

BENEFIT GUIDE 2026



TABLE OF CONTENTS:

Blow the whistle on fraud	3
Members First	4
Our Core Principles	5
Benefit Options at a glance	6
Traditional benefit options	8
- Gold	10
- Platinum	14
- Titanium	18
New Generation benefit options	22
- Silver	24
- Bronze	28
Hospital benefit option	32
- Hospital	34
Primary healthcare benefit options	38
- Blue Diamond	40
- Litunga	44
Preventative Care	48
Benefits	50
Programmes	52

Disclaimer

E & OE (errors and omissions excepted).

Whilst every 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.

The new Benefits, Contributions and Rules of the NHP Fund for 2026, as approved by the Fund's Board of Trustees, are subject to final approval by the Registrar of Medical Aid Funds/NAMFISA. Members are advised that the new Benefits and Contributions became effective on 1 January 2026 as approved by the Registrar/NAMFISA, despite possible dissemination of revised information to the market before the effective date.

Should any proposed changes to Benefits and Contributions not be approved, members will be informed accordingly.

Administered



Diamond Arrow Award
Highest rated medical aid in Namibia 2010 - 2024



BEST OF NAMIBIA:
BEST MEDICAL AID 2025

BLOW THE WHISTLE AGAINST FRAUD

FRAUD, WASTE AND ABUSE AGAINST NHP

FRAUD

Wilful misrepresentation for financial gain

WASTE

Useless spending of money, time, or resources

ABUSE

Acts inconsistent with sound medical/business practice

COMMON TYPES OF FRAUD & ABUSE

- Over-servicing
- Duplicate claims
- False claims & falsified treatment dates
- Claiming for non-existent procedures
- Collusion, kickbacks, bribery
- Manipulating tariffs or diagnoses
- Unnecessary treatments or medicines

WHAT MEMBERS SHOULD DO

- Check monthly remittance statements carefully
- Question unusual charges or services not received
- Report discrepancies to NHP
- Option to remain anonymous - all reports treated confidentially

MEMBERS FIRST

NHP has grown sustainably over the years to become a reputable leader in Namibia's medical aid industry, providing value-for-money healthcare benefits that cater to members' diverse needs, from senior management to entry-level workers.

The Fund has been honoured with the PMR.africa Diamond Arrow Award for excellence in the Namibian medical aid industry for 15 consecutive years (2010-2024), recognising its commitment to integrity, quality, and sustainable business practices. Adding to these accolades, the Fund was also awarded Best Medical Aid in Namibia 2025 by Best of Namibia.

With over 40,000 principal members and over 82,000 lives covered, NHP remains dedicated to delivering exceptional service and thanks its members and corporate partners for their continued trust and support.

1ST INAUGURAL WINNER OF **BEST OF NAMIBIA:**
BEST MEDICAL AID OF NAMIBIA 2025

15 CONSECUTIVE **PMR AFRICA**
DIAMOND ARROW AWARDS

29 YEARS OF
EXCELLENCE



OUR CORE PRINCIPLES REMAIN THE SAME

ACCESS - AFFORDABILITY - EASE

ACCESS

We ensure members have access to quality healthcare and benefit options that provide the best care they can afford, giving them peace of mind.

AFFORDABILITY

Providing members with tailor-made cost-effective medical cover, suitable for every pocket.

EASE

We prioritise excellent service and clear communication, by regularly reviewing benefits to help members and their families make informed healthcare decisions.



4 UNIQUE BENEFIT CATEGORIES TAILORED TO YOUR UNIQUE NEEDS

TRADITIONAL

Gold, Platinum, Titanium

IDEAL FOR:

Families or high-risk members
needing full cover

TYPE OF COVER:

Major Medical + Day-to-Day

HOSPITAL COVER:

Gold and Platinum - Unlimited
Titanium - Capped (NAMAF tariffs)

DAY-TO-DAY COVER:

Full individual & family benefits

CHRONIC / LIFESTYLE COVER:

Comprehensive Chronic Cover + Chronic
Lifestyle Extender

PREVENTATIVE CARE:

Included

ROLL-OVER BENEFIT:

Unclaimed amounts roll forward

NEW GENERATION

Silver, Bronze

IDEAL FOR:

Young or low-risk families needing
moderate, affordable cover

TYPE OF COVER:

Major Medical + Pooled Day-to-Day

HOSPITAL COVER:

Comprehensive (NAMAF tariffs)

DAY-TO-DAY COVER:

Pooled family day-to-day benefits

CHRONIC / LIFESTYLE COVER:

Basic Chronic Cover

PREVENTATIVE CARE:

Included

ROLL-OVER BENEFIT:

Unclaimed amounts roll forward



HOSPITAL

Hospital

IDEAL FOR:

Healthy earners needing hospital-only protection

TYPE OF COVER:

Major Medical only

HOSPITAL COVER:

Comprehensive hospitalisation only

DAY-TO-DAY COVER:

Not covered

CHRONIC / LIFESTYLE COVER:

Not covered

PREVENTATIVE CARE:

Limited (vaccinations only)

ROLL-OVER BENEFIT:

Only Smart Saver Benefit add-on

PRIMARY HEALTHCARE

Blue Diamond, Litunga

IDEAL FOR:

Individuals or families needing affordable, network-based primary care

TYPE OF COVER:

Day-to-Day primary care
(network-restricted)

HOSPITAL COVER:

Limited to network providers
(Blue Diamond only)

DAY-TO-DAY COVER:

Covered via contracted providers

CHRONIC / LIFESTYLE COVER:

Limited (network-restricted providers)

PREVENTATIVE CARE:

Basic (COVID-19 vaccine,
network-restricted immunisations)

ROLL-OVER BENEFIT:

No Roll-Over Benefit

TRADITIONAL BENEFIT OPTIONS

GOLD - PLATINUM - TITANIUM





THREE BENEFIT OPTIONS

Our Traditional benefit options are Gold, Platinum and Titanium.



PEACE OF MIND

Typically aimed at families requiring the security of a structured benefit package and is best suited for members whose health risk is high.



COMPREHENSIVE COVER

Ideal if you need comprehensive cover for both Major Medical and Day-to-Day Expenses.



FAMILY BENEFIT

Day-to-Day benefits are not reserved on a per beneficiary basis but rather quantified on a per family basis, allowing members of the family access to the entire family benefit.



CHRONIC LIFESTYLE DISEASE EXTENDER

Provides additional healthcare cover for Day-to-Day Expenses associated with chronic lifestyle diseases such as diabetes, cholesterol and hypertension. This benefit is only available on the Traditional benefit options.



ROLL-OVER BENEFIT

When you claim less than a certain threshold amount included in your Day-to-Day benefits, you will build-up a Roll-Over benefit which can be used to pay for healthcare treatment and medical costs.

- Flu vaccines are covered as part of the preventative care benefit.
- 1 COVID-19 vaccine regimen per year are covered as part of the preventative care benefit for all beneficiaries older than 16 years.
- Vitamins under specific conditions to be authorised from the chronic medication benefit.
- Limited benefit for vitamins available under 2.1.3. without a prescription.
- NHP pays for contraceptives (oral and injections) limited to N\$ 278 per claim.
- Sunblock may be purchased at pharmacies under the self-medication benefit.
- Pre-authorised travelling costs for specialist referrals in Namibia partly covered if residing more than 150km from Windhoek - Accommodation included, limited to N\$ 953 per night, maximum of 2 nights per family per annum.
- No basic dentistry will be covered under the oral surgery benefit.
- Intra ocular lenses included in Appliances and prosthesis surgical benefit - limited to N\$ 7,622 per lens. Refer to 1.9.
- Blood pressure monitor: N\$ 881 per family every 3 years. Subject to registration on the Fund's chronic care programme.
- Auxiliary services - Subject to Auxiliary services limit.
- A Smart Saver benefit is added to a family's Accumulated Roll-Over benefit on completion of:
 - A health risk assessment by the principal member or an adult dependent at any of the Fund's Wellness Days or at a qualifying pharmacy;
 - Any of the preventative care benefits offered by the Fund by a qualifying beneficiary.



MAJOR MEDICAL

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Unlimited
1	HOSPITAL SERVICES - SPA		
1.1	Consultations: In-hospital - Healthcare providers & medical specialists	150%	
1.2	Procedures: In-hospital		
1.3	Accommodation and theatre		
1.4	Accommodation: Private wards		Main Member N\$ 31,359 or Total Family benefit N\$ 63,480
1.5	Accommodation in SA - non-registered hospital or medical institution		N\$ 953 per beneficiary per day
1.6	Medication		
1.7	Blood transfusions		
1.8	Dialysis		
1.9	Appliances and prosthesis: Surgical	100%	Main Member N\$ 87,435 or Total Family benefit N\$ 141,551
1.10	Refractive surgery: Full procedure - 12 month waiting period applies		Main Member N\$ 37,456 or Total Family benefit N\$ 46,276
1.11	Pathology: In-hospital		
1.12	Organ transplants: Full procedure		N\$ 789,416 per family
1.13	Private nursing		N\$ 98,154 per family
1.14	Oncology		N\$ 1,037,000 per family
1.15	Post- hospitalisation: Related consults and treatment - 30 days after discharge		
2	CHRONIC MEDICINE		
2.1	Chronic approved medicine: Reference pricing applies - Subject to prior registration on chronic care programme	100%	Main Member N\$ 35,465 or Total Family benefit N\$71,657
3	RADIOLOGY		
3.1	MRI / CT / PET scans - In or out of hospital SPA	100%	N\$ 49,543 per family
3.2	Basic Radiology & ultrasound: In-hospital		
4	DENTISTRY - SPA		
4.1	Oral surgery - all-inclusive benefit	100%	N\$ 76,546 per family
4.2	Maxillo-facial surgery: Non-elective only		
4.3	Dental Implants: In or out of hospital		
4.3.1	- Hospitalisation		N\$ 22,213 per family
4.3.2	- Implant: Consultations, Procedure and implant costs		N\$ 4,801 per implant N\$ 23,955 per family
5	MENTAL HEALTH TREATMENT - ALL-INCLUSIVE BENEFIT - SPA		
5.1	Mental health hospitalisation or institutionalisation	100%	Main Member N\$ 43,554 or Total Family benefit N\$ 74,913
5.2	Alcohol & drug rehabilitation - in and out of hospital		

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Unlimited
6	MATERNITY & INFANT		
6.1	Confinement: all inclusive: NVD: 3 days; C/S / elective C/S: 4 days, SPA	100%	Private Ward
6.2	Elective Caesarean Section		Included
6.3	Antenatal consultations: Gynae / obstetrician / GP or midwife		12 per family
6.4	Sonar scans		1-2D and 1-3D per pregnancy
6.5	Amniocentesis SPA		1 per pregnancy
6.6	Panorama Prenatal test SPA		1 per pregnancy
6.7	Pathology tests - standard antenatal blood & urine tests		
6.8	Infant hearing screening test		1 test up to 8 weeks old with audiologist
6.9	Vision screening for premature neonates if born <1.5kg or <33 weeks gestation		2 tests
6.10	Congenital hypothyroidism screening		1 test for infants < 1 month old
6.11	Post-natal consultations		1 obstetrician / GP & 2 midwife visits within 8 weeks of delivery
7	CHILDHOOD - ADDITIONAL BENEFITS - DAY-TO-DAY BENEFITS APPLY ONCE DEPLETED		
7.1	Casualty consultation for children up to 12 yrs old	100%	2 visits
7.2	GP / Specialist consults for children < 2 yrs		
7.3	GP / Specialist consults for children 2-12 yrs		1 visit
7.4	Childhood immunisations up to 10 years of age - per EPI schedule		Subject to Preventative Care benefit
7.5	HPV Vaccine for girls 9 - 16 yrs		2 doses per lifetime. Subject to Preventative Care benefit
8	PREVENTATIVE CARE		
8.1	Preventative Care benefits: As per list	100%	Protocols & Sublimits apply
9	SPECIFIED ILLNESS CONDITIONS		N\$ 62,391 per beneficiary
9.1	HIV/AIDS: Consultations, medication & pathology tests SPA	100%	
9.2	Sexually transmitted diseases		Main Member N\$ 7,829 or Total Family benefit N\$ 10,518
10	AMBULANCE SERVICES: MEDICAL OR TRAUMA EMERGENCIES - SPA		
10.1	Emergency air evacuation	100%	
10.2	Ambulance services		
10.3	Ambulance services: Inter-hospital transfer		N\$ 5,597 per beneficiary
10.4	Other transportation	80%	
11	ARTIFICIAL LIMBS OR EYES - SPA		
11.1	Artificial limbs	100%	N\$ 80,902 per beneficiary
11.2	Artificial eyes		N\$ 32,339 per beneficiary
12	HEART SURGERY: REHABILITATION		N\$ 27,003 per family
13	INSERTION MIRENA DEVICE: ALL INCLUSIVE - EVERY 3 YEARS		N\$ 8,057 per beneficiary
14	STOMA CARE PRODUCTS		N\$ 37,783 per family
15	BACK AND NECK REHABILITATION PROGRAMME		SUBJECT TO DBC PROTOCOL



GOLD

DAY-TO-DAY

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
1 HEALTHCARE PROVIDERS & MEDICAL SPECIALISTS			Total Family benefit: N\$ 20,797 + N\$ 5,662 for each dependant
1.1	Consultations or visits: Out-of-hospital, including 5 VC per beneficiary	100%	1 per beneficiary. Subject to registration on Chronic Care programme
1.1.1	Consultations or visits: Out-of-hospital: when 1.1 above depleted		
1.2	Procedures: Out-of-hospital services		
1.3	Pathology & Basic Radiology / Ultrasound: Out-of-hospital		
1.4	Chronic Lifestyle disease extender - additional benefits for hypertension, cholesterol & type 2 diabetes - once respective benefits depleted SPA		OAL
2 MEDICINE AND INJECTIONS			Total Family benefit: N\$ 12,086 + N\$ 7,024 for each dependant
2.1	Acute medicines: reference pricing applies	90%	
2.1.1	- Acute medicine: Doctor or Pharmacy dispensed - Min levy of N\$ 30		
2.1.2	- Self-medication: Over-the-counter - No levy subject to acute medicine limit	100%	Total Family benefit: N\$ 2,233 + N\$ 556 for each dependant N\$ 278 per claim max
2.1.3	- Vitamins, homeopathic, Chinese medicine and phytotherapy medicines Min levy of N\$30, subject to acute medicine limit	90%	Total Family benefit: N\$ 1,198 + N\$ 327 for each dependant N\$ 278 per claim max
3 DENTISTRY			Main Member N\$ 24,935 or Total Family benefit N\$ 49,434
3.1	Basic dentistry: Subject to sub-limit	100%	Total Family benefit: N\$ 14,046 + N\$ 4,813 for each dependant
3.2	Dental technicians		
3.3	Advanced dentistry & Orthodontics		
4 OPTICAL			Total Family benefit: N\$ 7,535 + N\$ 2,809 for each dependant
4.1	Eye tests	100%	Frame limited to N\$ 2,722
4.2	Spectacles or lenses: Frames every 2nd year		
4.3	Orthoptics		
5 AUXILIARY SERVICES			Total Family benefit: N\$ 22,399 + N\$ 6,606 for each dependant
5.1	Audiology & speech therapy	100%	Subject to Auxiliary services limit
	Homeopathy consultations		
	Biokinetics		
	Naturopathy consultations		
	Chinese medicine & acupuncture visits		
	Occupational therapy		
	Chiropody		
	Physiotherapy		
	Chiropractic		
	Phytotherapy consultations		
	Clinical psychology		
	Podiatry		
	Dietician		
	Social workers		

OAL = Overall Annual Limit

SPA = Subject to pre-authorisation

DBC = Document Based Care

VC = Virtual Consultations

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
6	APPLIANCES: EXTERNAL / NON-SURGICAL SPA		
6.1	Wheelchair - every 3 years	100%	Main Member N\$ 22,814 or Total Family benefit N\$ 34,221
6.2	Hearing aid - every 3 years		Main Member N\$ 46,665 or Total Family benefit N\$ 69,998 N\$ 23,333 per ear max
6.3	Other external appliances		Main Member N\$ 15,555 or Total Family benefit N\$ 23,333
7	DIABETIC DEVICES		
7.1	Insulin Pumps / Glucose Monitoring System / Glucose Reader	80%	N\$ 50,414 per family
7.2	Diabetes related Consumables for Insulin Pumps / Glucose Monitoring System / Glucose Reader		N\$ 62,220 per beneficiary
8	SMART SAVER BENEFIT		
8.1	Health Risk Assessment	100%	N\$ 1,144 per family
8.2	Preventative Care Incentives		N\$ 169 per beneficiary

CONTRIBUTIONS

Group Rates				Individual Rates				Roll-Over benefit	
Age	Principal	Adult/ spec dep	Child dep	Age	Principal	Adult/ spec dep	Child dep	FOR DILIGENT MANAGEMENT OF YOUR HEALTHCARE EXPENDITURE	
0 - 25	4 305	3 218	1 788	0 - 25	5 237	4 067	2 129	Principal	9,080
26 - 30	4 895	3 950	1 788	26 - 30	5 882	4 943	2 129	Adult/Spec dep	2,320
31 - 35	5 358	4 396	1 788	31 - 35	6 588	5 422	2 129	Child	2,320
36 - 40	6 222	5 279	1 788	36 - 40	7 676	6 761	2 129	Example of Roll-Over benefit (Principal member + spouse + 2 children) per year	
41 - 45	6 744	5 942	1 788	41 - 45	8 190	7 384	2 129	= 16,040	
46 - 50	7 108	6 176	1 788	46 - 50	8 835	7 713	2 129		
51 - 55	7 353	6 519	1 788	51 - 55	9 139	8 142	2 129		
56 - 60	7 728	6 777	1 788	56 - 60	9 576	8 589	2 129		
61 - 65	8 600	7 330	1 788	61 - 65	10 853	9 368	2 129		
66+	8 939	7 544	1 788	66+	11 345	9 730	2 129		

Spec dep = Special dependant



PLATINUM

MAJOR MEDICAL

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Unlimited	
1 HOSPITAL SERVICES - SPA				
1.1	Consultations: In-hospital - Healthcare providers & medical specialists	150%		
1.2	Procedures: In-hospital			
1.3	Accommodation and theatre	100%	Main Member N\$ 19,817 or Total Family benefit N\$ 39,961	
1.4	Accommodation: Private wards		N\$ 953 per beneficiary per day	
1.5	Accommodation in SA - non-registered hospital or medical institution			
1.6	Medication			
1.7	Blood transfusions			
1.8	Dialysis			
1.9	Appliances and prosthesis: Surgical		Main Member N\$ 78,724 or Total Family benefit N\$ 94,077	
1.10	Refractive surgery: Full procedure - 12 month waiting period applies		Main Member N\$ 28,419 or Total Family benefit N\$ 37,456	
1.11	Pathology: In-hospital			
1.12	Organ transplants: Full procedure		N\$ 390,897 per family	
1.13	Private nursing	N\$ 68,166 per family		
1.14	Oncology	N\$ 829,600 per family		
1.15	Post- hospitalisation: Related consults and treatment - 30 days after discharge			
2 CHRONIC MEDICINE				
2.1	Chronic approved medicine: Reference pricing applies - Subject to prior registration on chronic care programme	100%	Main Member N\$ 20,740 or Total Family benefit N\$ 38,162	
3 RADIOLOGY				
3.1	MRI / CT / PET scans - In or out of hospital SPA	100%	N\$ 43,010 per family	
3.2	Basic Radiology & ultrasound: In-hospital			
4 DENTISTRY - SPA				
4.1	Oral surgery - all-inclusive benefit	100%	N\$ 68,706 per family	
4.2	Maxillo-facial surgery: Non-elective only			
4.3	Dental Implants: In or out of hospital			
4.3.1	- Hospitalisation		N\$ 16,224 per family	
4.3.2	- Implant: Consultations, Procedure and implant costs		N\$ 4,801 per implant N\$ 18,402 per family	
5 MENTAL HEALTH TREATMENT - ALL-INCLUSIVE BENEFIT - SPA				
5.1	Mental health hospitalisation or institutionalisation	100%	Main Member N\$ 35,777 or Total Family benefit N\$ 59,887	
5.2	Alcohol & drug rehabilitation - in and out of hospital			

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Unlimited
6	MATERNITY & INFANT		
6.1	Confinement: all inclusive: NVD: 3 days; C/S / elective C/S: 4 days, SPA	100%	Private Ward
6.2	Elective Caesarean Section		Included
6.3	Antenatal consultations: Gynae / obstetrician / GP or midwife		12 per family
6.4	Sonar scans		2-2D per pregnancy
6.5	Amniocentesis SPA		1 per pregnancy
6.6	Panorama Prenatal test SPA		1 per pregnancy
6.7	Pathology tests - standard antenatal blood & urine tests		
6.8	Infant hearing screening test		1 test up to 8 weeks old with audiologist
6.9	Vision screening for premature neonates if born <1.5kg or <33 weeks gestation		2 tests
6.10	Congenital hypothyroidism screening		1 test for infants < 1 month old
6.11	Post-natal consultations		1 obstetrician / GP & 2 midwife visits within 8 weeks of delivery
7	CHILDHOOD - ADDITIONAL BENEFITS - DAY-TO-DAY BENEFITS APPLY ONCE DEPLETED		
7.1	Casualty consultation for children up to 12 yrs old	100%	1 visits
7.2	GP / Specialist consults for children < 2 yrs		2 visits
7.3	GP / Specialist consults for children 2-12 yrs		1 visit
7.4	Childhood immunisations up to 10 years of age - per EPI schedule		Subject to Preventative Care benefit
7.5	HPV Vaccine for girls 9 - 16 yrs		2 doses per lifetime. Subject to Preventative Care benefit
8	PREVENTATIVE CARE		
8.1	Preventative Care benefits: As per list	100%	Protocols & Sublimits apply
9	SPECIFIED ILLNESS CONDITIONS		N\$ 62,391 per beneficiary
9.1	HIV/AIDS: Consultations, medication & pathology tests SPA	100%	
9.2	Sexually transmitted diseases		Main Member N\$ 5,869 or Total Family benefit N\$ 7,829
10	AMBULANCE SERVICES: MEDICAL OR TRAUMA EMERGENCIES - SPA		
10.1	Emergency air evacuation	100%	
10.2	Ambulance services		
10.3	Ambulance services: Inter-hospital transfer		N\$ 5,597 per beneficiary
10.4	Other transportation	80%	
11	ARTIFICIAL LIMBS OR EYES - SPA		
11.1	Artificial limbs	100%	N\$ 56,620 per beneficiary
11.2	Artificial eyes		N\$ 28,419 per beneficiary
12	HEART SURGERY: REHABILITATION		N\$ 22,648 per family
13	INSERTION MIRENA DEVICE: ALL INCLUSIVE - EVERY 3 YEARS		N\$ 8,057 per beneficiary
14	STOMA CARE PRODUCTS		N\$ 37,783 per family
15	BACK AND NECK REHABILITATION PROGRAMME		SUBJECT TO DBC PROTOCOL



PLATINUM

DAY-TO-DAY

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
1 HEALTHCARE PROVIDERS & MEDICAL SPECIALISTS			Total Family benefit: N\$ 17,530 + N\$ 3,648 for each dependant
1.1	Consultations or visits: Out-of-hospital, including 5 VC per beneficiary	100%	1 per beneficiary. Subject to registration on Chronic Care programme
1.1.1	Consultations or visits: Out-of-hospital: when 1.1 above depleted		
1.2	Procedures: Out-of-hospital services		
1.3	Pathology & Basic Radiology / Ultrasound: Out-of-hospital		
1.4	Chronic Lifestyle disease extender - additional benefits for hypertension, cholesterol & type 2 diabetes - once respective benefits depleted SPA		OAL
2 MEDICINE AND INJECTIONS			Total Family benefit: N\$ 11,303 + N\$ 2,790 for each dependant
2.1	Acute medicines: reference pricing applies	90%	
2.1.1	- Acute medicine: Doctor or Pharmacy dispensed - Min levy of N\$ 30		
2.1.2	- Self-medication: Over-the-counter - No levy subject to acute medicine limit	100%	Total Family benefit: N\$ 1,856 + N\$ 311 for each dependant N\$ 278 per claim max
2.1.3	- Vitamins, homeopathic, Chinese medicine and phytotherapy medicines Min levy of N\$30, subject to acute medicine limit	90%	Total Family benefit: N\$ 887 + N\$ 259 for each dependant N\$ 278 per claim max
3 DENTISTRY			Main Member N\$ 18,075 or Total Family benefit N\$ 32,883
3.1	Basic dentistry: Subject to sub-limit	100%	Total Family benefit: N\$ 9,855 + N\$ 2,265 for each dependant
3.2	Dental technicians		
3.3	Advanced dentistry & Orthodontics		
4 OPTICAL			Total Family benefit: N\$ 6,620 + N\$ 1,655 for each dependant
4.1	Eye tests	100%	Frame limited to N\$ 2,352
4.2	Spectacles or lenses: Frames every 2nd year		
4.3	Orthoptics		
5 AUXILIARY SERVICES			Total Family benefit: N\$ 19,185 + N\$ 6,170 for each dependant
5.1	Audiology & speech therapy	100%	Subject to Auxiliary services limit
	Homeopathy consultations		
	Biokinetics		
	Naturopathy consultations		
	Chinese medicine & acupuncture visits		
	Occupational therapy		
	Chiropody		
	Physiotherapy		
	Chiropractic		
	Phytotherapy consultations		
	Clinical psychology		
	Podiatry		
	Dietician		
	Social workers		

OAL = Overall Annual Limit

SPA = Subject to pre-authorisation

DBC = Document Based Care

VC = Virtual Consultations

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
6	APPLIANCES: EXTERNAL / NON-SURGICAL	SPA	
6.1	Wheelchair - every 3 years	100%	Main Member N\$ 18,666 or Total Family benefit N\$ 27,999
6.2	Hearing aid - every 3 years		Main Member N\$ 38,888 or Total Family benefit N\$ 58,331 N\$ 19,444 per ear max
6.3	Other external appliances		Main Member N\$ 10,370 or Total Family benefit N\$ 15,555
7	DIABETIC DEVICES		
7.1	Insulin Pumps / Glucose Monitoring System / Glucose Reader	80%	N\$ 47,474 per family
7.2	Diabetes related Consumables for Insulin Pumps / Glucose Monitoring System / Glucose Reader		N\$ 57,035 per beneficiary
8	SMART SAVER BENEFIT		
8.1	Health Risk Assessment	100%	N\$ 1,144 per family
8.2	Preventative Care Incentives		N\$ 169 per beneficiary

CONTRIBUTIONS

Group Rates				Individual Rates				Roll-Over benefit	
Age	Principal	Adult/ spec dep	Child dep	Age	Principal	Adult/ spec dep	Child dep	FOR DILIGENT MANAGEMENT OF YOUR HEALTHCARE EXPENDITURE	
0 - 25	3 623	2 675	1 361	0 - 25	4 102	3 334	1 765	Principal	6,860
26 - 30	3 982	2 917	1 361	26 - 30	4 609	3 847	1 765	Adult/Spec dep	1,760
31 - 35	4 289	3 102	1 361	31 - 35	5 223	4 690	1 765	Child	1,760
36 - 40	4 829	3 564	1 361	36 - 40	5 776	5 110	1 765	Example of Roll-Over benefit (Principal member + spouse + 2 children) per year	
41 - 45	5 300	4 103	1 361	41 - 45	6 428	5 671	1 765	= 12,140	
46 - 50	5 761	4 331	1 361	46 - 50	6 989	6 051	1 765		
51 - 55	6 131	4 923	1 361	51 - 55	7 651	6 578	1 765		
56 - 60	6 617	5 626	1 361	56 - 60	8 164	6 834	1 765		
61 - 65	6 886	6 055	1 361	61 - 65	8 663	7 302	1 765		
66+	7 444	6 357	1 361	66+	9 653	8 331	1 765		

Spec dep = Special dependant



TITANIUM

MAJOR MEDICAL

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Main Member: N\$1,763,937 Total Family Benefit: N\$2,635,017
1	HOSPITAL SERVICES - SPA		
1.1	Consultations: In-hospital - Healthcare providers & medical specialists	150%	
1.2	Procedures: In-hospital		
1.3	Accommodation and theatre		
1.4	Accommodation: Private wards		Main Member N\$ 13,720 or Total Family benefit N\$ 26,895
1.5	Accommodation in SA - non-registered hospital or medical institution		N\$ 953 per beneficiary per day
1.6	Medication		
1.7	Blood transfusions		
1.8	Dialysis		
1.9	Appliances and prosthesis: Surgical	100%	Main Member N\$ 61,084 or Total Family benefit N\$ 70,557
1.10	Refractive surgery: Full procedure - 12 month waiting period applies		Main Member N\$ 12,444 or Total Family benefit N\$ 15,037
1.11	Pathology: In-hospital		
1.12	Organ transplants: Full procedure		N\$ 131,751 per family
1.13	Private nursing		N\$ 37,044 per family
1.14	Oncology		N\$ 701,219 per family
1.15	Post-hospitalisation: Related consults and treatment - 30 days after discharge		
2	CHRONIC MEDICINE		
2.1	Chronic approved medicine: Reference pricing applies - Subject to prior registration on chronic care programme	100%	Main Member N\$ 9,820 or Total Family benefit N\$ 15,451
3	RADIOLOGY		
3.1	MRI / CT / PET scans - In or out of hospital SPA	100%	N\$ 25,370 per family
3.2	Basic Radiology & ultrasound: In-hospital		
4	DENTISTRY - SPA		
4.1	Oral surgery - all-inclusive benefit	100%	N\$ 60,976 per family
4.2	Maxillo-facial surgery: Non-elective only		
4.3	Dental Implants: In or out of hospital		
4.3.1	- Hospitalisation		Subject to Advanced dentistry - Day-to-Day
4.3.2	- Implant: Consultations, Procedure and implant costs		
5	MENTAL HEALTH TREATMENT - ALL-INCLUSIVE BENEFIT - SPA		
5.1	Mental health hospitalisation or institutionalisation	100%	Main Member N\$ 30,592 or Total Family benefit N\$ 49,978
5.2	Alcohol & drug rehabilitation - in and out of hospital		

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Main Member: N\$1,763,937 Total Family Benefit: N\$2,635,017
6	MATERNITY & INFANT		
6.1	Confinement: all inclusive: NVD: 3 days; C/S / elective C/S: 4 days, SPA	100%	Private Ward
6.2	Elective Caesarean Section		Included
6.3	Antenatal consultations: Gynae / obstetrician / GP or midwife		12 per family
6.4	Sonar scans		2-2D per pregnancy
6.5	Amniocentesis SPA		1 per pregnancy
6.6	Panorama Prenatal test SPA		1 per pregnancy
6.7	Pathology tests - standard antenatal blood & urine tests		
6.8	Infant hearing screening test		1 test up to 8 weeks old with audiologist
6.9	Vision screening for premature neonates if born <1.5kg or <33 weeks gestation		2 tests
6.10	Congenital hypothyroidism screening		1 test for infants < 1 month old
6.11	Post-natal consultations		1 obstetrician / GP & 2 midwife visits within 8 weeks of delivery
7	CHILDHOOD - ADDITIONAL BENEFITS - DAY-TO-DAY BENEFITS APPLY ONCE DEPLETED		
7.1	GP / Specialist consults for children < 2 yrs	100%	1 visit
7.2	GP / Specialist consults for children 2-12 yrs		1 visit
7.3	Childhood immunisations up to 10 years of age - per EPI schedule		Subject to Preventative Care benefit
7.4	HPV Vaccine for girls 9 - 16 yrs		2 doses per lifetime. Subject to Preventative Care benefit
8	PREVENTATIVE CARE		
8.1	Preventative Care benefits: As per list	100%	Protocols & Sublimits apply
9	SPECIFIED ILLNESS CONDITIONS		N\$ 46,603 per beneficiary
9.1	HIV/AIDS: Consultations, medication & pathology tests SPA	100%	
9.2	Sexually transmitted diseases		Main Member N\$ 4,029 or Total Family benefit N\$ 5,325
10	AMBULANCE SERVICES: MEDICAL OR TRAUMA EMERGENCIES - SPA		
10.1	Emergency air evacuation	100%	
10.2	Ambulance services		
10.3	Ambulance services: Inter-hospital transfer		N\$ 5,597 per beneficiary
10.4	Other transportation	80%	
11	ARTIFICIAL LIMBS OR EYES - SPA		
11.1	Artificial limbs	100%	N\$ 32,339 per beneficiary
11.2	Artificial eyes		N\$ 16,224 per beneficiary
12	HEART SURGERY: REHABILITATION		N\$ 19,599 per family
13	INSERTION MIRENA DEVICE: ALL INCLUSIVE - EVERY 3 YEARS		N\$ 8,057 per beneficiary
14	STOMA CARE PRODUCTS		N\$ 37,783 per family
15	BACK AND NECK REHABILITATION PROGRAMME		SUBJECT TO DBC PROTOCOL



TITANIUM

DAY-TO-DAY

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
1 HEALTHCARE PROVIDERS & MEDICAL SPECIALISTS			Total Family benefit: N\$ 10,584 + N\$ 2,298 for each dependant
1.1	Consultations or visits: Out-of-hospital, including 5 VC per beneficiary	100%	1 per beneficiary. Subject to registration on Chronic Care programme
1.1.1	Consultations or visits: Out-of-hospital: when 1.1 above depleted		
1.2	Procedures: Out-of-hospital services		
1.3	Pathology & Basic Radiology / Ultrasound: Out-of-hospital		OAL
1.4	Chronic Lifestyle disease extender - additional benefits for hypertension, cholesterol & type 2 diabetes - once respective benefits depleted SPA		
2 MEDICINE AND INJECTIONS			Total Family benefit: N\$ 6,015 + N\$ 747 for each dependant
2.1	Acute medicines: reference pricing applies	90%	
2.1.1	- Acute medicine: Doctor or Pharmacy dispensed - Min levy of N\$ 30		
2.1.2	- Self-medication: Over-the-counter - No levy subject to acute medicine limit	100%	Total Family benefit: N\$ 1,265 + N\$ 249 for each dependant N\$ 278 per claim max
2.1.3	- Vitamins, homeopathic, Chinese medicine and phytotherapy medicines Min levy of N\$30, subject to acute medicine limit	90%	Total Family benefit: N\$ 700 + N\$ 228 for each dependant N\$ 278 per claim max
3 DENTISTRY			Main Member N\$ 12,631 or Total Family benefit N\$ 22,757
3.1	Basic dentistry: Subject to sub-limit	100%	Total Family benefit: N\$ 7,186 + N\$ 1,797 for each dependant
3.2	Dental technicians		
3.3	Advanced dentistry & Orthodontics		
4 OPTICAL			Total Family benefit: N\$ 4,399 + N\$ 1,318 for each dependant
4.1	Eye tests	100%	Frame limited to N\$ 1,590
4.2	Spectacles or lenses: Frames every 2nd year		
4.3	Orthoptics		
5 AUXILIARY SERVICES			Total Family benefit: N\$ 14,264 + N\$ 795 for each dependant
5.1	Audiology & speech therapy	100%	Subject to Auxiliary services limit
	Homeopathy consultations		
	Biokinetics		
	Naturopathy consultations		
	Chinese medicine & acupuncture visits		
	Occupational therapy		
	Chiropody		
	Physiotherapy		
	Chiropractic		
	Phytotherapy consultations		
	Clinical psychology		
	Podiatry		
	Dietician		
	Social workers		

OAL = Overall Annual Limit

SPA = Subject to pre-authorisation

DBC = Document Based Care

VC = Virtual Consultations

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
6	APPLIANCES: EXTERNAL / NON-SURGICAL SPA		
6.1	Wheelchair - every 3 years	100%	Main Member N\$ 10,889 or Total Family benefit N\$ 16,333
6.2	Hearing aid - every 3 years		Main Member N\$ 31,110 or Total Family benefit N\$ 46,665 N\$ 15,555 per ear max
6.3	Other external appliances		Main Member N\$ 7,778 or Total Family benefit N\$ 11,666
7	DIABETIC DEVICES		
7.1	Insulin Pumps / Glucose Monitoring System / Glucose Reader	80%	N\$ 41,485 per family
7.2	Diabetes related Consumables for Insulin Pumps / Glucose Monitoring System / Glucose Reader		N\$ 51,850 per beneficiary
8	SMART SAVER BENEFIT		
8.1	Health Risk Assessment	100%	N\$ 854 per family
8.2	Preventative Care Incentives		N\$ 114 per beneficiary

CONTRIBUTIONS

Group Rates				Individual Rates				Roll-Over benefit
Age	Principal	Adult/ spec dep	Child dep	Age	Principal	Adult/ spec dep	Child dep	FOR DILIGENT MANAGEMENT OF YOUR HEALTHCARE EXPENDITURE
0 - 25	3 095	1 909	1 018	0 - 25	3 405	2 300	1 231	Principal
26 - 30	3 330	2 251	1 018	26 - 30	3 743	2 668	1 231	Adult/Spec dep
31 - 35	3 676	2 338	1 018	31 - 35	4 208	3 118	1 231	Child
36 - 40	4 012	2 578	1 018	36 - 40	4 707	3 484	1 231	Example of Roll-Over benefit (Principal member + spouse + 2 children) per year
41 - 45	4 429	2 912	1 018	41 - 45	5 115	3 934	1 231	= 7,470
46 - 50	4 716	3 121	1 018	46 - 50	5 486	4 232	1 231	
51 - 55	4 968	3 512	1 018	51 - 55	5 740	4 501	1 231	
56 - 60	5 398	3 739	1 018	56 - 60	6 365	4 868	1 231	
61 - 65	5 791	4 529	1 018	61 - 65	6 729	5 311	1 231	
66+	6 446	4 756	1 018	66+	7 223	5 518	1 231	

Spec dep = Special dependant

NEW GENERATION BENEFIT OPTIONS

SILVER - BRONZE





TWO BENEFIT OPTIONS

Our New Generation benefit options are Silver and Bronze.



MODERATE COVER

Best suited to members whose health risk can be described as low, requiring moderate medical cover with comprehensive benefits for both Major Medical and pooled Day-to-Day Expenses.



FAMILY BENEFIT

Day-to-Day benefits are not reserved on a per beneficiary basis, but rather per family, allowing members of the family access to the entire family benefit.



POOLED BENEFITS

Day-to-Day benefits are not subject to sub-category limits, but rather pooled and further limited according to family size.



ROLL-OVER BENEFIT

When you claim less than a certain threshold amount included in your Day-to-Day benefits, you will build-up a Roll-Over benefit which can be used to pay for healthcare treatment and medical costs.

- Flu vaccines are covered as part of the preventative care benefit.
- 1 COVID-19 vaccine regimen per year are covered as part of the preventative care benefit for all beneficiaries older than 16 years.
- Vitamins under specific conditions to be authorised from the chronic medication benefit.
- Limited benefit for vitamins available under 2.1.3. without a prescription.
- NHP pays for contraceptives (oral and injections) limited to N\$ 278 per claim.
- Sunblock may be purchased at pharmacies under the self-medication benefit.
- Pre-authorised travelling costs for specialist referrals in Namibia partly covered if residing more than 150km from Windhoek - Accommodation included, limited to N\$ 953 per night, maximum of 2 nights per family per annum.
- No basic dentistry will be covered under the oral surgery benefit.
- All day-to-day benefits are subject to availability of pooled Day-to-Day Expenses.
- Intra ocular lenses included in Appliances and prosthesis surgical benefit - limited to N\$ 7,622 per lens. Refer to 1.9.
- Blood pressure monitor: N\$ 881 per family every 3 years. Subject to registration on the Fund's chronic care programme.
- Auxiliary services - Subject to day to day limit.
- A Smart Saver benefit is added to a family's Accumulated Roll-Over benefit on completion of:
 - A health risk assessment by the principal member or an adult dependent at any of the Fund's Wellness Days or at a qualifying pharmacy;
 - Any of the preventative care benefits offered by the Fund by a qualifying beneficiary.



SILVER

MAJOR MEDICAL

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Main Member: N\$ 1,555,500 Total Family Benefit: N\$ 2,210,366
1	HOSPITAL SERVICES - SPA		
1.1	Consultations: In-hospital - Healthcare providers & medical specialists	150%	
1.2	Procedures: In-hospital		
1.3	Accommodation and theatre		
1.4	Accommodation: Private wards		Main Member N\$ 13,720 or Total Family benefit N\$ 26,895
1.5	Accommodation in SA - non-registered hospital or medical institution		N\$ 953 per beneficiary per day
1.6	Medication		
1.7	Blood transfusions		
1.8	Dialysis		
1.9	Appliances and prosthesis: Surgical	100%	Main Member N\$ 61,084 or Total Family benefit N\$ 70,557
1.10	Refractive surgery: Full procedure - 12 month waiting period applies		Main Member N\$ 12,444 or Total Family benefit N\$ 15,037
1.11	Pathology: In-hospital		
1.12	Organ transplants: Full procedure		N\$ 131,751 per family
1.13	Private nursing		N\$ 37,044 per family
1.14	Oncology		N\$ 701,219 per family
1.15	Post- hospitalisation: Related consults and treatment - 30 days after discharge		
2	CHRONIC MEDICINE		
2.1	Chronic approved medicine: Reference pricing applies - Subject to prior registration on chronic care programme	100%	Main Member N\$ 9,820 or Total Family benefit N\$ 15,451
3	RADIOLOGY		
3.1	MRI / CT / PET scans - In or out of hospital SPA	100%	N\$ 25,370 per family
3.2	Basic Radiology & ultrasound: In-hospital		
4	DENTISTRY - SPA		
4.1	Oral surgery - all-inclusive benefit	100%	N\$ 60,976 per family
4.2	Maxillo-facial surgery: Non-elective only		
4.3	Dental Implants: In or out of hospital		
4.3.1	- Hospitalisation		Subject to Advanced dentistry - Day-to-Day
4.3.2	- Implant: Consultations, Procedure and implant costs		
5	MENTAL HEALTH TREATMENT - ALL-INCLUSIVE BENEFIT - SPA		
5.1	Mental health hospitalisation or institutionalisation	100%	Main Member N\$ 30,592 or Total Family benefit N\$ 49,978
5.2	Alcohol & drug rehabilitation - in and out of hospital		

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Main Member: N\$ 1,555,500 Total Family Benefit: N\$ 2,210,366
6	MATERNITY & INFANT		
6.1	Confinement: all inclusive: NVD: 3 days; C/S / elective C/S: 4 days, SPA	100%	General Ward
6.2	Antenatal consultations: Gynae / obstetrician / GP or midwife		12 per family
6.3	Sonar scans		2-2D per pregnancy
6.4	Amniocentesis SPA		1 per pregnancy
6.5	Panorama Prenatal test SPA		1 per pregnancy
6.6	Pathology tests - standard antenatal blood & urine tests		
6.7	Infant hearing screening test		1 test up to 8 weeks old with audiologist
6.8	Vision screening for premature neonates if born <1.5kg or <33 weeks gestation		2 tests
6.9	Congenital hypothyroidism screening		1 test for infants < 1 month old
6.10	Post-natal consultations		1 obstetrician / GP & 2 midwife visits within 8 weeks of delivery
7	CHILDHOOD		
7.1	Childhood immunisations up to 10 years of age - per EPI schedule	100%	Subject to Preventative Care benefit
7.2	HPV Vaccine for girls 9 - 16 yrs		2 doses per lifetime. Subject to Preventative Care benefit
8	PREVENTATIVE CARE		
8.1	Preventative Care benefits: As per list	100%	Protocols & Sublimits apply
9	SPECIFIED ILLNESS CONDITIONS		N\$ 46,603 per beneficiary
9.1	HIV/AIDS: Consultations, medication & pathology tests SPA	100%	
9.2	Sexually transmitted diseases		Main Member N\$ 4,029 or Total Family benefit N\$ 5,325
10	AMBULANCE SERVICES: MEDICAL OR TRAUMA EMERGENCIES - SPA		
10.1	Emergency air evacuation	100%	
10.2	Ambulance services		
10.3	Ambulance services: Inter-hospital transfer		N\$ 5, 597 per beneficiary
10.4	Other transportation	80%	
11	ARTIFICIAL LIMBS OR EYES - SPA		
11.1	Artificial limbs	100%	N\$ 32,339 per beneficiary
11.2	Artificial eyes		N\$ 16,224 per beneficiary
12	HEART SURGERY: REHABILITATION		N\$ 19,599 per family
13	INSERTION MIRENA DEVICE: ALL INCLUSIVE - EVERY 3 YEARS		N\$ 8,057 per beneficiary
14	STOMA CARE PRODUCTS		N\$ 37,783 per family
15	BACK AND NECK REHABILITATION PROGRAMME		SUBJECT TO DBC PROTOCOL



SILVER

DAY-TO-DAY

Day-to-Day / Out-of-hospital Benefits			NAMAF tariff %	Sub-limits: Total Family Benefit: N\$ 20,470 + Per additional dependant: N\$ 4,247	
1	HEALTHCARE PROVIDERS & MEDICAL SPECIALISTS				
1.1	Consultations or visits: Out-of-hospital, including 5 VC per beneficiary		100%	1 per beneficiary. Subject to registration on Chronic Care programme	
1.1.1	Consultations or visits: Out-of-hospital: when 1.1 above depleted				
1.2	Procedures: Out-of-hospital services				
1.3	Pathology & Basic Radiology / Ultrasound: Out-of-hospital				
1.4	Chronic Lifestyle disease extender - additional benefits for hypertension, cholesterol & type 2 diabetes - once respective benefits depleted SPA		No Benefit		
2	MEDICINE AND INJECTIONS				
2.1	Acute medicines: reference pricing applies		80%		
2.1.1	- Acute medicine: Doctor or Pharmacy dispensed - Min levy of N\$ 30				
2.1.2	- Self-medication: Over-the-counter - No levy subject to day-to-day limit		100%	Total Family benefit: N\$ 1,318 + N\$ 261 for each dependant N\$ 278 per claim max	
2.1.3	- Vitamins, homeopathic, Chinese medicine and phytotherapy medicines Min levy of N\$30, subject to day-to-day limit		80%	Total Family benefit: N\$ 648 + N\$ 229 for each dependant N\$ 278 per claim max	
3	DENTISTRY				
			Main Member N\$ 11,324 or Total Family benefit N\$ 22,430		
3.1	Basic dentistry: Subject to sub-limit		100%		
3.2	Dental technicians				
3.3	Advanced dentistry & Orthodontics				
4	OPTICAL				
			Total Family benefit: N\$ 3,888 + N\$ 975 for each dependant		
4.1	Eye tests		100%	Frame limited to N\$ 1,492	
4.2	Spectacles or lenses: Frames every 2nd year				
4.3	Orthoptics				
5	AUXILIARY SERVICES				
5.1	Audiology & speech therapy	Homeopathy consultations	100%	Subject to day-to-day limit	
	Biokinetics	Naturopathy consultations			
	Chinese medicine & acupuncture visits	Occupational therapy			
	Chiropody	Physiotherapy			
	Chiropractic	Phytotherapy consultations			
	Clinical psychology	Podiatry			
	Dietician	Social workers			

OAL = Overall Annual Limit

SPA = Subject to pre-authorisation

DBC = Document Based Care

VC = Virtual Consultations

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits: Total Family Benefit: N\$ 20,470 + Per additional dependant: N\$ 4,247
6	APPLIANCES: EXTERNAL / NON-SURGICAL SPA		
6.1	Wheelchair - every 3 years	100%	Main Member N\$ 6,222 or Total Family benefit N\$ 9,333
6.2	Hearing aid - every 3 years		Main Member N\$ 28,518 or Total Family benefit N\$ 42,776 N\$ 14,259 per ear max
6.3	Other external appliances		Main Member N\$ 5,185 or Total Family benefit N\$ 7,778
7	SMART SAVER BENEFIT		
7.1	Health Risk Assessment	100%	N\$ 854 per family
7.2	Preventative Care Incentives		N\$ 114 per beneficiary

CONTRIBUTIONS

Group Rates				Individual Rates				Roll-Over benefit
Age	Principal	Adult/ spec dep	Child dep	Age	Principal	Adult/ spec dep	Child dep	FOR DILIGENT MANAGEMENT OF YOUR HEALTHCARE EXPENDITURE
0 - 25	2 767	1 709	914	0 - 25	3 049	2 057	1 100	Principal 4 620
26 - 30	2 980	2 011	914	26 - 30	3 355	2 388	1 100	Adult/Spec dep 950
31 - 35	3 289	2 096	914	31 - 35	3 768	2 792	1 100	Child 950
36 - 40	3 588	2 304	914	36 - 40	4 215	3 117	1 100	Example of Roll-Over benefit (Principal member + spouse + 2 children) per year = 7 470
41 - 45	3 962	2 604	914	41 - 45	4 584	3 523	1 100	
46 - 50	4 219	2 792	914	46 - 50	4 912	3 789	1 100	
51 - 55	4 448	3 140	914	51 - 55	5 141	4 031	1 100	
56 - 60	4 831	3 343	914	56 - 60	5 700	4 361	1 100	
61 - 65	5 182	4 052	914	61 - 65	6 026	4 755	1 100	
66+	5 769	4 256	914	66+	6 467	4 940	1 100	

Spec dep = Special dependant



BRONZE

MAJOR MEDICAL

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Main Member: N\$777,750 Total Family Benefit: N\$1,140,700
1 HOSPITAL SERVICES - SPA			
1.1	Consultations: In-hospital - Healthcare providers & medical specialists	150%	
1.2	Procedures: In-hospital		
1.3	Accommodation and theatre		
1.4	Accommodation: Private wards		Main Member N\$ 6,925 or Total Family benefit N\$ 13,828
1.5	Accommodation in SA - non-registered hospital or medical institution		N\$ 953 per beneficiary per day
1.6	Medication	100%	
1.7	Blood transfusions		
1.8	Dialysis		
1.9	Appliances and prosthesis: Surgical		Main Member N\$ 26,350 or Total Family benefit N\$ 53,027
1.10	Refractive surgery: Full procedure - 12 month waiting period applies	No Benefit	
1.11	Pathology: In-hospital		
1.12	Organ transplants: Full procedure	100%	N\$ 98,759 per family
1.13	Private nursing		N\$ 16,758 per family
1.14	Oncology	No Benefit	
1.15	Post- hospitalisation: Related consults and treatment - 30 days after discharge	100%	
2 CHRONIC MEDICINE			
2.1	Chronic approved medicine: Reference pricing applies - Subject to prior registration on chronic care programme	100%	Main Member N\$ 4,856 or Total Family benefit N\$ 7,720
3 RADIOLOGY			
3.1	MRI / CT / PET scans - In or out of hospital SPA		N\$ 20,906 per family
3.2	Basic Radiology & ultrasound: In-hospital	100%	
4 DENTISTRY - SPA			
4.1	Oral surgery - all-inclusive benefit		N\$ 45,949 per family
4.2	Maxillo-facial surgery: Non-elective only	100%	
4.3	Dental Implants: In or out of hospital		
4.3.1	- Hospitalisation	No Benefit	
4.3.2	- Implant: Consultations, Procedure and implant costs		
5 MENTAL HEALTH TREATMENT - ALL-INCLUSIVE BENEFIT - SPA			
5.1	Mental health hospitalisation or institutionalisation	100%	Main Member N\$ 21,777 or Total Family benefit N\$ 34,625
5.2	Alcohol & drug rehabilitation - in and out of hospital		

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Main Member: N\$777,750 Total Family Benefit: N\$1,140,700
6	MATERNITY & INFANT		
6.1	Confinement: all inclusive: NVD: 3 days; C/S / elective C/S: 4 days, SPA	100%	General Ward
6.2	Antenatal consultations: Gynae / obstetrician / GP or midwife		12 per family
6.3	Sonar scans		2-2D per pregnancy
6.4	Amniocentesis SPA		1 per pregnancy
6.5	Panorama Prenatal test SPA		1 per pregnancy
6.6	Pathology tests - standard antenatal blood & urine tests		
6.7	Infant hearing screening test		1 test up to 8 weeks old with audiologist
6.8	Vision screening for premature neonates if born <1.5kg or <33 weeks gestation		2 tests
6.9	Congenital hypothyroidism screening		1 test for infants < 1 month old
6.10	Post-natal consultations		1 obstetrician / GP & 2 midwife visits within 8 weeks of delivery
7	CHILDHOOD		
7.1	Childhood immunisations up to 10 years of age - per EPI schedule	100%	Subject to Preventative Care benefit
7.2	HPV Vaccine for girls 9 - 16 yrs		2 doses per lifetime. Subject to Preventative Care benefit
8	PREVENTATIVE CARE		
8.1	Preventative Care benefit: As per list	100%	Protocols & Sublimits apply
9	SPECIFIED ILLNESS CONDITIONS		N\$ 34,734 per beneficiary N\$ 70,449 per family
9.1	HIV/AIDS: Consultations, medication & pathology tests SPA	100%	
9.2	Sexually transmitted diseases		Total Family benefit N\$ 1,786
10	AMBULANCE SERVICES: MEDICAL OR TRAUMA EMERGENCIES - SPA		
10.1	Emergency air evacuation	100%	
10.2	Ambulance services		
10.3	Ambulance services: Inter-hospital transfer		N\$ 5,597 per beneficiary
10.4	Other transportation	80%	
11	ARTIFICIAL LIMBS OR EYES - SPA		
11.1	Artificial limbs	100%	Subject to Auxiliary services - Day-to-Day
11.2	Artificial eyes		
12	HEART SURGERY: REHABILITATION		Subject to Auxiliary services - Day-to-Day
13	INSERTION MIRENA DEVICE: ALL INCLUSIVE - EVERY 3 YEARS		N\$ 8,057 per beneficiary
14	STOMA CARE PRODUCTS		N\$ 37,783 per family
15	BACK AND NECK REHABILITATION PROGRAMME		SUBJECT TO DBC PROTOCOL



BRONZE

DAY-TO-DAY

Day-to-Day / Out-of-hospital Benefits

NAMAF tariff %

Sub-limits:

Total Family Benefit: N\$7,840
+ Per additional dependant: N\$2,613

1 HEALTHCARE PROVIDERS & MEDICAL SPECIALISTS

1.1	Consultations or visits: Out-of-hospital, including 5 VC per beneficiary	100%	1 per beneficiary. Subject to registration on Chronic Care programme
1.1.1	Consultations or visits: Out-of-hospital: when 1.1 above depleted		
1.2	Procedures: Out-of-hospital services		
1.3	Pathology & Basic Radiology / Ultrasound: Out-of-hospital		
1.4	Chronic Lifestyle disease extender - additional benefits for hypertension, cholesterol & type 2 diabetes - once respective benefits depleted SPA	No Benefit	

2 MEDICINE AND INJECTIONS

2.1	Acute medicines: reference pricing applies	80%	
2.1.1	- Acute medicine: Doctor or Pharmacy dispensed - Min levy of N\$ 30		
2.1.2	- Self-medication: Over-the-counter - No levy subject to day-to-day limit	100%	Total Family benefit: N\$ 1,045 + N\$ 179 for each dependant N\$ 278 per claim max
2.1.3	- Vitamins, homeopathic, Chinese medicine and phytotherapy medicines Min levy of N\$30, subject to day-to-day limit	80%	Total Family benefit: N\$ 469 + N\$ 147 for each dependant N\$ 278 per claim max

3 DENTISTRY

Main Member N\$ 3,630
or Total Family benefit N\$ 6,741

3.1	Basic dentistry: Subject to sub-limit	100%	
3.2	Dental technicians		
3.3	Advanced dentistry & Orthodontics	50%	

4 OPTICAL

Total Family benefit: N\$ 2,712
+ N\$ 670 for each dependant

4.1	Eye tests	100%	Frame limited to N\$ 1,340
4.2	Spectacles or lenses: Frames every 2nd year		
4.3	Orthoptics		

5 AUXILIARY SERVICES

5.1	Audiology & speech therapy	Homeopathy consultations	100%	Subject to day-to-day limit
	Biokinetics	Naturopathy consultations		
	Chinese medicine & acupuncture visits	Occupational therapy		
	Chiropody	Physiotherapy		
	Chiropractic	Phytotherapy consultations		
	Clinical psychology	Podiatry		
	Dietician	Social workers		

Day-to-Day / Out-of-hospital Benefits			NAMAF tariff %	Sub-limits: Total Family Benefit: N\$7,840 + Per additional dependant: N\$2,613
6	APPLIANCES: EXTERNAL / NON-SURGICAL	SPA	100%	Subject to day-to-day limit
7	SMART SAVER BENEFIT			
7.1	Health Risk Assessment		100%	N\$ 571 per family
7.2	Preventative Care Incentives			N\$ 87 per beneficiary

CONTRIBUTIONS

Group Rates				Individual Rates				Roll-Over benefit	
Age	Principal	Adult/ spec dep	Child dep	Age	Principal	Adult/ spec dep	Child dep	FOR DILIGENT MANAGEMENT OF YOUR HEALTHCARE EXPENDITURE	
0 - 25	2 020	1 215	704	0 - 25	2 171	1 323	775	Principal	2 390
26 - 30	2 112	1 333	704	26 - 30	2 293	1 460	775	Adult/Spec dep	490
31 - 35	2 197	1 422	704	31 - 35	2 412	1 638	775	Child	490
36 - 40	2 288	1 541	704	36 - 40	2 525	1 810	775	Example of Roll-Over benefit (Principal member + spouse + 2 children) per year	
41 - 45	2 494	1 620	704	41 - 45	2 760	1 957	775	= 3 860	
46 - 50	2 531	1 666	704	46 - 50	2 787	2 041	775		
51 - 55	2 659	1 785	704	51 - 55	2 937	2 188	775		
56 - 60	2 775	1 883	704	56 - 60	3 108	2 227	775		
61 - 65	3 378	2 080	704	61 - 65	3 834	2 454	775		
66+	3 731	2 163	704	66+	4 390	2 672	775		

Spec dep = Special dependant

HOSPITAL BENEFIT OPTION

HOSPITAL





COMPREHENSIVE HOSPITAL COVER

The Hospital benefit option gives members comprehensive cover for private hospitalisation should an illness or accident occur.



PEACE OF MIND

For members who are medium income earners, the Hospital benefit option is their peace of mind that they are covered should they need to be hospitalised.



RECOMMENDED

For healthy families that take responsibility for their own health and know that prevention is better than cure.



NO DAY-TO-DAY MEDICAL EXPENSES

The Hospital benefit option offers no benefits in respect of Day-to-Day Medical Expenses.



- No Day-to-Day Expenses are available.
- 1 COVID-19 vaccine regimen per year are covered as part of the preventative care benefit for all beneficiaries older than 16 years.
- No Roll-Over benefit apart from a Smart Saver benefit that is added to a family's Accumulated Roll-Over benefit on completion of a health risk assessment by the principal member or an adult dependent at any of the Fund's Wellness Days or at a qualifying pharmacy.
- Pre-authorised travelling costs for specialist referrals in Namibia partly covered if residing more than 150km from Windhoek - Accommodation included, limited to N\$ 953 per night, maximum of 2 nights per family per annum.
- Intra ocular lenses included in Appliances and prosthesis surgical benefit - limited to N\$ 7,622 per lens. Refer to 1.9.



HOSPITAL

MAJOR MEDICAL

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Main Member: N\$1,866,600 Total Family Benefit: N\$3,081,446		
1	HOSPITAL SERVICES - SPA				
1.1	Consultations: In-hospital - Healthcare providers & medical specialists	150%			
1.2	Procedures: In-hospital				
1.3	Accommodation and theatre				
1.4	Accommodation: Private wards		Main Member N\$ 14,482 or Total Family benefit N\$ 28,746		
1.5	Accommodation in SA - non-registered hospital or medical institution		N\$ 953 per beneficiary per day		
1.6	Medication				
1.7	Blood transfusions				
1.8	Dialysis				
1.9	Appliances and prosthesis: Surgical		100%	Main Member N\$ 31,359 or Total Family benefit N\$ 63,480	
1.10	Refractive surgery: Full procedure - 12 month waiting period applies			Main Member N\$ 12,444 or Total Family benefit N\$ 15,037	
1.11	Pathology: In-hospital				
1.12	Organ transplants: Full procedure			N\$ 131,751 per family	
1.13	Private nursing	N\$ 30,618 per family			
1.14	Oncology	N\$ 739,329 per family			
1.15	Post- hospitalisation: Related consults and treatment - 30 days after discharge				
2	CHRONIC MEDICINE				
2.1	Chronic approved medicine: Reference pricing applies - Subject to prior registration on chronic care programme	No Benefit			
3	RADIOLOGY				
3.1	MRI / CT / PET scans - In or out of hospital SPA	100%	N\$ 25,370 per family		
3.2	Basic Radiology & ultrasound: In-hospital				
4	DENTISTRY - SPA				
4.1	Oral surgery - all-inclusive benefit	100%	N\$ 60,976 per family		
4.2	Maxillo-facial surgery: Non-elective only				
4.3	Dental Implants: In or out of hospital	No Benefit			
4.3.1	- Hospitalisation				
4.3.2	- Implant: Consultations, Procedure and implant costs				
5	MENTAL HEALTH TREATMENT - ALL-INCLUSIVE BENEFIT - SPA				
5.1	Mental health hospitalisation or institutionalisation	100%	Main Member N\$ 30,592 or Total Family benefit N\$ 49,978		
5.2	Alcohol & drug rehabilitation - in and out of hospital				

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Main Member: N\$1,866,600 Total Family Benefit: N\$3,081,446
6	MATERNITY & INFANT		
6.1	Confinement: all inclusive: NVD: 3 days; C/S / elective C/S: 4 days, SPA	100%	General Ward
6.2	Antenatal consultations: Gynae / obstetrician / GP or midwife		12 per family
6.3	Sonar scans		2-2D per pregnancy
6.4	Amniocentesis SPA		1 per pregnancy
6.5	Panorama Prenatal test SPA		1 per pregnancy
6.6	Pathology tests - standard antenatal blood & urine tests		
6.7	Infant hearing screening test		1 test up to 8 weeks old with audiologist
6.8	Vision screening for premature neonates if born <1.5kg or <33 weeks gestation		2 tests
6.9	Congenital hypothyroidism screening		1 test for infants < 1 month old
6.10	Post-natal consultations		1 obstetrician / GP & 2 midwife visits within 8 weeks of delivery
7	CHILDHOOD		
7.1	Childhood immunisations up to 10 years of age - per EPI schedule	100%	Subject to Preventative Care benefit
7.2	HPV Vaccine for girls 9 - 16 yrs		2 doses per lifetime. Subject to Preventative Care benefit
8	PREVENTATIVE CARE		
8.1	Preventative Care benefits: As per list	100%	Protocols & Sublimits apply
9	SPECIFIED ILLNESS CONDITIONS		N\$ 24,717 per beneficiary
9.1	HIV/AIDS: Consultations, medication & pathology tests SPA	100%	
9.2	Sexually transmitted diseases		Main Member N\$ 4,029 or Total Family benefit N\$ 5,325
10	AMBULANCE SERVICES: MEDICAL OR TRAUMA EMERGENCIES - SPA		
10.1	Emergency air evacuation	100%	
10.2	Ambulance services		
10.3	Ambulance services: Inter-hospital transfer		N\$ 5,597 per beneficiary
10.4	Other transportation	80%	
11	ARTIFICIAL LIMBS OR EYES - SPA		
11.1	Artificial limbs	No Benefit	
11.2	Artificial eyes		
12	HEART SURGERY: REHABILITATION	100%	N\$ 19,599 per family
13	INSERTION MIRENA DEVICE: ALL INCLUSIVE - EVERY 3 YEARS		N\$ 8,057 per beneficiary
14	STOMA CARE PRODUCTS		N\$ 37,783 per family
15	BACK AND NECK REHABILITATION PROGRAMME		SUBJECT TO DBC PROTOCOL



HOSPITAL

DAY-TO-DAY

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
1 HEALTHCARE PROVIDERS & MEDICAL SPECIALISTS			
1.1	Consultations or visits: Out-of-hospital	No Benefit	
1.1.1	Consultations or visits: Out-of-hospital: when 1.1 above depleted		
1.2	Procedures: Out-of-hospital services		
1.3	Pathology & Basic Radiology / Ultrasound: Out-of-hospital		
1.4	Chronic Lifestyle disease extender - additional benefits for hypertension, cholesterol & type 2 diabetes - once respective benefits depleted SPA		
2 MEDICINE AND INJECTIONS			
2.1	Acute medicines: reference pricing applies	No Benefit	
2.1.1	- Acute medicine: Doctor or Pharmacy dispensed - Min levy of N\$ 30		
2.1.2	- Self-medication: Over-the-counter - No levy subject to acute medicine limit		
2.1.3	- Vitamins, homeopathic, Chinese medicine and phytotherapy medicines Min levy of N\$30, subject to acute medicine limit		
3 DENTISTRY			
3.1	Basic dentistry: Subject to sub-limit	No Benefit	
3.2	Dental technicians		
3.3	Advanced dentistry & Orthodontics		
4 OPTICAL			
4.1	Eye tests	No Benefit	
4.2	Spectacles or lenses: Frames every 2nd year		
4.3	Orthoptics		
5 AUXILIARY SERVICES			
5.1	Audiology & speech therapy	Homeopathy consultations	No Benefit
	Biokinetics	Naturopathy consultations	
	Chinese medicine & acupuncture visits	Occupational therapy	
	Chiropody	Physiotherapy	
	Chiropractic	Phytotherapy consultations	
	Clinical psychology	Podiatry	
	Dietician	Social workers	
6 SMART SAVER BENEFIT			
6.1	Health Risk Assessment	100%	N\$ 571 per family

CONTRIBUTIONS

Group Rates				Individual Rates			
Age	Principal	Adult/ spec dep	Child dep	Age	Principal	Adult/ spec dep	Child dep
0 - 25	1 776	779	479	0 - 25	1 812	829	529
26 - 30	1 938	897	479	26 - 30	1 971	1 053	529
31 - 35	2 123	1 095	479	31 - 35	2 197	1 216	529
36 - 40	2 300	1 308	479	36 - 40	2 392	1 449	529
41 - 45	2 452	1 511	479	41 - 45	2 564	1 658	529
46 - 50	2 603	1 629	479	46 - 50	2 751	1 779	529
51 - 55	2 707	1 717	479	51 - 55	2 905	1 908	529
56 - 60	2 862	1 902	479	56 - 60	3 054	2 102	529
61 - 65	3 014	2 054	479	61 - 65	3 272	2 306	529
66+	3 352	2 120	479	66+	3 730	2 402	529

Spec dep = Special dependant

PRIMARY HEALTHCARE BENEFIT OPTIONS

BLUE DIAMOND - LITUNGA





TWO BENEFIT OPTIONS

Our Primary healthcare benefit options are Blue Diamond and Litunga.



PEACE OF MIND

Ideal for individuals who cannot afford full medical cover but still want peace of mind concerning primary healthcare services.



DESIGNATED SERVICE PROVIDERS

Provides members and families with basic Day-to-Day benefits at affordable prices through a network of contracted designated service providers.



DAY-TO-DAY EXPENSES

Comprehensive cover for Day-to-Day primary healthcare services subject to the use of contracted designated service providers.



MAJOR MEDICAL EXPENSES

Only Blue Diamond members are covered for certain Major Medical Expenses.

- 1 COVID-19 vaccine regimen per year are covered as part of the preventative care benefit for all beneficiaries older than 16 years.
- Travel assistance for specialist visits in Namibia only, limited to 2 per family per year.
- International travel benefit.
- NHP pays for contraceptives (oral and injections) limited to N\$ 283 per claim.
- Immunisations are only available from designated service providers, subject to the formulary.
- No Roll-Over benefit.
- No preventative care benefit, including Cervarix, apart from the COVID-19 vaccine and a health risk assessment at any of the Fund's Wellness Days or at a qualifying pharmacy.



BLUE DIAMOND

MAJOR MEDICAL

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Unlimited
1	HOSPITAL SERVICES - SPA		
1.1	Consultations: In-hospital	100%	
1.2	Procedures: In-hospital		
1.3	Admission into the state hospital facility (private wing). Subject to pre-authorisation		
1.4	Selected private hospitals: Limited access benefit for treatment		
1.4.1	Ward fees	60%	
1.5	Routine and scheduled surgical and hospitalisation events	100%	
2	MATERNITY & INFANT		
2.1	Antenatal consultations: Gynae / obstetrician / GP or midwife	100%	12 per family
2.2	Sonar scans		2-2D per pregnancy
2.3	Pathology tests - standard antenatal blood & urine tests		
3	PREVENTATIVE CARE		
3.1	Vaccinations: Covid-19	100%	
4	AMBULANCE SERVICES: MEDICAL OR TRAUMA EMERGENCIES - SPA		
4.1	Emergency air evacuation	100%	
4.2	Ambulance services (only in Namibia)		
4.3	Ambulance services: Inter-hospital transfer		N\$ 5,597 per beneficiary
4.4	Other transportation	No Benefit	
5	BACK AND NECK REHABILITATION PROGRAMME	100%	SUBJECT TO DBC PROTOCOL





BLUE DIAMOND

DAY-TO-DAY

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
1 HEALTHCARE PROVIDERS & MEDICAL SPECIALISTS			
1.1	Consultations and visits: Obtained from network doctors, during normal working hours - N\$15 per visit, including 5 VC per beneficiary	100%	Main Member N\$ 5,887 or Total Family benefit N\$ 14,718 N\$ 491 per visit
1.1.1	Nurse: N\$15 per visit: New conditions		
1.1.2	General practitioner: N\$15 per visit: New conditions		
1.1.3	Medical specialist - Upon referral from doctor: N\$15 per visit		
1.1.4	Medical specialist: Travel assistance benefit	100%	N\$ 883 per visit
1.2	Out-of-hospital services		
1.3	Limited to 2 after-hour consultations at network doctors: Per family per year		
2 MEDICINE AND INJECTIONS			
2.1	Acute medicines: reference pricing applies	100%	Main Member N\$ 3,326 or Total Family benefit N\$ 8,316 N\$ 277 per script max
2.1.1	As dispensed or prescribed by network doctors and pharmacies		
2.1.2	Self-medication: Over-the-counter		N\$ 993 per family N\$ 283 per script
2.2	Chronic medicine		
2.2.1	Chronic medicine: Dispensed - Subject to prior registration on chronic care programme		Total Family benefit: N\$ 4,301
2.3	Antiretroviral therapy: Dispensed - Patient needs to enrol in the HIV Programme		Subject to Programme limits and protocols
3 PRIMARY CARE DENTISTRY: N\$15 PER VISIT - NEW CONDITIONS			Main Member N\$ 2,003 or Total Family benefit N\$ 3,997
3.1	Subject to the use of network dentists: According to a list of approved dental codes	100%	
3.1.1	Consultations, primary extractions, fillings level 1 to 3, fluoride treatment, instructions on oral hygiene scaling and polishing		
3.1.2	Plastic dentures: Limited to 1 set per family per 24 months		
3.1.3	Surgical removal of teeth, root canal treatment and dentures: Subject to pre-authorisation		
3.2	Specialised dentistry	No Benefit	
4 RADIOLOGY			
4.1	Black and white x-rays as requested by network doctors: According to a list of approved radiology codes	100%	
5 PATHOLOGY			
5.1	Basic blood tests as requested by network doctors: According to a list of approved pathology codes	100%	

OAL = Overall Annual Limit

SPA = Subject to pre-authorisation

DBC = Document Based Care

VC = Virtual Consultations

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
6	OPTICAL: N\$15 PER VISIT - NEW CONDITIONS		N\$ 1,176 per family
6.1	Optical test	100%	Claim limited to N\$ 119
6.2	Spectacles and lenses: Limited to 1 pair of glasses per family per 24 months - When joining NHP, you cannot claim for glasses for the first 6 months		Claim limited to N\$ 1,050
7	MOTHER AND CHILD HEALTHCARE SERVICES		
7.1	Family planning, immunisation, pre- and post- antenatal care. Subject to medicine, injections, maternity and consultation limits	100%	
8	COUNSELLING AND HEALTH EDUCATION		
8.1	Instruction of prevention of network illnesses, oral hygiene, poisons, HIV/ AIDS, etc. Subject to consultation limits	100%	
9	SPECIFIED ILLNESS CONDITIONS		
9.1	HIV/AIDS: Aids and HIV Positivity, Pathology, HIV counselling and testing, PrEP and PEP medicine for prevention of HIV virus, transmission in the case of needle-prick, rape or infection of mother (mother-to-child prevention). Subject to Programme limits and protocols	100%	
9.2	Sexually transmitted diseases		N\$ 1,720 per family
10	REHABILITATION: ALCOHOL AND DRUG ADDICTION OR ABUSE	100%	N\$ 1,720 per family

CONTRIBUTIONS

Group Rates				Individual Rates			
Age	Principal	Adult/ spec dep	Child dep	Age	Principal	Adult/ spec dep	Child dep
0 - 25	710	594	284	0 - 25	801	665	324
26 - 30	741	611	284	26 - 30	830	700	324
31 - 35	789	634	284	31 - 35	898	722	324
36 - 40	823	680	284	36 - 40	932	758	324
41 - 45	854	703	284	41 - 45	977	807	324
46 - 50	885	712	284	46 - 50	1 019	840	324
51 - 55	914	746	284	51 - 55	1 063	885	324
56 - 60	932	805	284	56 - 60	1 074	948	324
61 - 65	1 002	854	284	61 - 65	1 165	1 002	324
66+	1 082	912	284	66+	1 248	1 106	324

Spec dep = Special dependant



LITUNGA

MAJOR MEDICAL

Major Medical Benefits		NAMAF tariff %	Overall Annual Limit (OAL): Unlimited
1	HOSPITAL SERVICES - SPA		
1.1	Consultations: In-hospital	No Benefit	
1.2	Procedures: In-hospital		
1.3	Admission into the state hospital facility (private wing). Subject to pre-authorisation		
1.4	Selected private hospitals: Limited access benefit for treatment		
1.4.1	Ward fees		
1.5	Routine and scheduled surgical and hospitalisation events		
2	MATERNITY & INFANT		
2.1	Antenatal consultations: Gynae / obstetrician / GP or midwife	No Benefit	
2.2	Sonar scans		
3	PREVENTATIVE CARE		
3.1	Vaccinations: Covid-19	100%	
4	AMBULANCE SERVICES: MEDICAL OR TRAUMA EMERGENCIES - SPA		
4.1	Emergency air evacuation	No Benefit	
4.2	Ambulance services (only in Namibia)		
4.3	Ambulance services: Inter-hospital transfer		
4.4	Other transportation		
5	BACK AND NECK REHABILITATION PROGRAMME	100%	SUBJECT TO DBC PROTOCOL





LITUNGA

DAY-TO-DAY

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
1 HEALTHCARE PROVIDERS & MEDICAL SPECIALISTS			
1.1	Consultations and visits: Obtained from network doctors, during normal working hours - N\$15 per visit, including 5 VC per beneficiary	100%	Main Member N\$ 5,550 or Total Family benefit N\$ 13,875 N\$ 463 per script
1.1.1	Nurse: N\$15 per visit: New conditions		
1.1.2	General practitioner: N\$15 per visit: New conditions		
1.1.3	Medical specialist - Upon referral from doctor: N\$15 per visit	No Benefit	
1.1.4	Medical specialist: Travel assistance benefit	No Benefit	
1.2	Out-of-hospital services	100%	
1.3	After-hour consultations at network doctors: Per family per year	No Benefit	
2 MEDICINE AND INJECTIONS			
2.1	Acute medicines: reference pricing applies	100%	Main Member N\$ 3,136 or Total Family benefit N\$ 7,840 N\$ 261 per script
2.1.1	As dispensed or prescribed by network doctors and pharmacies		
2.1.2	Self-medication: Over-the-counter	No Benefit	
2.2	Chronic medicine	100%	Total Family benefit: N\$ 3,441
2.2.1	Chronic medicine: Dispensed - Subject to prior registration on chronic care programme		
2.3	Antiretroviral therapy: Dispensed - Patient needs to enrol in the HIV Programme		
3 PRIMARY CARE DENTISTRY: N\$15 PER VISIT - NEW CONDITIONS		Main Member N\$ 2,003 or Total Family benefit N\$ 3,997	
3.1	Subject to the use of network dentists: According to a list of approved dental codes	100%	
3.1.1	Consultations, primary extractions, fillings level 1 to 3, fluoride treatment, instructions on oral hygiene scaling and polishing		
3.1.2	Plastic dentures: Limited to 1 set per family per 24 months		
3.1.3	Surgical removal of teeth, root canal treatment and dentures: Subject to pre-authorisation		
3.2	Specialised dentistry	No Benefit	
4 RADIOLOGY			
4.1	Black and white x-rays as requested by network doctors: According to a list of approved radiology codes	100%	
5 PATHOLOGY			
5.1	Basic blood tests as requested by network doctors: According to a list of approved pathology codes	100%	

Day-to-Day / Out-of-hospital Benefits		NAMAF tariff %	Sub-limits
6	OPTICAL: N\$15 PER VISIT - NEW CONDITIONS		N\$ 1,176 per family
6.1	Optical test	100%	Claim limited to N\$ 119
6.2	Spectacles and lenses: Limited to 1 pair of glasses per family per 24 months - When joining NHP, you cannot claim for glasses for the first 6 months		Claim limited to N\$ 1,050
7	MOTHER AND CHILD HEALTHCARE SERVICES		
7.1	Family planning, immunisation, pre- and post- antenatal care. Subject to medicine, injections, maternity and consultation limits	100%	
8	COUNSELLING AND HEALTH EDUCATION		
8.1	Instruction of prevention of network illnesses, oral hygiene, poisons, HIV/ AIDS, etc. Subject to consultation limits	100%	
9	SPECIFIED ILLNESS CONDITIONS		
9.1	HIV/AIDS: Aids and HIV Positivity, Pathology, HIV counselling and testing, PrEP and PEP medicine for prevention of HIV virus, transmission in the case of needle-prick, rape or infection of mother (mother-to-child prevention). Subject to Programme limits and protocols	100%	
9.2	Sexually transmitted diseases		N\$ 1,720 per family
10	REHABILITATION: ALCOHOL AND DRUG ADDICTION OR ABUSE	100%	N\$ 1,720 per family

CONTRIBUTIONS

Group Rates				Individual Rates			
Age	Principal	Adult/ spec dep	Child dep	Age	Principal	Adult/ spec dep	Child dep
0 - 25	305	259	125	0 - 25	352	294	143
26 - 30	324	268	125	26 - 30	360	307	143
31 - 35	343	278	125	31 - 35	390	315	143
36 - 40	358	297	125	36 - 40	409	330	143
41 - 45	373	302	125	41 - 45	426	352	143
46 - 50	390	313	125	46 - 50	448	367	143
51 - 55	402	326	125	51 - 55	464	387	143
56 - 60	408	352	125	56 - 60	470	413	143
61 - 65	438	373	125	61 - 65	508	436	143
66+	472	398	125	66+	541	480	143

Spec dep = Special dependant



PREVENTATIVE CARE

DAY-TO-DAY

2026

VACCINATIONS:	All members: 1 flu vaccination per beneficiary per year
	All members: 1 COVID-19 vaccine regimen per year per beneficiary older than 16 years
	Children younger than 10 years of age, which include: <ul style="list-style-type: none"> - Polio, - Diphtheria, - Pertussis, - Tetanus, - Haemophilus influenza type B, - Measles, - Mumps, - Rubella, - Varicella (chickenpox), - Pneumococcal disease, - Rotavirus, - Hepatitis A and B, and - Meningococcal disease.
	Pneumococcal vaccine, limited to 1 vaccine per beneficiary per lifetime for beneficiaries 65 years and older or high risk beneficiaries with respiratory problems (subject to clinical motivation).
WOMEN'S HEALTH:	Breast cancer screening with mammography for females between 40 years of age up to 74 years: 1 screening every 2 years.
	Cervical cancer screening for females between 21 years of age up to 65 years: 1 pap smear every 3 years. Cervarix vaccination available.
SEXUAL HEALTH:	HIV screening for all lives: 1 every year.
MEN'S HEALTH:	PSA test for men aged 50 years and older: 1 test every 2 years.
CARDIAC HEALTH:	Cholesterol screening with full lipogram for all lives for members older than 20 years: 1 screening every 4 years.
GERIATRIC HEALTH:	Bone densitometry test for females aged 65 years and older and males aged 70 years and older: 1 scan per beneficiary every 2 years.
GENERAL HEALTH:	All beneficiaries of the Fund option, can go for a health risk assessment at any of the Fund's wellness days or at a qualifying pharmacy.
	All lives between 50 years of age up to 75 years: Modality of screening limited to one of the following tests: <ul style="list-style-type: none"> - Annual screening with high sensitivity faecal occult blood testing, - Flexible sigmoidoscopy every 5 years or - Colonoscopy every 10 years.



We're about you

BENEFITS

ADDITIONAL BENEFITS



ROLL-OVER BENEFIT

Claim less and get rewarded.



CHRONIC MEDICATION

Long-term meds, 0% levy, must register for Chronic Care Programme.



LIFESTYLE DISEASE EXTENDER

Extra cover for Hypertension, Diabetes, High Cholesterol (Gold/Platinum/Titanium).



DIABETIC DEVICES

Insulin pumps & glucose monitors (option-specific limits).

EVERYDAY CARE



ACUTE MEDICATION

Once-off prescriptions.
10% levy for Traditional Benefit Options.
20% levy for New Generation Options.



SELF-MEDICATION (OTC)

Pharmacy-only, no levy, limits per option.



PREVENTATIVE CARE

Screenings & vaccines across all ages.

SPECIAL COVERAGE



INTERNATIONAL TRAVEL

Up to N\$10m cover for emergencies abroad, max 90 days.

EMERGENCY EVACUATION

Namibia + 12 African countries, by road or air.

REPATRIATION

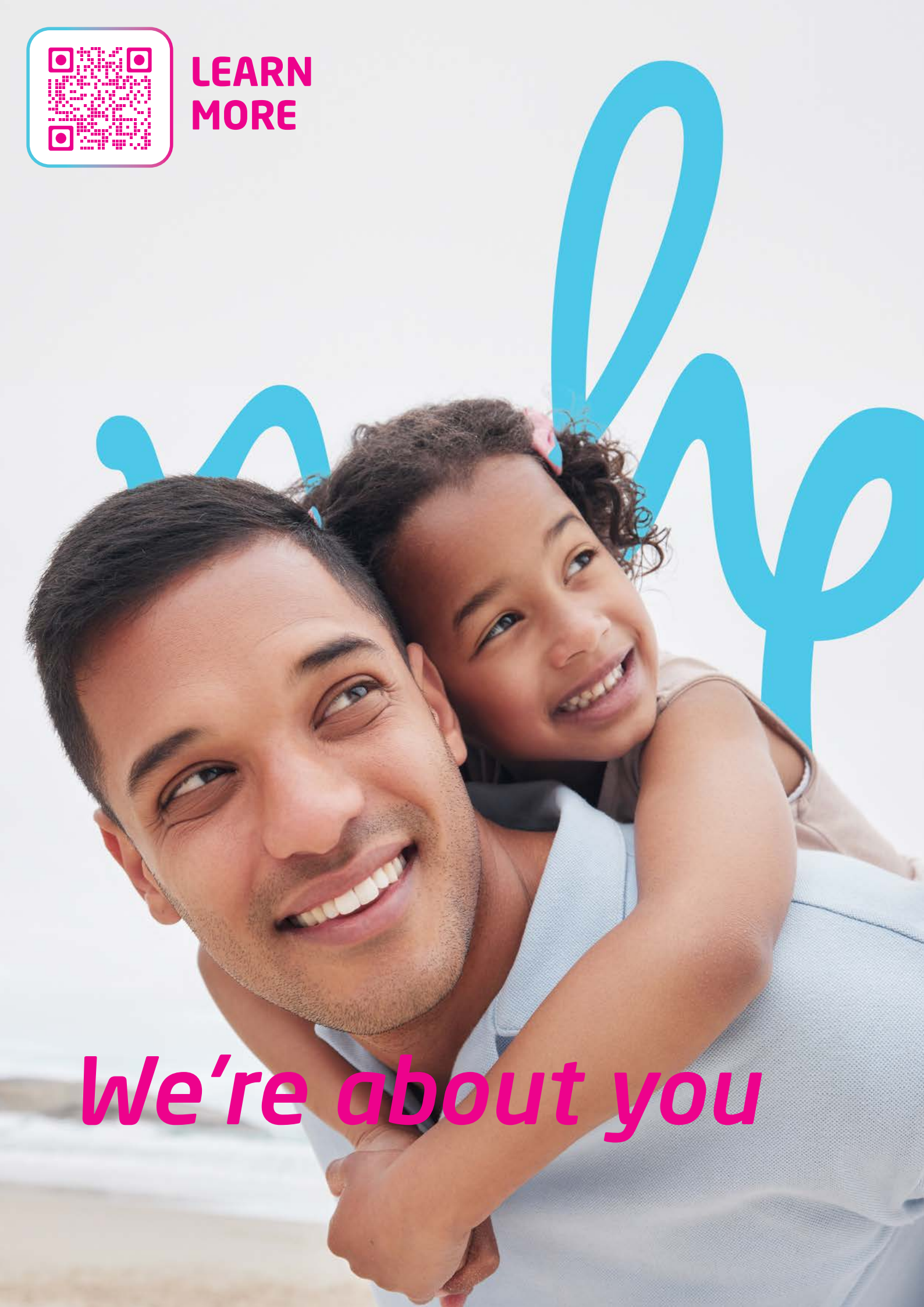
Transport in medical emergencies or mortal remains (N\$15k).

PREMIUM WAIVER

Dependants covered for 3 months after main member's death.



**LEARN
MORE**



We're about you

PROGRAMMES



**LEARN
MORE**

ONCOLOGY

- Gold, Platinum, Titanium, Silver, Hospital plans.
- Pre-authorisation required for all cancer treatments (submit treatment plan, tests & reports).
- Members get:
 1. Annual Oncology benefit limit
 2. Doctor consultations, radiology & pathology covered under Oncology benefit
 3. Support from an Oncology Case Manager

AID FOR AIDS

- Available free to all members, strictly confidential.
- Provides:
 1. Medication (ARVs), consultations, tests, hospitalisation
 2. Education, counselling & vaccinations
 3. Monitoring compliance & outcomes
- Fully aligned with Ministry of Health guidelines.

BENEFICIARY RISK MANAGEMENT

- Identifies members at risk from lifestyle diseases (e.g. high cholesterol, cardiac risks).
- Offers:
 1. Nutrition & exercise guidance
 2. Treatment adherence support
 3. Access to medical staff for advice
- Free & voluntary; members automatically identified by NHP.

WELLNESS

- Wellness events at workplaces & locations.
- Includes preventative healthcare, education & feedback reports.
- Employer receives depersonalised wellness reports.

HEALTH RISK ASSESSMENT

- For members on Gold, Platinum, Titanium, Silver, Bronze, Hospital plans.
- Done at Wellness Days or network pharmacies.
- Provides:
 1. Early detection of risks (obesity, cardiac, etc.)
 2. Personalised health reports
 3. Possible referral to doctors or biokineticists
- 1 incentive per family per year.

BACK & NECK REHABILITATION

- Available to all benefit options.
- Focus on conservative treatment before surgery.
- Access via referral, pre-authorisation, or wellness screenings.
- Covers:
 1. GP consultations
 2. Physiotherapy & biokinetics
 3. Specialised DBC rehabilitation equipment



mh

We're about you

EMERGENCY NUMBERS

MAIN AREA OF COVERAGE	EMERGENCY EVACUATION PROVIDER	CONTACT NUMBER/S
All major centres & air ambulance evacuation countrywide	Lifelink Emergency Services Medical Rescue Africa (MRA) Namibian Marshall Rangers Emergency Rescue Services CC	999 (from any landline) / 064 500 346 Nationally: 912 Internationally: +264 8333 900 33 / +264 81 129 4973 +264 (081) 2962297
All major centres countrywide	E-Med Rescue 24	081 924 / 083 924 061 411 600 / Toll Free 924
Coast (Arandis, Walvis Bay, Swakopund & Henties Bay)	St. Gabriel Community Ambulance Trust Code Red Medical Services	085 955 / 081 124 5999 085 9900 / 085 705 8940 (from cell)
Eenhana	Intensive Therapy Unit Ambulance Services	081 444 7807
Grootfontein	Ohangwena Private Ambulance Services	081 9797 / 081 571 2695 / 067 241 091
International travel only	International SOS Namibia	081 129 3137
Katima Mulilo	Ohangwena Private Ambulance Services Enkehaus Private Hospital - Ambulance Service	081 9797 / 081 571 2695 / 067 241 091 061 302 931 / 085 718 3525
Karasburg	Mosmed 24 Paramedic Services	081 263 9886
Long distance countrywide	Intensive Therapy Unit Ambulance Services Crisis Response	081 444 7807 081 881 8181 / 061 303 395 / 083 3912
Mercy flights countrywide	MR 24/7 Crisis Response	085 956 / 061 255 676 / 081 257 1810 081 881 8181 / 061 303 395 / 083 3912
Okahandja	Emergency Assist 991	Toll Free 987
Okahandja and surrounding areas	Okahandja Paramedical Services	987
Ondangwa & countrywide	Ondangwa Ambulance Services	081 902 00 / 081 237 5437
Oranjemund	Namdeb Private Hospital Ambulance	063 238 046
Otjiwarongo	MR 24/7	085 956 / 061 255 676 / 081 257 1810
Outapi, Oshakati & surrounding areas	Outapi Ambulance MedCare 24 Ambulance	065 251 022 / 061 251 800 081 3916689
Outapi, Ongwediva, Ondangwa	Namibia Private Ambulance Services Northern Ambulance Services	081 9696 065 250688
Rehoboth	Elite Emergency Rescue Services	081 450 9333
Rosh Pinah	Roshcare Clinic Ambulance Services Life Employee Health Solution Namibia / Sidadi Clinic	063 274 918 / 081 161 8734 063 274 911
Rundu	Namibia Private Ambulance Services Medstar Ambulance Services cc Aqua Ambulance Services	081 9696 066 256 969 085 589 0000
Tsumeb	MR 24/7 Ohangwena Private Ambulance Services	085 956 / 061 255 676 / 081 257 1810 081 9797 / 081 571 2695 / 067 241 091
Windhoek & surrounding areas	AEMS Ambulance Services City of Windhoek Emergency Services Crisis Response MR 24/7 Ohangwena Private Ambulance Services Desert Ambulance Rescue Training Services CC Guardian Angels Emergency Services Medical Rescue 911 NEMC Delta Emergency Rescue Shili Ambulance and Med Evacuation cc Emergency Medical Assistance Three Sixty Emergency Service	081 963 / 061 300 118 061 211 111 081 881 8181 / 061 303 395 / 083 3912 085 956 / 061 255 676 / 081 257 1810 081 9797 / 081 571 2695 / 067 241 091 081 3816340 085 3008 911 085 668 2661 081 566 3635 081 295 2268 085 800 1832 061 302 931 081 750 0001

CONTACT DETAILS

GET IN TOUCH

Head office: Windhoek

Walk-in assistance: Erf 1319 Grove Street, Kleine Kuppe
Tel: 061 285 5400
Website: www.nhp.com.na
Postal: PO Box 23064, Windhoek
Operating hours: Monday to Friday 07:45 - 17:00

Fraud hotline - Confidential

Tel: 0800 647 000
Email: medschemenamibia@whistleblowing.co.za

NHP emergency numbers

(Monday to Sunday until 22:00)
After hours: 081 372 9910
In-hospital: 081 145 8580

BRANCHES

Swakopmund

Tel: 064 405 714
Email: swakop@nhp.com.na
Walk-in assistance: Office number 2, 1st floor,
Food Lovers Market, 50 Moses Garoeb Street
Postal: PO Box 2081, Swakopmund

Walvis Bay

Tel: 064 205 534
Email: walvis@nhp.com.na
Walk-in assistance: Office No. 7, Welwitschia Hospital Centre
Postal: PO Box 653, Walvis Bay

Ongwediva

Tel: 065 238 950
Email: oshakati@nhp.com.na
Walk-in assistance: Unit 1, Central Park (opposite Medipark),
Auguste Tanyaanda Street
Postal: PO Box 23064, Windhoek

Keetmanshoop

Tel: 063 225 141
Email: keetmans@nhp.com.na
Walk-in assistance: Unit 12, No. 17, Hampie Plichta Street,
Desert Plaza
Postal: PO Box 1541, Keetmanshoop

DEDICATED

Oncology Disease Management Programme

Tel: 061 285 5422
Email: oncology@nhp.com.na

Wellness

Tel: 061 285 5437
Email: wellness@nhp.com.na

CLINICAL RISK

Chronic Medicine Management

Tel: 061 285 5417
Email: chroniccare@nhp.com.na

Beneficiary Risk Management

Tel: 061 285 5417
Email: nhpbrm@nhp.com.na

SUPPORT

Membership

(Applications, contributions and amendments)
Tel: 061 285 5400
Email: members@nhp.com.na

Ex-Gratia

Email: exgratia@nhp.com.na

Optical

Email: optics@nhp.com.na

Claims

Tel: 061 285 5400
Email: claims@nhp.com.na

Hospital pre-authorisation

Tel: 061 285 5400
Email: cases@nhp.com.na

International Travel Insurance

Tel: 061 285 5400
Email: nhptravel@nhp.com.na

New business

Tel: 061 285 5407
Email: newbusiness@nhp.com.na

Healthcare providers

Tel: 061 285 5444
Email: providers@nhp.com.na

