



Benefit Guide 2024

Your Partner in Health



A portrait of Cynthia Hengari, Vice Chair, is shown in a circular frame on the left side of the page. She is a Black woman with long dark hair, wearing a black blazer over a white ruffled blouse, with her arms crossed.

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 consists 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 consists 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.

Cynthia Hengari - Vice Chair

DISCLAIMER

The new benefits, contributions and Rules of Nammed for 2024, 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 2024 (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

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 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

info@nammed.org.na | www.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

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A: Hage Geingob Street

E: info@nammed.org.na



LÜDERITZ

T: +264 63 202130

A: Erf 243 Hafen Street, Waterfront

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






KARIBIB

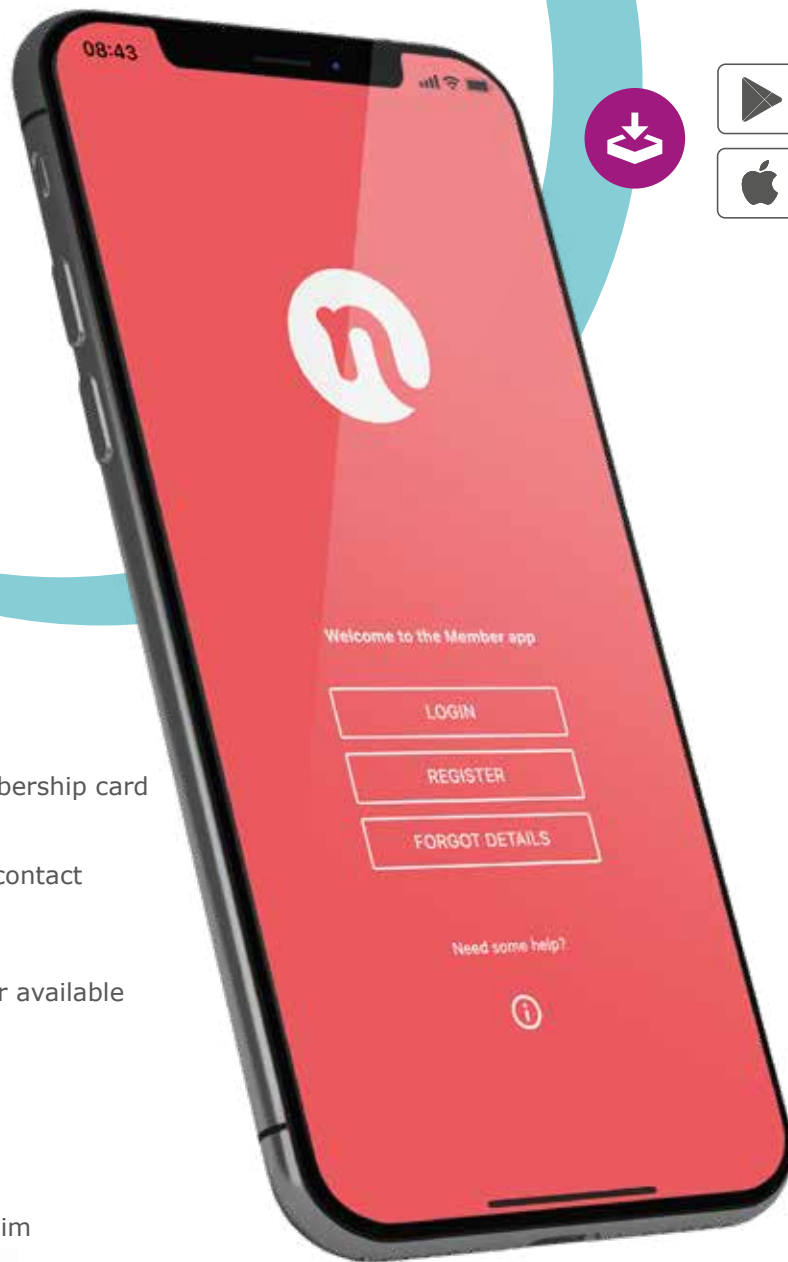
T: +264 64 550 551

F: +264 88 656 1943

A: Erf 397 Hidipo Hamutenya Street

E: info@nammed.org.na

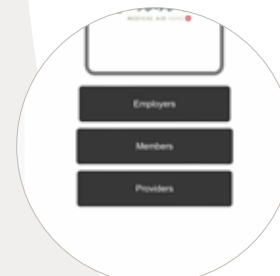
-  Digital membership card
-  Emergency contact details
-  Confirm your available Benefits
-  Track claims
-  Submit a claim



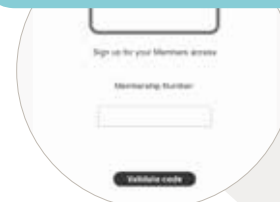
Register



Create Account



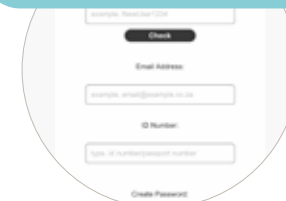
Enter your membership number and validate



Register as Principal member or Beneficiary



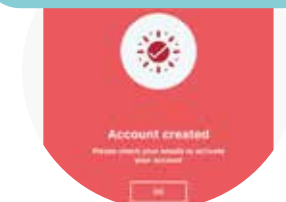
Create and Check your username



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



MINING



FINANCIAL



CONSTRUCTION

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

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: 081 444 7807	OHANGWENA (LONG DISTANCE) OHANGWENA PRIVATE AMBULANCE SERVICES: 97970 / 081 647 1661
COASTAL AREAS CODE RED MEDICAL SERVICES: 085 9900 / 085 8940 / 081 128 5502	WALVIS BAY & SWAKOPMUND ST GABRIEL AMBULANCE: 085 955 / 081 124 5999	OUTAPI & SURROUNDING AREA OUTAPI AMBULANCE: 065 251 800	WHEN TRAVELLING TO SOUTH AFRICA +264 64 500 346 / 999
OKAHANDJA OKAHANDJA PARAMEDICAL SERVICES: 987 (landline)	NORTHERN NAMIBIA NAMIBIA PRIVATE AMBULANCE SERVICES: 081 749 1387	SOUTH (LONG DISTANCE) ROSHCARE CLINIC AMBULANCE SERVICES: 063 274 918 / 085 785 0116 ELITE EMERGENCY RESCUE SERVICES: 081 450 9333	



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 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**

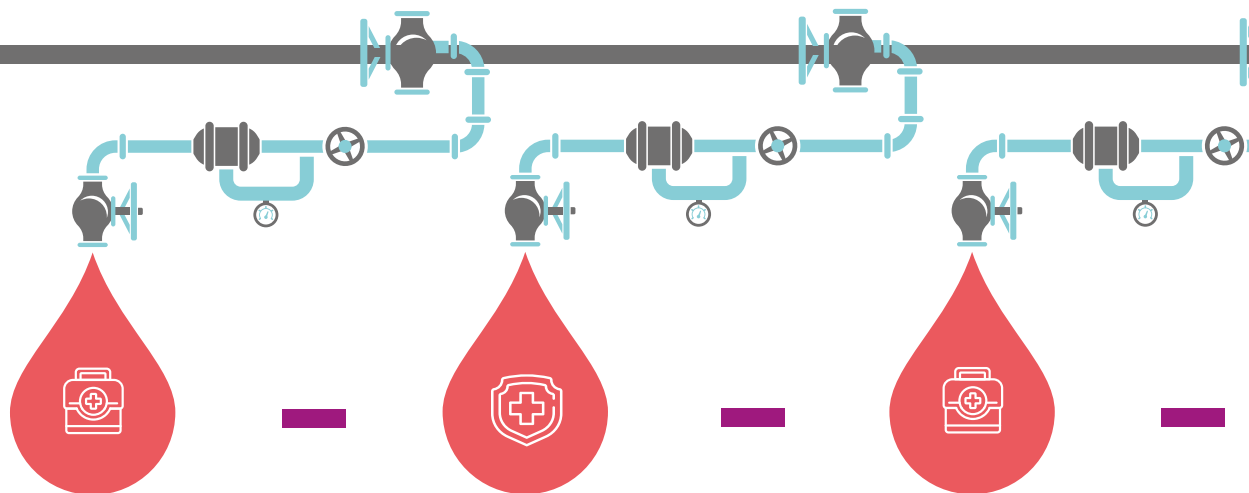
Manage your claims responsibly and get rewarded!

01 January 2024:
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\$6 096
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

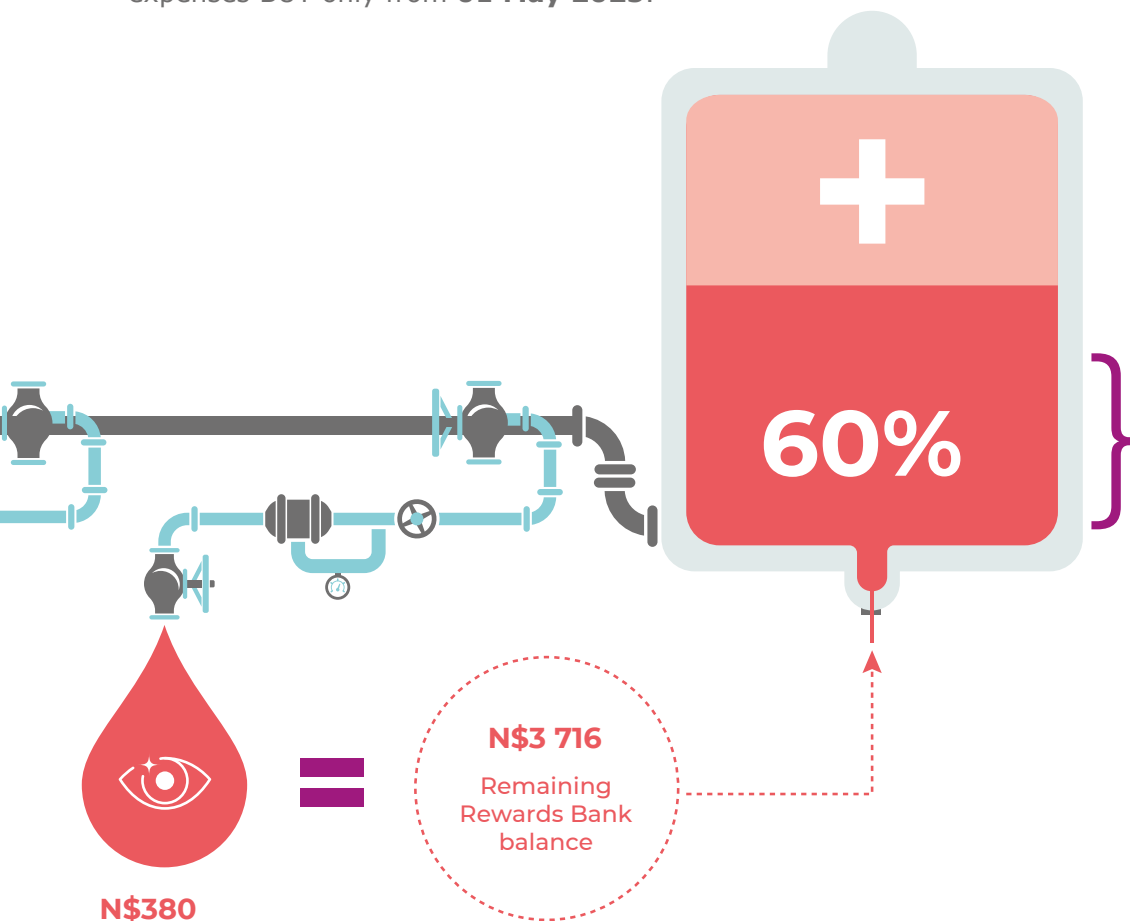
N\$650

*Additional Basic Dentistry

N\$350

*Medication

31 December 2024: Remaining balance in Rewards Bank can be used to pay for medical expenses BUT only from **01 May 2025**.



*Supplementary & Paramedical Services

NAMMED OPTION	PRINCIPAL MEMBER	ADULT DEPENDANT	CHILD DEPENDANT
Comprehensive	N\$ 6 096	N\$ 4 956	N\$ 2 424
Standard	N\$ 4 644	N\$ 3 696	N\$ 1 824
Essential	N\$ 2 880	N\$ 2 364	N\$ 1 188
Active	N\$ 1 488	N\$ 1 188	N\$ 600

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.

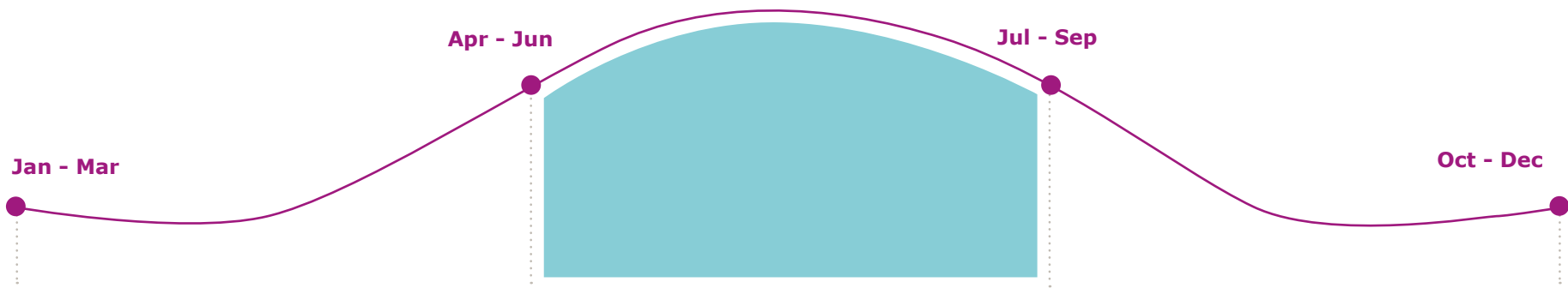
Self-medication Benefits

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 the flu and allergy season.

Your Mental Health Matters

The whole world has recognised that
Mental Health Matters.

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 period 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



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

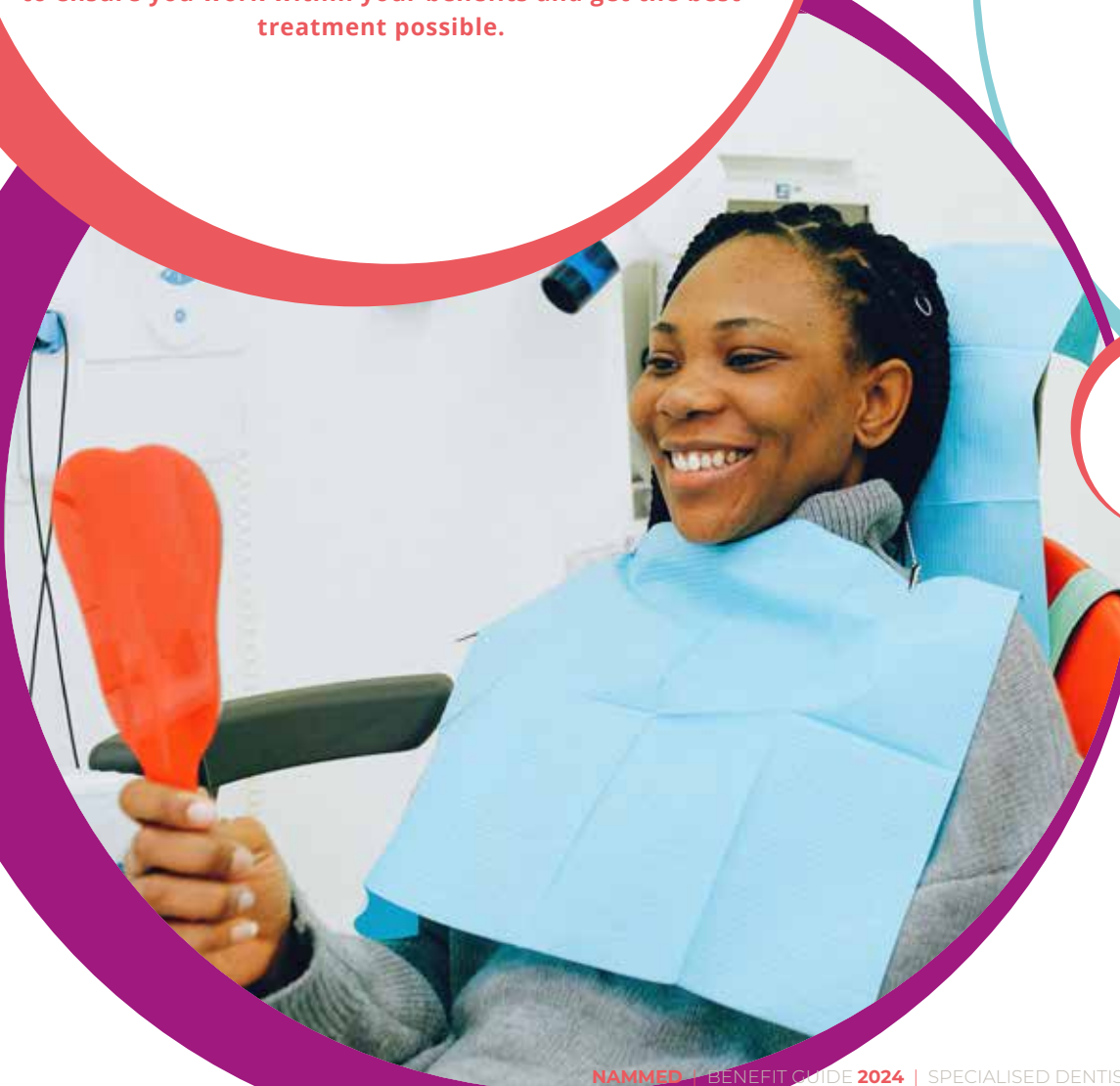
Your benefits renew annually and differ from one option to the next

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



Spill the beans

on unethical behaviour and fraud.

Don't support it. Report it.

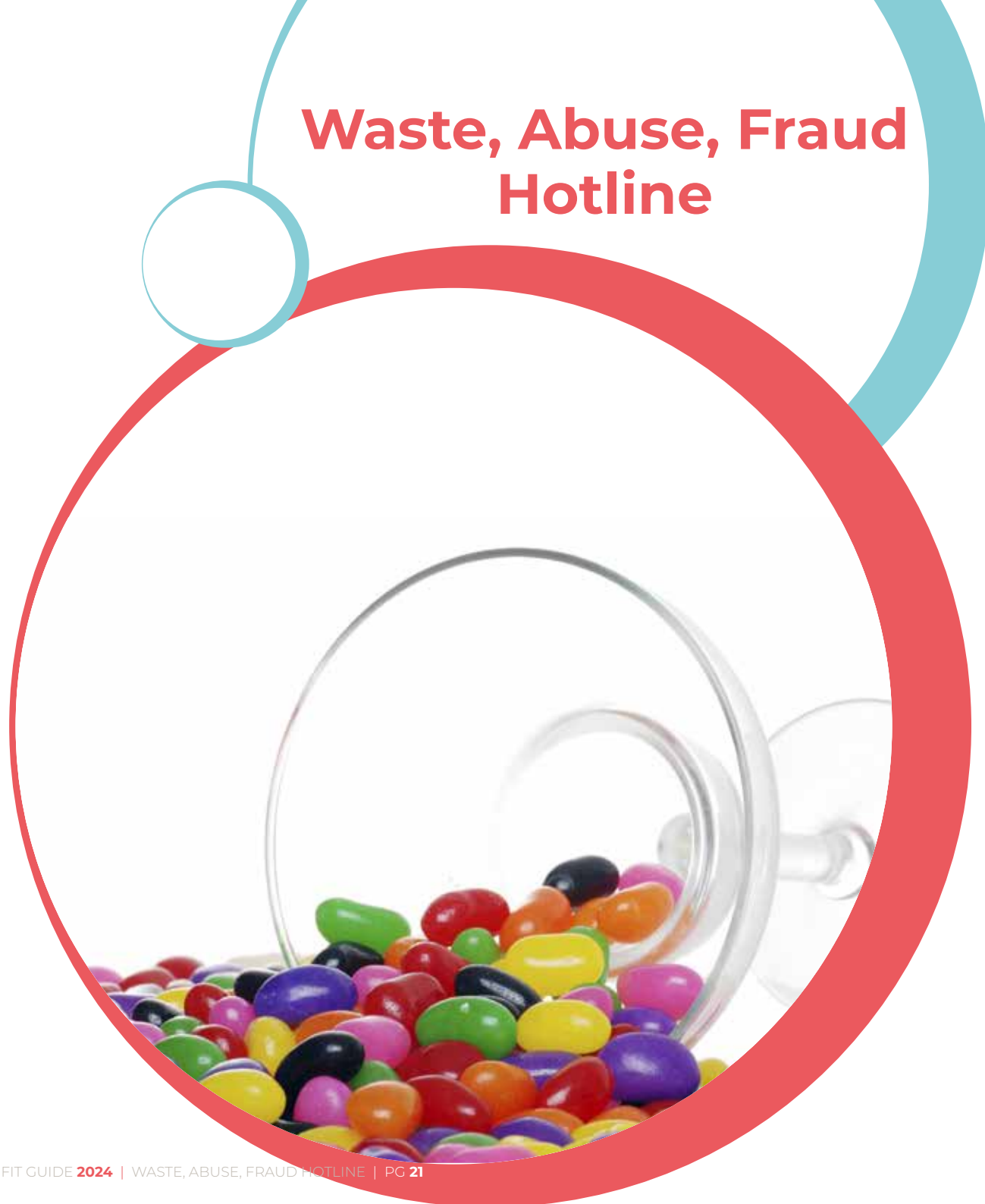
0800 535 789

Email: nammed@tip-offs.com

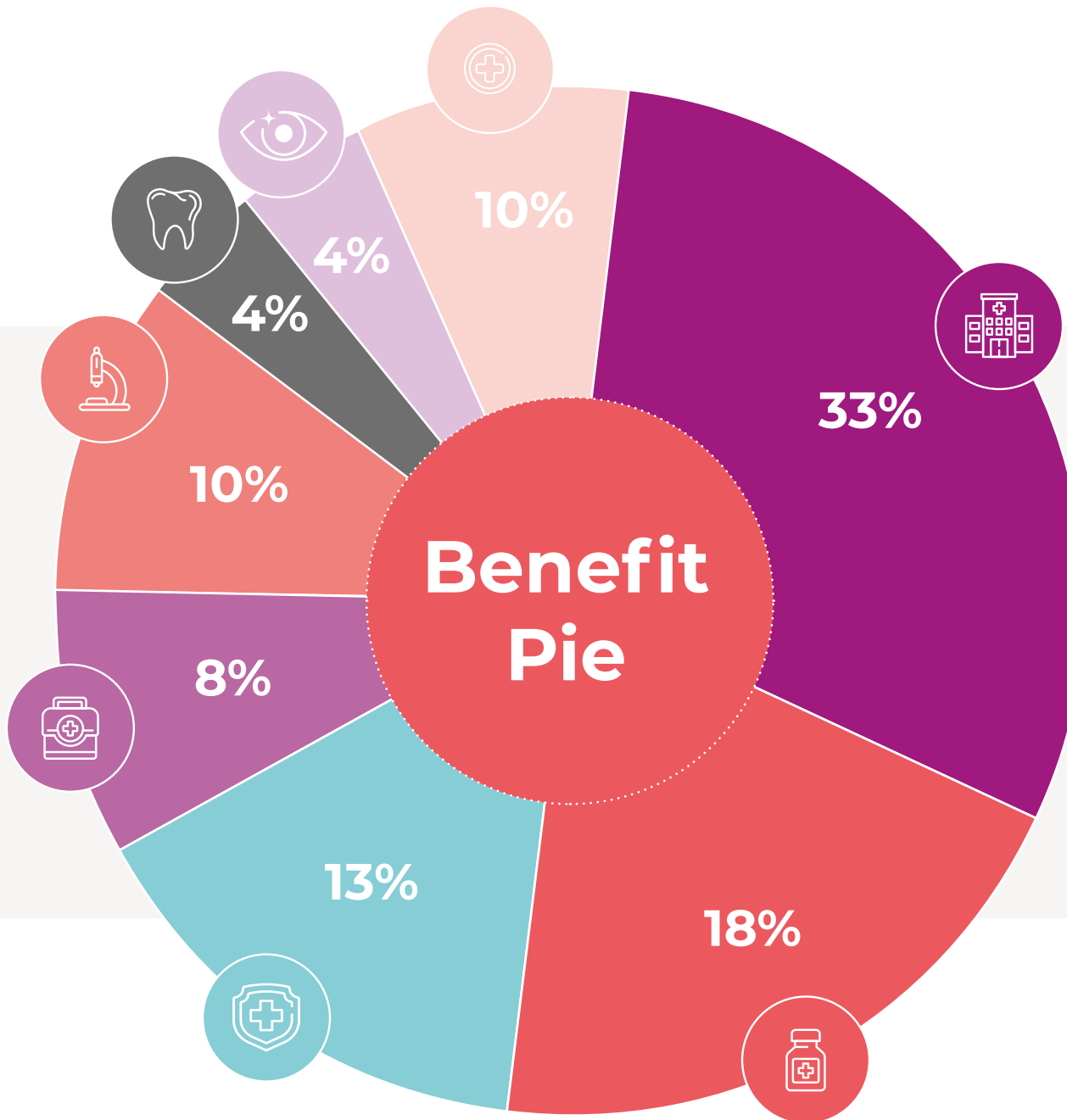
Website: www.tip-offs.com

Deloitte.

**Waste, Abuse, Fraud
Hotline**



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%

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 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

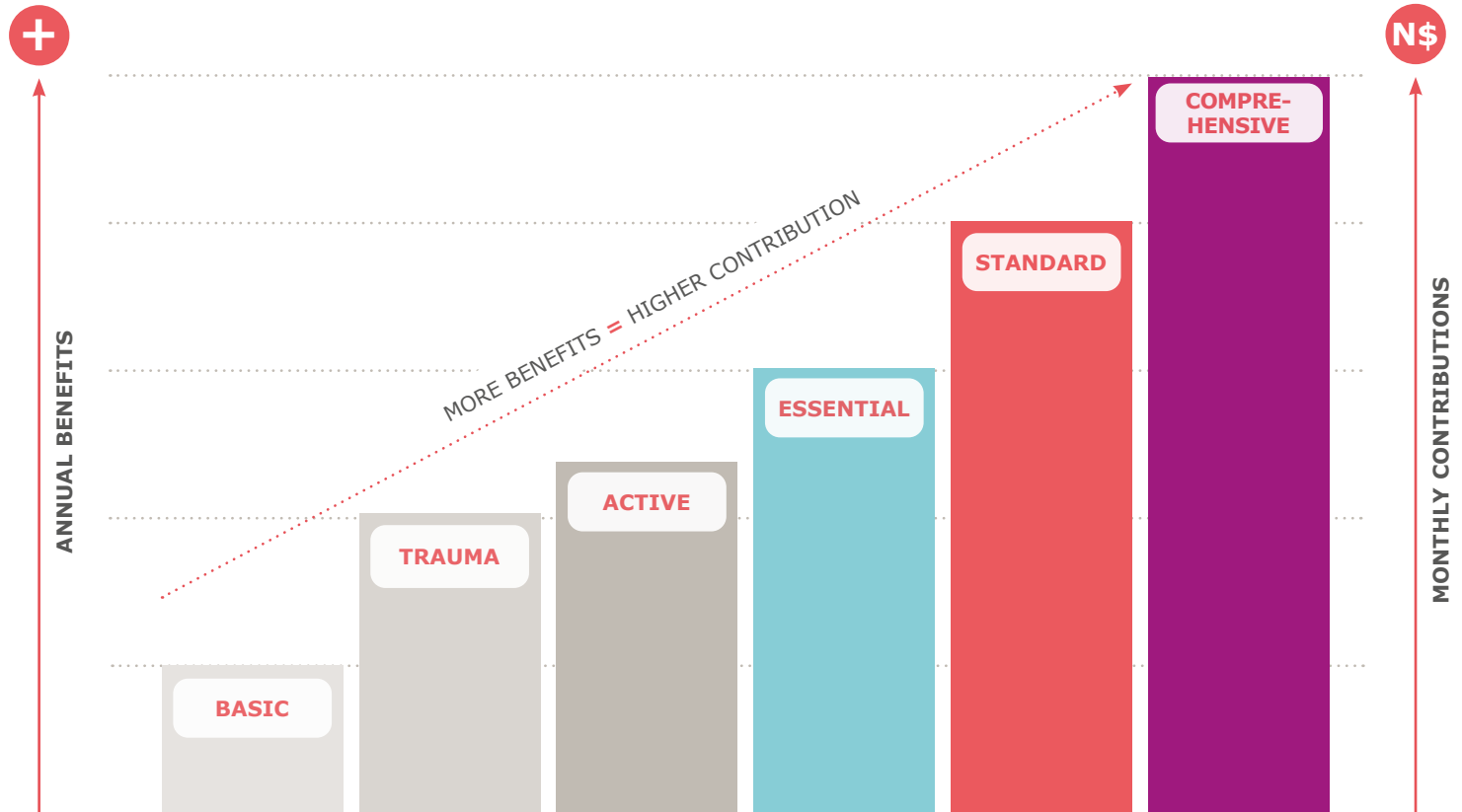
What **age bracket** do we fall in?

3

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

4

Do we have any **special needs**?



Options at a glance

				STANDARD	COMPREHENSIVE
BASIC	TRAUMA	ACTIVE	ESSENTIAL		
<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 ✓ 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 \$\$\$\$\$



STUDENTS

Full-time students, not employed can remain a child dependent 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

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	733	546	225

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



TRAUMA INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	2 535	1 727	1 122
25-29	2 789	1 898	
30-34	3 013	2 049	
35-39	3 313	2 259	
40-45	3 643	2 486	
46-50	3 936	2 681	
51-55	4 325	2 953	
56-60	4 676	3 189	
61-65	5 144	3 510	
Over 65	5 554	3 787	



TRAUMA GROUP

AGE	PM	ADEP	CDEP
Under 25	1 744	1 221	556
25-29	1 900	1 335	
30-34	2 090	1 465	
35-39	2 284	1 575	
40-45	2 512	1 756	
46-50	2 711	1 896	
51-55	2 985	2 086	
56-60	3 278	2 292	
61-65	3 609	2 524	
Over 65	3 972	2 781	

CONTRIBUTION TABLES

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ACTIVE INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	1 850	1 614	730
25-29	2 149	1 756	
30-34	2 494	1 932	
35-39	3 160	2 180	
40-45	3 811	2 668	
46-50	4 472	3 128	
51-55	5 309	3 718	
56-60	6 060	4 242	
61-65	6 905	4 832	
Over 65	7 858	5 505	



ACTIVE GROUP

AGE	PM	ADEP	CDEP
Under 25	1 787	1 148	638
25-29	1 914	1 276	
30-34	2 042	1 404	
35-39	3 005	2 069	
40-45	3 303	2 311	
46-50	3 923	2 748	
51-55	4 516	3 162	
56-60	5 399	3 780	
61-65	6 181	4 322	
Over 65	6 796	4 757	



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ESSENTIAL INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	3 824	2 676	1 385
25-29	4 168	2 916	
30-34	4 580	3 209	
35-39	4 995	3 495	
40-45	5 493	3 843	
46-50	5 933	4 153	
51-55	6 530	4 569	
56-60	7 182	5 024	
61-65	7 897	5 527	
Over 65	8 691	6 083	



ESSENTIAL GROUP

AGE	PM	ADEP	CDEP
Under 25	3 041	2 127	968
25-29	3 313	2 320	
30-34	3 648	2 551	
35-39	3 973	2 782	
40-45	4 373	3 060	
46-50	4 721	3 308	
51-55	5 195	3 633	
56-60	5 716	4 001	
61-65	6 289	4 402	
Over 65	6 917	4 843	



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STANDARD INDIVIDUAL

AGE	PM	ADEP	CDEP
Under 25	4 395	3 384	1 865
25-29	4 836	3 722	
30-34	5 226	4 023	
35-39	5 856	4 504	
40-45	6 438	4 956	
46-50	6 889	5 302	
51-55	7 578	5 832	
56-60	8 185	6 300	
61-65	9 003	6 927	
Over 65	9 724	7 482	



STANDARD GROUP

AGE	PM	ADEP	CDEP
Under 25	3 497	2 694	1 251
25-29	3 849	2 960	
30-34	4 155	3 200	
35-39	4 655	3 581	
40-45	5 121	3 940	
46-50	5 477	4 221	
51-55	6 025	4 639	
56-60	6 508	5 013	
61-65	7 160	5 513	
Over 65	7 730	5 953	



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	5 786	4,801	2 246
25-29	6 248	5,186	
30-34	6 845	5,679	
35-39	7 943	6,585	
40-45	8 654	7,183	
46-50	9 349	7,755	
51-55	10 186	8,453	
56-60	11 002	9,125	
61-65	12 105	10,040	
Over 65	13 073	10,846	



COMPREHENSIVE GROUP

AGE	PM	ADEP	CDEP
Under 25	4 425	3 674	1 791
25-29	4 780	3 969	
30-34	5 236	4 343	
35-39	6 073	5 036	
40-45	6 616	5 493	
46-50	7 145	5 929	
51-55	7 790	6 465	
56-60	8 414	6 982	
61-65	9 254	7 677	
Over 65	9 995	8 298	



**BENEFITS
PER FAMILY
PER ANNUM**

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BASIC OPTION

BENEFIT TABLE

OVERALL ANNUAL BENEFIT	TARIFF	BASIC OPTION
IN-HOSPITAL BENEFITS		
Hospitalisation	100% of State Tariff	Reimbursement as per DSP contract. N\$ 410 000 Private hospital benefit for Emergencies only
AMBULANCE BENEFIT		
Non-emergency transport (doctor motivation required) (Subject to available limit)	100% of Cost	N\$ 3 900 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\$ 410 per family per quarter
Acute/Prescribed Medication	100% of Pricing Structure	N\$ 2 300 per Principal Member limited to N\$ 3 300 per family per annum. Limited to N\$ 310 per script. No co-payment.
Chronic medication - Subject to Fund approval	100% of Pricing Structure	N\$ 3 800 per family per annum limited to N\$ 310 per script. No co-payment.
Anti-retroviral Medication therapy	100% of Pricing Structure	N\$ 11 600 per family per annum No script levy.
OPTICAL BENEFIT		
Consultation by an Optometrist	100% Cost	N\$ 1 300 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.

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 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\$ 886 500 per family	Y	Y	Y	Y
	Immuno-suppressant drugs (subject to pre-authorisation)	100% of Namaf Tariff	N\$ 117 500 per family Part of organ transplant benefit	N\$ 117 500 per family	N\$ 117 500 per family	N\$ 117 500 per family	N\$ 117 500 per family
	Renal Dialyses (On application and approval)	100% of Namaf Tariff	N\$ 236 000 per family	N\$ 147 200 per beneficiary if patient is <10	N\$ 236 000 per family	N\$ 236 000 per family	N\$ 236 000 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\$ 52 700 per family	N\$ 16 500 per family	N\$ 47 600 per family	N\$ 56 200 per family	N\$ 56 200 per family
	Cardiac stents - per annum	100% of Cost	N\$ 30 500 per family	N\$ 12 100 per family	N\$ 28 300 per family	N\$ 32 500 per family	N\$ 32 500 per family
	Cardiac pacemaker - per annum	100% of Cost	N\$ 75 600 per family	N\$ 24 300 per family	N\$ 70 500 per family	N\$ 80 600 per family	N\$ 80 600 per family
	Spinal instrumentation - per annum	100% of Cost	N\$ 54 500 per family	N\$ 21 000 per family	N\$ 50 700 per family	N\$ 58 000 per family	N\$ 58 000 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						
DENTAL SURGERY Subject to pre-authorisation	Trauma Surgery (Subject to OAL)	150% of Namaf Tariff	Y	N\$ 29 400 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	150% of Namaf Tariff	N\$ 11 100 per family	N\$ 7 400 per family	N\$ 9 500 per family	N\$ 11 100 per family	N\$ 14 400 per family
	Dental implants procedure in theatre (Hospitalisation and Anaesthetist)	100% of Namaf Tariff - Hospitalisation 150% of Namaf Tariff - Anaesthetist	N	N	N\$ 5 500 per family	N\$ 7 300 per family	N\$ 9 400 per family
	IN & OUT-OF-HOSPITAL BENEFITS						
RADIOTHERAPY & ONCOLOGY	All services (including chemicals)	100% of Namaf Tariff	Limited to N\$ 650 000 per family per annum	N	N\$ 550 000	N\$ 800 000	Subject to OAL
SPECIALISED RADIOLOGY (In & out of hospital)	MRI, CT & Bone Density Scans (On Specialist request) Subject to pre-authorisation	100% of Cost	90% of Cost N\$ 21 000 per family 10% co-payment	90% of Cost N\$ 15 000 per family 10% co-payment	90% of Cost N\$ 23 100 per family 10% co-payment	95% of Cost N\$ 36 400 per family 5% co-payment	100% of Cost N\$ 42 600 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-authorisation	Any EXTERNAL prosthesis not specified below (subject to submission of two quotes)	100% of Cost	N\$ 21 000 per family	N	N\$ 14 000 per family	N\$ 21 000 per family	N\$ 26 400 per family
	Artificial leg or part thereof	100% of Cost	N\$ 55 900 per family	N	N\$ 55 900 per family	N\$ 55 900 per family	N\$ 55 900 per family
	Artificial arm or part thereof	100% of Cost	N\$ 55 900 per family	N	N\$ 55 900 per family	N\$ 55 900 per family	N\$ 55 900 per family
	Artificial Eye	100% of Cost	N\$ 19 100 per family	N	N\$ 19 100 per family	N\$ 19 100 per family	N\$ 19 100 per family
	Hearing aids subject to a maximum of two (2) per beneficiary every four (4) years	100% of Cost	N	N	N\$ 14 000 per device	N\$ 21 000 per device	N\$ 26 400 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\$ 8 000 per family	N\$ 4 400 per family	N\$ 8 000 per family	N\$ 12 000 per family	N\$ 16 000 per family
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\$ 14 700 per family	N	N\$ 11 200 per family	N\$ 23 900 per family	N\$ 25 400 per family
	Hyperbaric Oxygen therapy (subject to approval) (Limited to N\$ 47 800 per family)	100% of Cost	Y	N	Y	Y	Y
	Psychiatric in Hospital treatment (inclusive of medication)	100% of Namaf Tariff	N\$ 37 900 per family	N\$ 37 900 per family	N\$ 37 900 per family	N\$ 43 200 per family	N\$ 63 700 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\$ 14 700 per family	N	N\$ 40 700 per family	N\$ 43 200 per family
	Medical practitioner visits in hospital	150% of Namaf Tariff	Y	Y	Y	Y	Y
MATERNITY BENEFIT Subject to OAL	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\$ 14 700 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\$ 210/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\$ 7 100 M+1 = N\$ 9 600 M+2 = N\$ 12 300 M+3 = N\$ 14 900 M+4+ = N\$ 17 500	M+0 = N\$ 9 600 M+1 = N\$ 11 900 M+2 = N\$ 14 100 M+3 = N\$ 14 500 M+4 = N\$ 14 700 M+5 = N\$ 15 000	M+0 = N\$ 15 800 M+1 = N\$ 18 200 M+2 = N\$ 20 600 M+3 = N\$ 23 100 M+4 = N\$ 25 500 M+5 = N\$ 26 800	M+0 = N\$ 18 800 M+1 = N\$ 22 400 M+2 = N\$ 24 300 M+3 = N\$ 27 200 M+4 = N\$ 30 100 M+5 = N\$ 33 000
	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\$ 620 per family Q2: N\$ 720 per family Q3: N\$ 720 per family Q4: N\$ 620 per family	Q1: N\$ 1 130 per family Q2: N\$ 1 330 per family Q3: N\$ 1 330 per family Q4: N\$ 1 130 per family	Q1: N\$ 1 330 per family Q2: N\$ 1 640 per family Q3: N\$ 1 640 per family Q4: N\$ 1 330 per family	Q1: N\$ 1 740 per family Q2: N\$ 2 050 per family Q3: N\$ 2 050 per family Q4: N\$ 1 740 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\$ 6 000 M+1 = N\$ 6 500 M+2 = N\$ 6 800 M+3 = N\$ 7 200 M+4 = N\$ 7 500 M+5 = N\$ 7 600	M+0 = N\$ 9 100 M+1 = N\$ 13 200 M+2 = N\$ 16 600 M+3 = N\$ 19 100 M+4 = N\$ 20 000 M+5 = N\$ 20 700	M+0 = N\$ 10 400 M+1 = N\$ 15 900 M+2 = N\$ 19 600 M+3 = N\$ 22 600 M+4 = N\$ 25 600 M+5 = N\$ 28 600
	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\$ 13 600 per family 20% Script levy	N\$ 35 500 per family 20 % Script levy - member over 65 - 10% script levy	N\$ 52 800 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\$ 236 000 per family	N	N\$ 236 000 per family	N\$ 236 000 per family	N\$ 236 000 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	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\$ 3 000 M+1 += N\$ 5 900	M+0 = N\$ 4 900 M+1 = N\$ 5 900 M+2 = N\$ 6 300 M+3 = N\$ 6 700 M+4 = N\$ 7 100 M+5 = N\$ 7 400	M+0 = N\$ 5 100 M+1 = N\$ 7 400 M+2 = N\$ 8 400 M+3 = N\$ 9 200 M+4 = N\$ 9 900 M+5 = N\$ 10 600	M+0 = N\$ 5 500 M+1 = N\$ 8 500 M+2 = N\$ 9 900 M+3 = N\$ 11 300 M+4 = N\$ 12 700 M+5 = N\$ 13 900
SPECIALISED DENTISTRY	Specialised Dentistry (Overall limit)		N	N	M+0 = N\$ 23 000 M+1 = N\$ 25 100 M+2 = N\$ 25 700 M+3 = N\$ 26 300 M+4 = N\$ 26 800 M+5 = N\$ 27 400	M+0 = N\$ 43 100 M+1 = N\$ 47 800 M+2 = N\$ 50 900 M+3 = N\$ 52 600 M+4 = N\$ 54 200 M+5 = N\$ 55 900	M+0 = N\$ 54 200 M+1 = N\$ 60 600 M+2 = N\$ 63 700 M+3 = N\$ 65 400 M+4 = N\$ 66 900 M+5 = N\$ 70 100
	Orthodontic treatment (subject to registration and provision of a treatment plan) Subject to specialised dentistry overall limit	100% of Cost	N	N	N\$ 16 000 per family	N\$ 28 700 per family	N\$ 34 300 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\$ 12 800 M+1 = N\$ 14 400 M+2 = N\$ 15 900 M+3 = N\$ 17 500 M+4 = N\$ 18 300 M+5 = N\$ 18 300	M+0 = N\$ 28 700 M+1 = N\$ 33 400 M+2 = N\$ 36 600 M+3 = N\$ 38 200 M+4 = N\$ 40 600 M+5 = N\$ 43 100	M+0 = N\$ 32 000 M+1 = N\$ 37 500 M+2 = N\$ 40 600 M+3 = N\$ 43 800 M+4 = N\$ 46 200 M+5 = N\$ 49 400

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\$ 2 500 M+1 = N\$ 3 220 M+2 = N\$ 3 940 M+3 = N\$ 4 660 M+4 = N\$ 5 380 M+5 = N\$ 5 380	M+0 = N\$ 3 900 M+1 = N\$ 5 340 M+2 = N\$ 6 780 M+3 = N\$ 8 220 M+4 = N\$ 9 660 M+5 = N\$ 11 100	M+0 = N\$ 5 100 M+1 = N\$ 6 740 M+2 = N\$ 8 380 M+3 = N\$ 10 020 M+4 = N\$ 11 660 M+5 = N\$ 13 300	M+0 = N\$ 7 100 M+1 = N\$ 9 600 M+2 = N\$ 12 100 M+3 = N\$ 14 600 M+4 = N\$ 17 100 M+5 = N\$ 19 600
	Spectacles (frames and lenses), contact lenses Prescription sunglasses (only on specialist recommendation) Benefit available Annually			Frame included in benefit and limited to N\$ 620 subject to available day-to- day benefit refer to page 39	Frame included in benefit and limited to N\$ 1 640	Frame included in benefit and limited to N\$ 1 850	Frame included in benefit and limited to N\$ 2 500
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\$ 11 500 M+1 = N\$ 13 900 M+2 = N\$ 15 200 M+3 = N\$ 15 900 M+4 = N\$ 16 400 M+5 = N\$ 17 000	M+0 = N\$ 15 200 M+1 = N\$ 19 400 M+2 = N\$ 23 700 M+3 = N\$ 28 600 M+4 = N\$ 32 800 M+5 = N\$ 35 200	M+0 = N\$ 17 600 M+1 = N\$ 21 300 M+2 = N\$ 26 100 M+3 = N\$ 31 000 M+4 = N\$ 35 900 M+5 = N\$ 40 800



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.

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: 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

Please request a detailed schedule from our offices info@nammed.org.na

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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