULANCE SERVICES:

081 9797

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

WHEN TRAVELLING TO SOUTH AFRICA

+264 64 500 346

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







AGES 21+

AGES 35+

AGES 40+

One test per year for members older than 21

Cholesterol Screening

Blood Sugar Test

One test per year for members older than 35

Glaucoma

One test per year for members older than 40





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)

Pap Smear **AGES 21+**

One test per year for female members older than 21



AGES 40+

Mammogram

One scan every two years for female members older than 40





AGES 40+

Prostrate Screening

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

Wellness Benefits

Keep an eye on your health with preventative care benefits

Available on

Basic | Active | Essential | Standard | Comprehensive

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

Self-medication Benefits

Nammed wants to help you look after you 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 script limits

PREVENTION IS BETTER THAN CURE

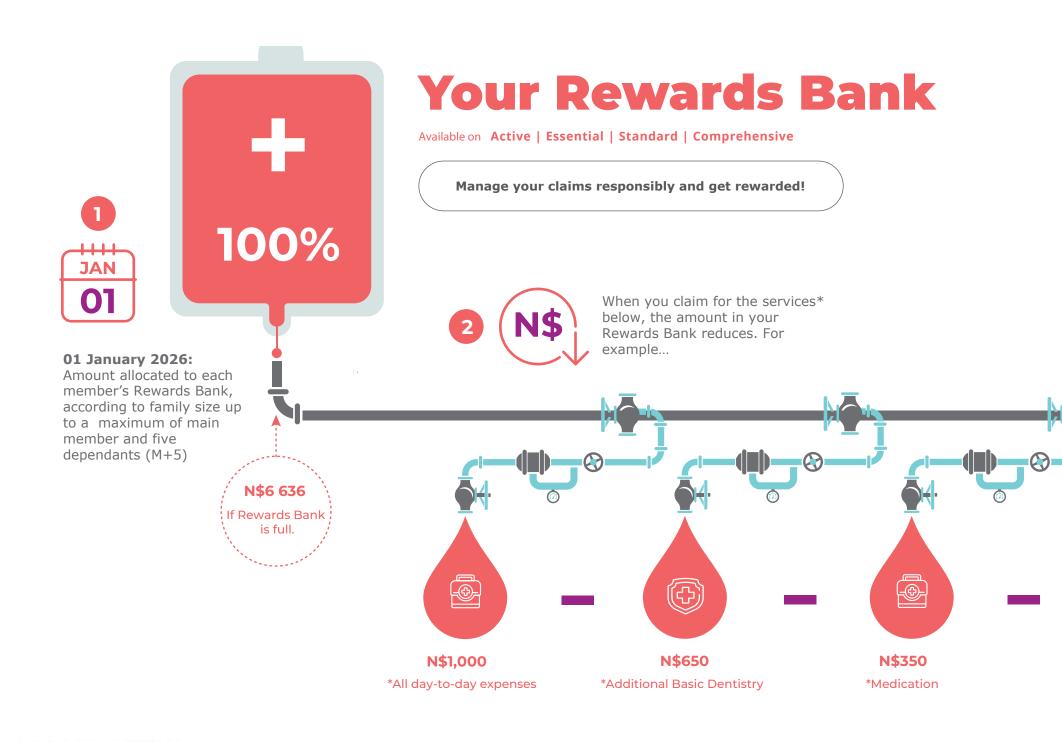


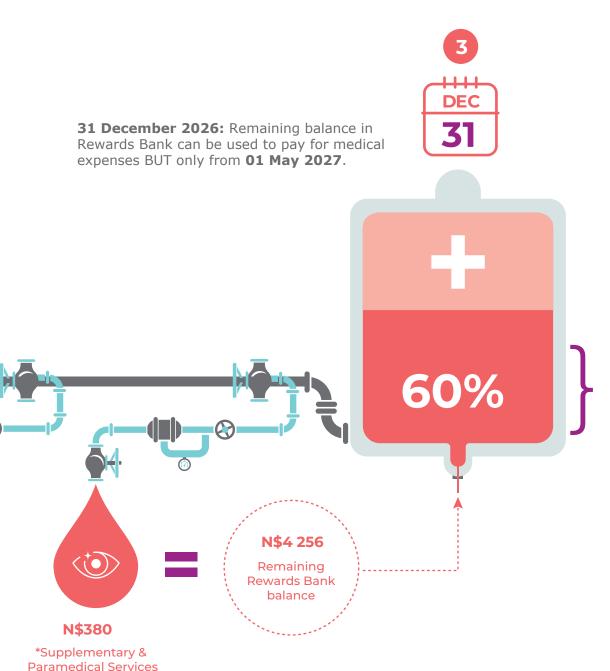
Self-medication Benefits increase in Quarter 2 and 3 to carry you through the flue and allergy season.





1 IN EVERY 12 HAS DIABETES 1 IN EVERY 4 HAS CHOLESTEROL 1 IN EVERY 3 HAS HIGH BLOOD PRESSURE THESE CHRONIC DISEASES ARE MORE PREVALENT IN MEN THAN IN WOMEN





NAMMED OPTION	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
Comprehensive	N\$ 6 636	N\$ 5 400	N\$ 2 640
Standard	N\$ 5 064	N\$ 4 020	N\$ 1992
Essential	N\$ 3 132	N\$ 2 580	N\$ 1296
Active	N\$ 1620	N\$ 1 296	N\$ 660

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 more details, please contact any of our offices.



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 counselling, 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 33





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 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 to avoid financial surprises. Dental claims received after the date of the quote may affect remaining benefits and reimbursement of quotes.

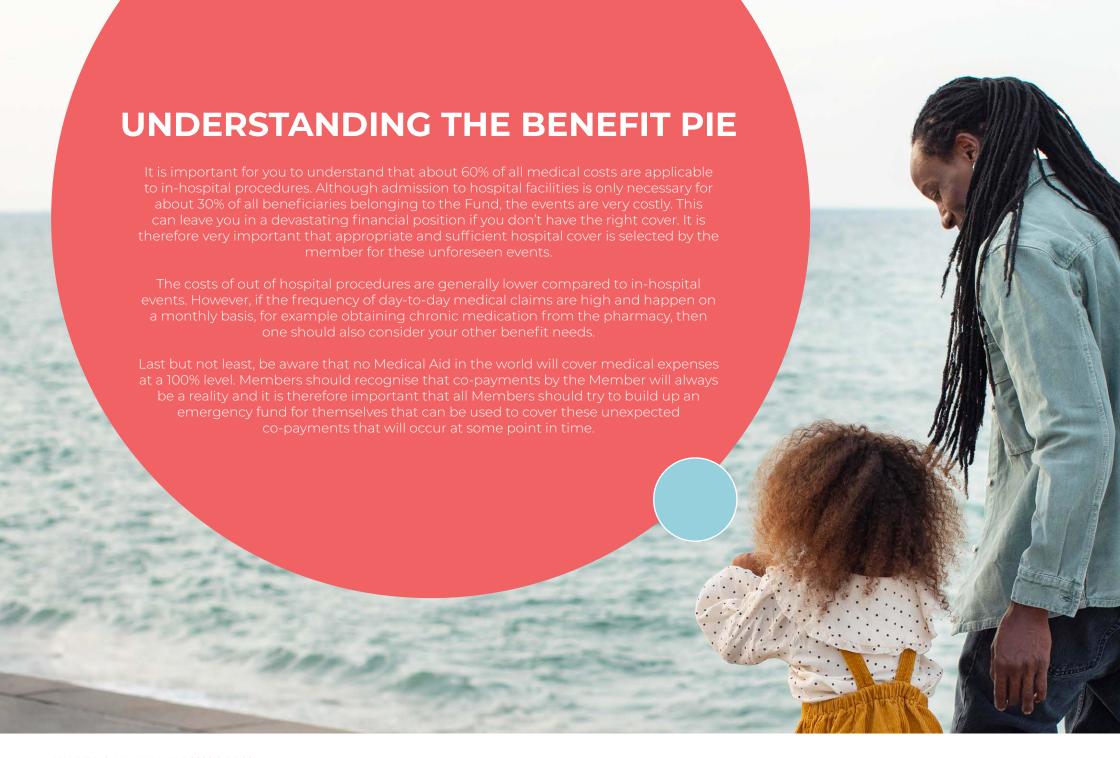
Know your Option and confirm your benefits

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

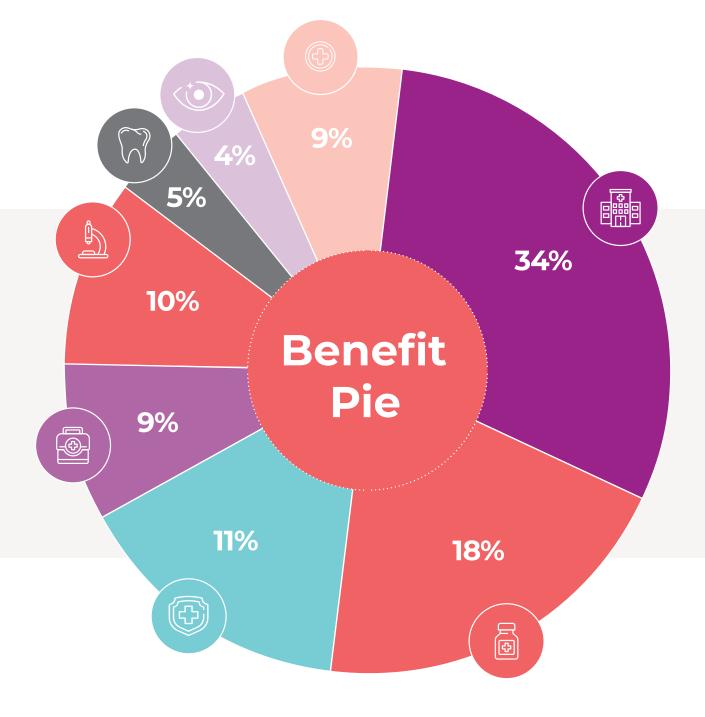
Our friendly advisors can advise you on the most appropriate option to choose and how your benefits work. While option changes can be done in December, these will only become effective in January the next year, consider changing options if your benefit is not sufficient for your treatment.





THE BENEFIT PIE

Claims Category	Claims Category as a % of total 2025
Hospital Costs	34%
All Medication	18%
Specialists	11%
General Practitioners	9%
X-rays & Blood Tests	10%
Dental	5%
Optical	4%
Other	9%
TOTAL	100%



FIRE FOR LIFE

TRANSFORMING HEALTH, **EMPOWERING LIVES.**

The **FIRE for Life Program -** short for Fix Insulin Resistance available to Nammed members. Rooted in science and guided by medical professionals, this 180-day online program helps reverse diabetes, obesity, fatigue, and high blood pressure.

By addressing the root cause rather than just symptoms, FIRE for Life empowers members to:

- Reduce or eliminate chronic medication
- Restore energy, focus, and vitality
- Achieve sustainable weight loss
- Improve emotional well-being and family life
- Prevent long-term complications

With daily guidance, expert support, and practical tools, members can take control of their health and dramatically

Nammed is proud to support this journey toward lasting wellness.

METABOLIC HEALTH











ORGAN HEALTH

Obesity Type 2 Diabetes

High Blood Pressure

Fatty Liver

Heart Kidney Disease Disease

DAILY STRUGGLES



Chronic

Fatigue







Food

Addiction

Mental Health Conditions



MENTAL WELL BEING

Cognitive Neurological Decline Issues

HORMONAL HEALTH

Brain Fog







SYSTEMIC ISSUES







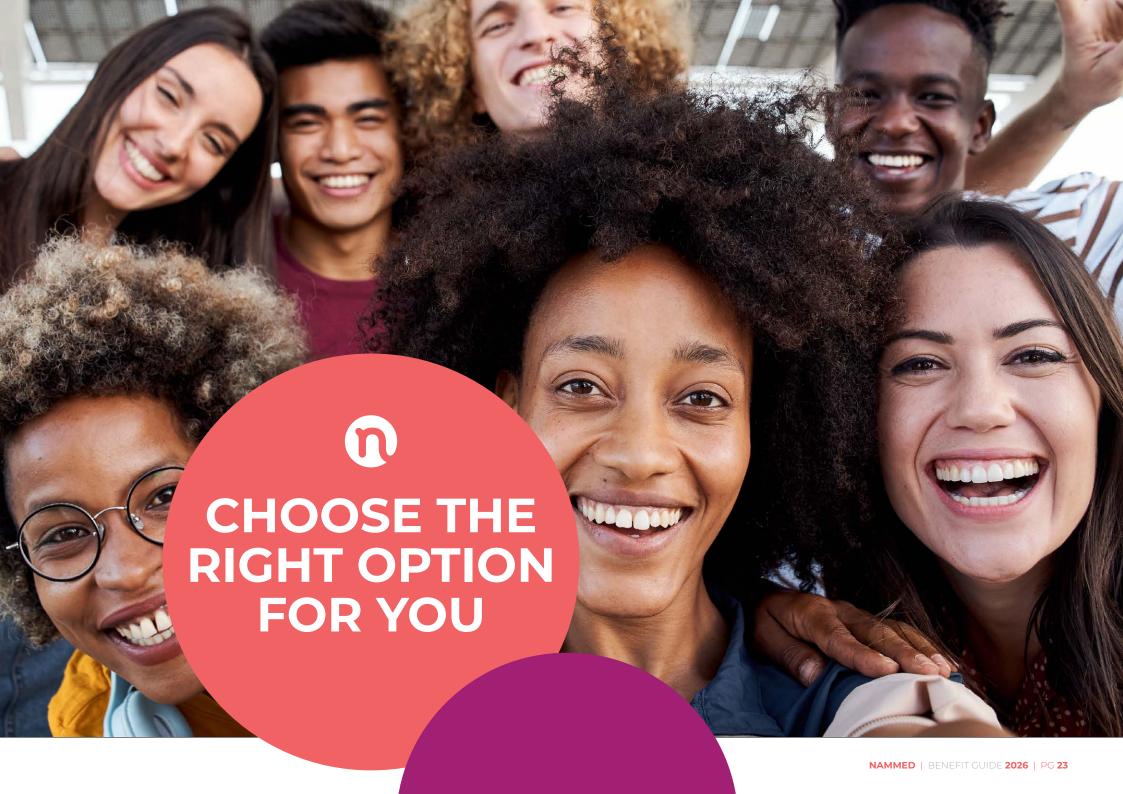
PCOS

Infertility

Frectile Dysfunction

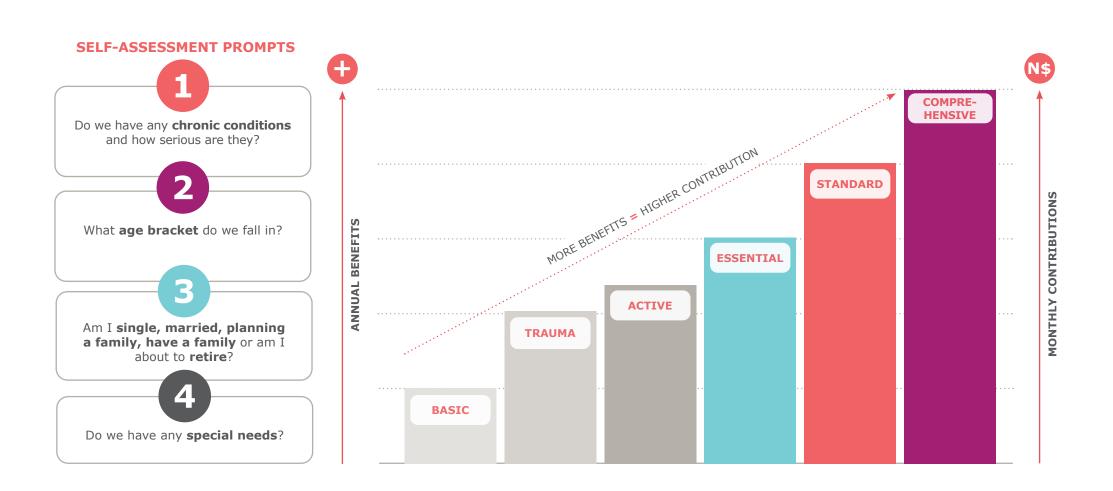
Chronic Inflamation

Nerve Pain Cancer Risk



Choosing the best option for you and your family

Wherever you are in life, we offer coverage tailored to your health needs and budget.



Options at a glance

BASIC	TRAUMA	ACTIVE	ESSENTIAL	STANDARD	COMPREHENSIVE
 Limited Private Hospitalisation 	 Unlimited Private Hospitalisation 	 Sufficient Private Hospitalisation 	Substantial Private Hospitalisation	Unlimited Private Hospitalisation	Unlimited Private Hospitalisation
Radiology	 Specialised Radiology 	 Specialised Radiology 	Specialised Radiology	Specialised Radiology	Specialised Radiology
 General Practitioners 	 In-hospital visits from General 	General Practitioners	General Practitioners	General Practitioners	General Practitioners
• In-Hospital	practitioners and Specialists	Specialists In-	 Specialists In- Hospital 	Specialists In-	Specialists In-Hospital
Primary Health Care	 Oncology 	Hospital Infertility	Oncology	Hospital Oncology	OncologyInfertility Treatment
 Consultations 	Organ Transplant	Treatment	 Physiotherapy, Biokinetics, Dietician 	Infertility Treatment	Physiotherapy,
 Designated Service 	Refractive Surgery	 Physiotherapy, Biokinetics, Dietician 	Organ Transplant	Physiotherapy,	Biokinetics, Dietician • Organ Transplant
ProviderNetwork	Private NursingDialysis	Refractive Surgery	Refractive Surgery	Biokinetics, Dietician	Refractive Surgery
Network	- Diarysis		Private Nursing	Organ Transplant	Substance Abuse
			• Dialysis	Refractive Surgery	Private Nursing
				Substance AbusePrivate Nursing	Internal Prosthesis
				Dialysis	Hearing Aids
					• Dialysis
AFFORDABILITY \$	AFFORDABILITY \$\$	AFFORDABILITY \$\$	AFFORDABILITY \$\$\$	AFFORDABILITY \$\$\$\$	AFFORDABILITY \$\$\$\$\$



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2026 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\$ 446 400 Private hospital benefit for Emergencies only					
AMBULANG	CE BENEFIT						
Non-emergency transport (doctor motivation required) (Subject to available limit)	100% of Cost	N\$ 4 250 per family per annum.					
OUT OF HOSPI	TAL BENEFITS						
DOCTOR VISITS							
Doctor Visits / Consultations	As per DSP Agreement	Unlimited visits at a DSP (N\$ 15 co-payment)					
MEDIC	ATION						
Self-Medication (including selected sunscreens and vitamins)	100% of Pricing Structure	N\$ 445 per family per quarter					
Acute/Prescribed Medication	100% of Pricing Structure	N\$ 2 490 per Principal Member limited to N\$ 4 040 per family per annum. Limited to N\$ 340 per script. No co-payment.					
Chronic medication - Subject to Fund approval	100% of Pricing Structure	N\$ 4 355 per family per annum limited to N\$ 340 per script. No co-payment.					
Anti-retroviral Medication therapy	100% of Pricing Structure	N\$ 12 630 per family per annum No script levy.					
OPTICAL BENEFIT							
Consultation by an Optometrist Spectacles (frames and lenses), contact lenses Prescription sunglasses (only on specialist recommendation).	100% of Cost	N\$ 1 420 per family per annum including frames (N\$ 15 co-payment) 6 month waiting period for private Members.					

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.

IN-HOSPITAL	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ UNLIMITED	ACTIVE N\$ 1.633 MILLION	ESSENTIAL N\$ 2.6 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
	Ward Fees - Hospital (Private ward accommodation will be covered at General Ward rates unless approved by the Fund)	100% of Namaf Tariff	Υ	Υ	Υ	Υ	Y
HOSPITALISATION	Ward Fees - Subacute	100% of Namaf Tariff	Y	Y	Y	Y	Y
& SUBACUTE FACILITIES	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	Hospital visits (subject to OAL)	150% of Namaf Tariff	Y	Y	Y	Υ	Υ
SPECIALISTS & GENERAL	Surgical procedures in theatre (subject to OAL) Excluding Equipment/ Apparatus/ Machine hire fees	150% of Namaf Tariff	Υ	Y	Y	Υ	Υ
PRACTITIONERS	Equipment/ Apparatus/ Machine hire fees (Subject to OAL)	100% of Namaf Tariff	Υ	Y	Y	Υ	Y
	The supply & transportation of the organ plus hospital accommodation (Services rendered to donor are excluded from benefit)	100% of Namaf Tariff	N\$ 943 490 per family	Υ	Y	Υ	Y
ORGAN TRANSPLANTS (All inclusive) SUBJECT TO OAL	Immuno-suppressant drugs (subject to preauthorisation)	100% of Namaf Tariff	N\$ 127 945 per family Part of organ transplant benefit	N\$ 127 945 per family	N\$ 127 945 per family	N\$ 127 945 per family	N\$ 127 945 per family
SUBJECT TO OAL	Renal Dialyses (On application and approval)	100% of Namaf Tariff	N\$ 256 970 per family	N\$ 160 280 per beneficiary if patient is <10	N\$ 256 970 per family	N\$ 256 970 per family	N\$ 256 970 per family
INTERNAL PROSTHESES	Any INTERNAL prosthesis not specified (includes materials used and actual cost of prosthesis) - per annum	100% of Cost	N\$ 57 390 per family	N\$ 17 970 per family	N\$ 51 830 per family	N\$ 61 190 per family	N\$ 61 190 per family
(subject to OAL) INCLUDING	Cardiac stents - per annum	100% of Cost	N\$ 33 215per family	N\$ 13 180 per family	N\$ 30 820 per family	N\$ 35 390 per family	N\$ 35 390 per family
CEMENT AND	Cardiac pacemaker - per annum	100% of Cost	N\$ 82 320 per family	N\$ 26 460 per family	N\$ 76 770 per family	N\$ 87 760 per family	N\$ 87 760 per family
ANTIBIOTICS	Spinal instrumentation - per annum	100% of Cost	N\$ 59 350 per family	N\$ 22 865 per family	N\$ 55 210 per family	N\$ 63 150 per family	N\$ 63 150 per family
	Trauma Surgery (Subject to OAL)	150% of Namaf Tariff	Y	N\$ 32 010 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\$ 12 090 per family	N\$ 8 060 per family limited to Trauma surgery sub-limit	N\$ 10 350 per family	N\$ 11 980 per family	N\$ 15 680 per family
	Dental implants procedure in theatre (Hospitalisation and Anaesthetist)	100% of Namaf Tariff - Hospitalisation 150% of Namaf Tariff - Anaesthetist	N	N	N\$ 5 990 per family	N\$ 7 950 per family	N\$ 10 235 per family

IN & OUT-OF- HOSPITAL BENEFITS	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ UNLIMITED	ACTIVE N\$ 1.633 MILLION	ESSENTIAL N\$ 2.6 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
RADIOTHERAPY AND/OR ONCOLOGY	All services (including chemicals) - Subject to OAL	100% of Namaf Tariff	Limited to N\$ 707 750 per family per annum	N	N\$ 700 000	N\$ 871 080	N\$1 037 000
	MRI, CT & Bone Density Scans (On Specialist request) Subject to pre-authorisation	100% of Namaf Tariff	90% of Tariff N\$ 26 980 per family 10% co-payment	100% of Tariff N\$ 16 340 per family	100% of Tariff N\$ 25 170 per family	100% of Tariff	100% of Tariff
SPECIALISED RADIOLOGY IN AND OUT OF	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
HOSPITAL	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	Υ	Υ	Υ
	Insulin Pumps (One per beneficiary Every Four Years)	100% of Cost	N	N	N	90% of cost, limited to N\$ 51 850 per beneficiary	90% of cost, limited to N\$ 51 580 per beneficiary
DIABETIC BENEFIT	Other Diabetes devices and related consumables including Glucose Monitoring Systems/Readers	100% of Cost	N	N	N	90% of cost, limited to N\$ 57 035 per beneficiary per annum	90% of cost, limited to N\$ 57 035 per beneficiary per annum
	Fire for Life Intervention Program (refer to page xx) once off per beneficiary if criteria for the program is met.	100% of Cost	Y	Υ	Υ	Υ	Y
MEDICAL APPLIANCE AND	Any EXTERNAL prosthesis not specified below (subject to submission of two quotes)	100% of Cost	N\$ 23 330 per family	N\$ 2 700 per family	N\$ 15 240 per family	N\$ 22 860 per family	N\$ 28 745 per family
EXTERNAL	Artificial leg or part thereof	100% of Cost	N\$ 60 870 per family	N	N\$ 60 870 per family	N\$ 60 870 per family	N\$ 60 870 per family
PROSTHESIS (Subject to	Artificial arm or part thereof	100% of Cost	N\$ 60 870 per family	N	N\$ 60 870 per family	N\$ 60 870 per family	N\$ 60 870 per family
pre-authorisation	Artificial Eye	100% of Cost	N\$ 20 800 per family	N	N\$ 20 800 per family	N\$ 20 800 per family	N\$ 20 800 per family
and compulsory submission of 2 quotes)	Hearing aids subject to a maximum of two (2) per beneficiary every four (4) years	100% of Cost	N	N	N\$ 15 240 per device	N\$ 22 860 per device	N\$ 28 745 per device
AMBULANCE SERVICES	Emergency transport	Benefit according to LifeLink Emergency Rescue Capitation Agreement	Y	Y	Υ	Y	Y
	Non-emergency transport (doctor motivation required) (Subject to available limit)	100% of Cost	N\$ 8 710 per family	N\$ 4 790 per family	N\$ 8 710 per family	N\$ 13 070 per family	N\$ 17 420 per family

IN-&OUT-OF- HOSPITAL BENEFITS	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ UNLIMITED	ACTIVE N\$ 1.633 MILLION	ESSENTIAL N\$ 2.6 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
	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	Υ	Y	Υ
	Radial Keratotomy/Excimer Laser procedures	100% of Cost	N\$ 16 010 per family	N	N\$ 12 195 per family	N\$ 26 030 per family	N\$ 27 660 per family
	Hyperbaric Oxygen therapy (subject to approval) (Limited to N\$ 50 740 per family)	100% of Cost	Υ	N	Υ	Υ	Υ
OTHER SERVICES (Subject to OAL)	Psychiatric in Hospital treatment (inclusive of medication)	100% of Namaf Tariff	N\$ 41 270 per family	N\$ 41 270 per family	N\$ 41 270 per family	N\$ 47 040 per family	N\$ 69 360 per family
	Private nursing, Hospice service and Frail care services (including medication)	100% of Cost	N\$ 38 980 per family	N	N\$ 29 620 per family	N\$ 45 845 per family	N\$ 64 570 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\$ 16 010 per family	N	N\$ 44 320 per family	N\$ 47 040 per family
	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	Υ	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	Υ	Υ	Υ	Y	Υ
MATERNITY	Midwife services (Limited to N\$ 16 010 per case)	100% of Namaf Tariff	Y	Y	Y	Y	Y
BENEFIT (Subject to OAL)	12 Antenatal consultations per family per annum	100% of Namaf Tariff	N	Y	Y	Y	Y
(Subject to OAL)	6 Childbirth education classes (maximum of N\$ 230/ class. Subject to 12 Ante natal consultations)	100% of Cost	N	Y	Υ	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	Υ	Υ	Y
	First visit to Paediatrician for 6 week check-up	100% of Namaf Tariff	N	Y	Y	Y	Υ

OUT OF HOSPITAL	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ UNLIMITED	ACTIVE N\$ 1.633 MILLION	ESSENTIAL N\$ 2.6 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
GENERAL PRACTITIONERS' SERVICES & SPECIALIST	Annual Day to Day (Out of Hospital)		N	M+0 = N\$ 8 000 M+1 = N\$ 10 800 M+2 = N\$ 13 800 M+3 = N\$ 16 700 M+4+ = N\$ 19 600	M+0 = N\$ 10 580 M+1 = N\$ 12 960 M+2 = N\$ 15 450 M+3 = N\$ 17 420 M+4 = N\$ 17 630 M+5 = N\$ 18 150	M+0 = N\$ 17 300 M+1 = N\$ 21 050 M+2 = N\$ 23 950 M+3 = N\$ 25 925 M+4 = N\$ 27 895 M+5 = N\$ 29 865	M+0 = N\$ 20 900 M+1 = N\$ 26 500 M+2 = N\$ 32 200 M+3 = N\$ 37 900 M+4 = N\$ 43 500 M+5 = N\$ 49 200
SERVICES	Consultations/Visits (out of hospital)	100% of Namaf Tariff	N	Υ	Y	Y	Y
EXCLUDING SURGERY (includes	Procedures/Services (out of hospital)	100% of Namaf Tariff	N	Υ	Y	Y	Y
private nursing	Material & Disposable items	100% of Namaf Tariff	N	Υ	Y	Y	Y
consultations)	Radiology & Pathology (out of hospital)	100% of Namaf Tariff	N	Υ	Y	Υ	Y
	HIV & AIDS treatment (out of hospital)	100% of Namaf Tariff	N	Υ	Y	Y	Y
MEDICATION	Self-Medication (including selected sunscreens and vitamins)	100% of Pricing Structure	N	Q2: N\$ 790 per family Q3: N\$ 790 per family	Q2:N\$ 1 450 per family Q3:N\$ 1 450 per family	Q1:N\$ 1 450 per family Q2:N\$ 1 780 per family Q3:N\$ 1 780 per family Q4:N\$ 1 450 per family	
	Acute/Prescribed Medication 20% script levy at point of service	100% of Pricing Structure	N	Subject to available day-to-day benefit. 20% Script levy	M+0 = N\$ 6 530 M+1 = N\$ 7 155 M+2 = N\$ 7 470 M+3 = N\$ 7 880 M+4 = N\$ 9 440 M+5 = N\$ 10 160	M+0 = N\$ 10 470 M+1 = N\$ 14 410 M+2 = N\$ 18 150 M+3 = N\$ 20 840 M+4 = N\$ 21 780 M+5 = N\$ 23 540	M+0 = N\$ 12 100 M+1 = N\$ 19 200 M+2 = N\$ 26 200 M+3 = N\$ 28 800 M+4 = N\$ 33 900 M+5 = N\$ 38 900
	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	N\$ 14 810 per family 20% Script levy	N\$ 38 660 per family 20 % Script levy - member over 65 - 10% script levy	N\$ 57 490 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\$ 256 970 per family	N	N\$ 256 970 per family	N\$ 256 970 per family	N\$ 256 970 per family
HIV MEDICATION	Anti-retroviral Medication therapy	100% of Pricing Structure	N	Subject to available day-to-day benefit. No script levy	As per available chronic medication - No script levy	As per available chronic medication - No script levy	As per available chronic medication - No script levy

IN-&OUT-OF- HOSPITAL BENEFITS	OVERALL ANNUAL BENEFIT	TARIFF	TRAUMA N\$ UNLIMITED	ACTIVE N\$ 1.633 MILLION	ESSENTIAL N\$ 2.6 MILLION	STANDARD N\$ UNLIMITED	COMPREHENSIVE N\$ UNLIMITED
BASIC DENTISTRY	Basic Conservative Dental Benefit (e.g. comprehensive consultation, root canal, oral hygiene counselling once per lifetime per beneficiary, refinement of restorations, treatment of hypersensitive dentine, fluoride application once every 6 months per beneficiary, partial & full dentures only available to members older than 12 years once every 3 years per beneficiary)	100% of Namaf Tariff	N	M+0 = N\$3 270 M+1+ =N\$6 430	M+0 = N\$ 5 340 M+1 = N\$ 6 430 M+2 = N\$ 6 860 M+3 = N\$ 7 300 M+4 = N\$ 7 740 M+5 = N\$ 8 060	M+0 = N\$ 5 560 M+1 = N\$ 8 060 M+2 = N\$ 9 150 M+3 = N\$ 10 020 M+4 = N\$ 10 990 M+5 = N\$ 11 540	M+0 = N\$ 5 990 M+1 = N\$ 9 260 M+2 = N\$ 10 870 M+3 = N\$ 12 310 M+4 = N\$ 13 830 M+5 = N\$ 15 140
	Specialised Dentistry (Overall annual limit)		N	N	M+0 = N\$ 25 040 M+1 = N\$ 27 335 M+2 = N\$ 27 990 M+3 = N\$ 28 640 M+4 = N\$ 29 180 M+5 = N\$ 29 830	M+0 = N\$ 46 930 M+1 = N\$ 52 050 M+2 = N\$ 55 430 M+3 = N\$ 57 270 M+4 = N\$ 59 015 M+5 = N\$ 60 870	M+0 = N\$ 59 015 M+1 = N\$ 65 980 M+2 = N\$ 69 360 M+3 = N\$ 71 210 M+4 = N\$ 72 850 M+5 = N\$ 76 330
SPECIALISED DENTISTRY	Orthodontic treatment (subject to registration and provision of a treatment plan). Subject to specialised dentistry overall limit, one treatment cycle per lifetime per beneficiary.	100% of Cost	N	N	N\$ 17 420 per family	N\$ 31 255 per family	N\$ 37 350 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\$ 13 940 M+1 = N\$ 15 680 M+2 = N\$ 17 320 M+3 = N\$ 19 060 M+4 = N\$ 19 930 M+5 = N\$ 19 930	M+0 = N\$ 31 255 M+1 = N\$ 36 370 M+2 = N\$ 39 850 M+3 = N\$ 41 590 M+4 = N\$ 44 210 M+5 = N\$ 45 900	M+0 = N\$ 34 840 M+1 = N\$ 40 840 M+2 = N\$ 44 210 M+3 = N\$ 47 690 M+4 = N\$ 50 300 M+5 = N\$ 53 790
	Consultation by an Optometrist			M+0 = N\$ 2 730 M+1 = N\$ 3 520	M+0 = N\$ 4 250 M+1 = N\$ 5 815	M+0 = N\$ 5 560 M+1 = N\$ 7 340	M+0 = N\$ 7 740 M+1 = N\$ 10 470
OPTICAL BENEFITS	Spectacles (frames and lenses), contact lenses Prescription sunglasses (only on specialist recommendation) Benefit available Annually	100% of Namaf Tariff	N	M+1 = N\$ 3 320 M+2 = N\$ 4 310 M+3 = N\$ 5 100 M+4 = N\$ 5 890 M+5 = N\$ 5 890 Frame included in benefit and limited to N\$ 680	M+1 = N\$ 3 513 M+2 = N\$ 7 380 M+3 = N\$ 8 945 M+4 = N\$ 10 510 M+5 = N\$ 12 075 Frame included in benefit and limited to N\$ 1 780	M+1 = N\$ 7 340 M+2 = N\$ 9 120 M+3 = N\$ 10 900 M+4 = N\$ 12 680 M+5 = N\$ 14 460 Frame included in benefit and limited to N\$ 2 010	M+1 = N\$ 10 470 M+2 = N\$ 13 200 M+3 = N\$ 15 930 M+4 = N\$ 18 660 M+5 = N\$ 21 390 Frame included in benefit and limited to N\$ 2 730
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\$ 12 530 M+1 = N\$ 15 140 M+2 = N\$ 16 550 M+3 = N\$ 17 320 M+4 = N\$ 17 860 M+5 = N\$ 18 510	M+0 = N\$ 16 550 M+1 = N\$ 21 120 M+2 = N\$ 25 810 M+3 = N\$ 31 140 M+4 = N\$ 35 710 M+5 = N\$ 38 330	M+0 = N\$ 19 160 M+1 = N\$ 23 200 M+2 = N\$ 28 420 M+3 = N\$ 33 750 M+4 = N\$ 39 090 M+5 = N\$ 44 425

TRAVEL INSURANCE

FOR AUTHORISATION CALL:

+27 11 991 8610

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\$ 10 000
SECTION 2. Overseas medical Expenses – Declared to us	Refer to below
Infectious and contagious diseases - declared and approved by us (COVID 19)	Eligible expenses authorised by us: N\$10,000,000 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

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