

Benefit Summary Guide 2023

	Gold	Platinum	Titanium
Major medical expenses			
Overall Annual Limit (OAL)	M = unlimited / F = unlimited	M = unlimited / F = unlimited	M = N\$ 1 550 000 / F = N\$ 2 320 000
General practitioners and medical specialists	200% of NAMAFA benchmark tariff / SPA	200% of NAMAFA benchmark tariff / SPA	200% of NAMAFA benchmark tariff / SPA
Chronic medication	M = N\$ 32 700 / F = N\$ 66 100 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 19 100 / F = N\$ 35 200 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 9 060 / F = N\$ 14 300 80% of NAMAFA tariff / minimum levy of N\$ 30
Hospital services: Includes accommodation, theatre, blood transfusions, dialysis, medication, private wards, refractive surgery and private nursing	Various sub-limits / SPA	Various sub-limits / SPA	Various sub-limits / SPA
Organ transplants: Full procedure	M / F = N\$ 694 000 / SPA	M / F = N\$ 344 000 / SPA	M / F = N\$ 116 000 / SPA
Oncology	M / F = N\$ 866 000 / SPA	M / F = N\$ 650 000 / SPA	M / F = N\$ 616 000 / SPA
Radiology: Specialised - MRI and CT in / out-hospital	M / F = N\$ 43 500 / SPA	M / F = N\$ 37 800 / SPA	M / F = N\$ 22 300 / SPA
Pathology: In-hospital	SPA	SPA	SPA
Dentistry: Oral surgery: Full procedure	M / F = N\$ 67 300	M / F = N\$ 60 400	M / F = N\$ 53 600
Dentistry: Dental implants	M / F = N\$ 19 500 / SPA - Hospitalisation M / F = N\$ 21 100 (consult, procedure & implant)	M / F = N\$ 14 300 / SPA - Hospitalisation M / F = N\$ 16 200 (consult, procedure & implant)	
Psychiatric treatment	M = N\$ 35 600 / F = N\$ 65 800 / SPA	M = N\$ 28 900 / F = N\$ 52 600 / SPA	M = N\$ 23 700 / F = N\$ 43 900 / SPA
Maternity	12 consultations / 2 x 2D scans / SPA	12 consultations / 2 x 2D scans / SPA	12 consultations / 2 x 2D scans / SPA
Preventative care	Preventative treatment and vaccinations: As per list	Preventative treatment and vaccinations: As per list	Preventative treatment and vaccinations: As per list
Specified illness conditions: HIV/AIDS, STD's	P = N\$ 54 800 / OAL	P = N\$ 54 800 / OAL	P = N\$ 41 000 / OAL
Ambulance	Air evacuation, ambulance services and inter-hospital / SPA	Air evacuation, ambulance services and inter-hospital / SPA	Air evacuation, ambulance services and inter-hospital / SPA
Other transportation	80% / SPA	80% / SPA	80% / SPA
Artificial limbs / eyes	N\$ 71 100 / N\$ 28 400	N\$49 800 / N\$ 25 000	N\$28 400 / N\$14 300
Day-to-day expenses - Out-of-hospital: Sub-limits apply			
General practitioners, medical specialists, radiology and pathology out-of-hospital	M = N\$ 18 300 / P = N\$ 4 980 / VC = 5 per P	M = N\$ 14 600 / P = N\$ 3 350 / VC = 5 per P	M = N\$ 8 840 / P = N\$ 2 110 / VC = 5 per P
Acute medication	M = N\$ 10 600 / P = N\$ 6 170 / 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 10 400 / P = N\$ 2 570 / 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 5 550 / P = N\$ 690 / 80% of NAMAFA tariff / minimum levy of N\$ 30
Self-medication: Over-the-counter / S 0,1 and 2	M = N\$ 1 960 / P = N\$ 490	M = N\$ 1 710 / P = N\$ 285	M = N\$ 1 170 / P = N\$ 230
Vitamins, homeopathic and phytotherapy medication	M = N\$ 1 050 / P = N\$ 285 / 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 820 / P = N\$ 240 / 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 645 / P = N\$ 210 / 80% of NAMAFA tariff / minimum levy of N\$ 30
Dentistry	M = N\$ 21 900 / F = N\$ 43 400	M = N\$ 15 900 / F = N\$ 28 900	M = N\$ 11 100 / F = N\$ 20 000
Optical	M = N\$ 6 620 / P = N\$ 2 470 / Frames limited to N\$ 2 390 per frame	M = N\$ 5 820 / P = N\$ 1 450 / Frames limited to N\$ 2 070 per frame	M = N\$ 3 870 / P = N\$ 1 160 / Frames limited to N\$ 1 400 per frame
Auxiliary services	M = N\$ 20 700 / P = N\$ 6 100 / incl. 5 VC / Limited to P = 15 consultations per discipline	M = N\$ 17 700 / P = N\$ 5 690 / incl. 5 VC / Limited to P = 15 consultations per discipline	M = N\$ 12 500 / P = N\$ 700 / incl. 5 VC / Limited to P = 15 consultations per discipline
Diabetic devices	F = N\$ 44 300	F = N\$ 41 700	F = N\$ 36 500
Diabetic related consumables	P = N\$ 42 500	P = N\$ 40 000	P = N\$ 37 500
Additional benefits			
Inclusive - International travel benefit	N\$10 million per beneficiary	N\$10 million per beneficiary	N\$10 million per beneficiary
Inclusive - Repatriation benefit	Mortal remains and medical emergencies	Mortal remains and medical emergencies	Mortal remains and medical emergencies
Inclusive - Premium waiver	Maximum period of 3 months cover after death of M	Maximum period of 3 months cover after death of M	Maximum period of 3 months cover after death of M
Exclusive - Optional funeral cover	Contact NHP offices to enquire about the options	Contact NHP offices to enquire about the options	Contact NHP offices to enquire about the options

Get in touch

Head office: Windhoek

Tel 061 285 5400
 Fax 061 223 904
 Website www.nhp.com.na
 Walk-in assistance Unit 2, Demushuwa Suites
 C/o Grove & Ombika Streets
 Kleine Kuppe
 Postal address PO Box 23064, Windhoek

Fraud hotline - Confidential

Tel 0800 647 000
 Email fraud@medscheme.com.na

NHP emergency numbers

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

Branches

Windhoek: Sanlam walk-in centre

Tel 084 000 9300
 Email customerservice@nhp.com.na

Swakopmund

Tel 064 405 714
 Email swakop@nhp.com.na

Walvis Bay

Tel 064 205 534
 Email walvis@nhp.com.na

Ongwediva

Tel 065 238 950
 Email oshakati@nhp.com.na

Keetmanshoop

Tel 063 225 141
 Email keetmans@nhp.com.na

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.

Contribution tables												
Employer group rates												
Gold				Platinum				Titanium				
Age	Principal	Adult/Spec dep	Child dep	Age	Principal	Adult/Spec dep	Child dep	Age	Principal	Adult/Spec dep	Child dep	Child dep
0 - 25	3 570	2 669	1 484	0 - 25	3 005	2 219	1 129	0 - 25	2 567	1 583	845	
26 - 30	4 060	3 276	1 484	26 - 30	3 303	2 419	1 129	26 - 30	2 762	1 867	845	
31 - 35	4 445	3 646	1 484	31 - 35	3 558	2 573	1 129	31 - 35	3 049	1 939	845	
36 - 40	5 161	4 379	1 484	36 - 40	4 006	2 956	1 129	36 - 40	3 328	2 138	845	
41 - 45	5 594	4 929	1 484	41 - 45	4 397	3 403	1 129	41 - 45	3 674	2 416	845	
46 - 50	5 896	5 123	1 484	46 - 50	4 779	3 593	1 129	46 - 50	3 912	2 588	845	
51 - 55	6 099	5 408	1 484	51 - 55	5 086	4 084	1 129	51 - 55	4 121	2 913	845	
56 - 60	6 411	5 621	1 484	56 - 60	5 489	4 667	1 129	56 - 60	4 477	3 102	845	
61 - 65	7 133	6 080	1 484	61 - 65	5 711	5 022	1 129	61 - 65	4 803	3 757	845	
66+	7 415	6 258	1 484	66+	6 174	5 273	1 129	66+	5 347	3 945	845	
Individual rates												
Gold				Platinum				Titanium				
Age	Principal	Adult/Spec dep	Child dep	Age	Principal	Adult/Spec dep	Child dep	Age	Principal	Adult/Spec dep	Child dep	Child dep
0 - 25	4 344	3 373	1 766	0 - 25	3 402	2 766	1 464	0 - 25	2 825	1 907	1 021	
26 - 30	4 879	4 100	1 766	26 - 30	3 823	3 191	1 464	26 - 30	3 105	2 213	1 021	
31 - 35	5 464	4 498	1 766	31 - 35	4 332	3 890	1 464	31 - 35	3 490	2 587	1 021	
36 - 40	6 367	5 608	1 766	36 - 40	4 791	4 239	1 464	36 - 40	3 905	2 889	1 021	
41 - 45	6 793	6 125	1 766	41 - 45	5 332	4 704	1 464	41 - 45	4 243	3 263	1 021	
46 - 50	7 328	6 398	1 766	46 - 50	5 798	5 019	1 464	46 - 50	4 550	3 510	1 021	
51 - 55	7 581	6 754	1 766	51 - 55	6 346	5 457	1 464	51 - 55	4 761	3 734	1 021	
56 - 60	7 943	7 125	1 766	56 - 60	6 772	5 669	1 464	56 - 60	5 280	4 038	1 021	
61 - 65	9 003	7 771	1 766	61 - 65	7 186	6 057	1 464	61 - 65	5 581	4 405	1 021	
66+	9 410	8 071	1 766	66+	8 007	6 911	1 464	66+	5 991	4 577	1 021	
Roll-over benefit												
For diligent management of your healthcare expenditure:				For diligent management of your healthcare expenditure:				For diligent management of your healthcare expenditure:				
Principal	7 990			Principal	6 040			Principal	4 070			
Adult/Spec dependant	2 040			Adult/Spec dependant	1 550			Adult/Spec dependant	840			
Child	2 040			Child	1 550			Child	840			
Example Roll-over benefit per year: (Principal member + spouse + 2 children)				Example Roll-over benefit per year: (Principal member + spouse + 2 children)				Example Roll-over benefit per year: (Principal member + spouse + 2 children)				
= 14 110				= 10 690				= 6 590				

* M = Principal member
 SPA = Subject to prior approval
 P = Per beneficiary
 Spec dep = Special dependant
 F = Family benefit
 VC = Virtual consultations



Benefit Summary Guide 2023

	Silver	Bronze	Hospital
Major medical expenses			
Overall Annual Limit (OAL)	M = N\$ 1 220 000 / F = N\$ 1 940 000	M = N\$ 550 000 / F = N\$ 890 000	M = N\$ 1 220 000 / F = N\$ 2 710 000
General practitioners and medical specialists	200% of NAMAFA benchmark tariff / SPA	200% of NAMAFA benchmark tariff / SPA	200% of NAMAFA benchmark tariff / SPA
Hospital services: Includes accommodation, theatre, blood transfusions, dialysis, medication, private wards, refractive surgery and private nursing	Various sub-limits / SPA	Various sub-limits / SPA Dialysis, refractive surgery, private nursing, private wards = No benefit	Various sub-limits / SPA
Chronic medication	M = N\$ 9 060 / F = N\$ 14 300 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 4 270 / F = N\$ 6 780 80% of NAMAFA tariff / minimum levy of N\$ 30	No benefit
Organ transplants: Full procedure	M / F = N\$ 116 000 / SPA	M / F = N\$ 86 800 / SPA	M / F = N\$ 116 000 / SPA
Oncology	M / F = N\$ 616 000 / SPA	No benefit	M / F = N\$ 650 000 / SPA
Radiology: Specialised - MRI and CT in / out-hospital	M / F = N\$ 22 300 / SPA	M / F = N\$ 18 400 / SPA	M / F = N\$ 22 300 / SPA
Pathology: In-hospital	SPA	SPA	SPA
Dentistry: Oral surgery: Full procedure	M / F = N\$ 53 600 / SPA	M / F = N\$ 40 400 / SPA	M / F = N\$ 53 600 / SPA
Psychiatric treatment	M = N\$ 23 700 / F = N\$ 43 900 / SPA	M = N\$ 16 900 / F = N\$ 30 400 / SPA	M = N\$ 23 700 / F = N\$ 43 900 / SPA
Maternity	12 consultations / 2 x 2D scans / SPA	12 consultations / 2 x 2D scans / SPA	12 consultations / 2 x 2D scans / SPA
Preventative care	Preventative treatment and vaccinations: As per list	Preventative treatment and vaccinations: As per list	No benefit
Specified illness conditions: HIV/AIDS, STD's	P = N\$ 41 000 / SPA	P = N\$ 30 500 / F = N\$ 61 900 / SPA	P = N\$ 21 700 / SPA
Ambulance	Air evacuation, ambulance services and inter-hospital / SPA	Air evacuation, ambulance services and inter-hospital / SPA	Air evacuation, ambulance services and inter-hospital / SPA
Other transportation	80% / SPA	80% / SPA	80% / SPA
Artificial limbs / eyes	N\$ 28 400 / N\$ 14 300	Subject to Auxiliary service Day-to-Day	No benefit
Day-to-day expenses - Out-of-hospital: Sub-limits apply			
Pooled day-to-day benefits	M = N\$ 18 000 / P = N\$ 3 700	M = N\$ 6 900 / P = N\$ 2 300	
General practitioners, medical specialists, radiology and pathology out-of-hospital	5 VC per P	5 VC per P	No benefit
Acute medication	80% of NAMAFA tariff / minimum levy of N\$ 30 Subject to pooled day-to-day benefit	80% of NAMAFA tariff / minimum levy of N\$ 30 Subject to pooled day-to-day benefit	No benefit
Self-medication: Over-the-counter / S 0, 1 and 2	M = N\$ 1 160 / P = N\$ 230	M = N\$ 920 / P = N\$ 160	No benefit
Vitamins, homeopathic and phytotherapy medication	M = N\$ 570 / P = N\$ 200 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 410 / P = N\$ 130 80% of NAMAFA tariff / minimum levy of N\$ 30	No benefit
Dentistry	M = N\$ 9 980 / F = N\$ 19 700 Subject to pooled day-to-day benefit	M = N\$ 2 160 / F = N\$ 4 420 Subject to pooled day-to-day benefit	No benefit
Optical	M = N\$ 3 420 / P = N\$ 855 Frames limited to N\$ 1 310 per frame Subject to pooled day-to-day benefit	M = N\$ 2 380 / P = N\$ 590 Frames limited to N\$ 1 180 per frame Subject to pooled day-to-day benefit	No benefit
Auxiliary services	Limited to P = 15 consultations per discipline / Subject to pooled day-to-day benefit / incl. 5 VC	Limited to P = 15 consultations per discipline / Subject to pooled day-to-day benefit / incl. 5 VC	No benefit
Additional benefits			
Inclusive - International travel benefit	N\$10 million per beneficiary	N\$10 million per beneficiary	N\$10 million per beneficiary
Inclusive - Repatriation benefit	Mortal remains and medical emergencies	Mortal remains and medical emergencies	Mortal remains and medical emergencies
Inclusive - Premium waiver	Maximum period of 3 months cover after death of M	Maximum period of 3 months cover after death of M	Maximum period of 3 months cover after death of M
Exclusive - Optional funeral cover	Contact NHP offices to enquire about the options	Contact NHP offices to enquire about the options	Contact NHP offices to enquire about the options

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Postal address	PO Box 23064, Windhoek
Fraud hotline - Confidential	
Tel	0800 647 000
Email	fraud@medscheme.com.na
NHP emergency numbers	
(Monday to Sunday until 22:00)	
After hours	081 372 9910
In-hospital	081 145 8580

Branches

Windhoek: Sanlam walk-in centre	
Tel	084 000 9300
Email	customerservice@nhp.com.na
Swakopmund	
Tel	064 405 714
Email	swakop@nhp.com.na
Walvis Bay	
Tel	064 205 534
Email	walvis@nhp.com.na
Ongwediva	
Tel	065 238 950
Email	oshakati@nhp.com.na
Keetmanshoop	
Tel	063 225 141
Email	keetmans@nhp.com.na

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Contribution tables											
Employer group rates											
Silver				Bronze				Hospital			
Age	Principal	Adult/Spec dep	Child dep	Age	Principal	Adult/Spec dep	Child dep	Age	Principal	Adult/Spec dep	Child dep
0 - 25	2 295	1 417	758	0 - 25	1 676	1 008	584	0 - 25	1 473	646	397
26 - 30	2 472	1 668	758	26 - 30	1 752	1 106	584	26 - 30	1 607	745	397
31 - 35	2 728	1 738	758	31 - 35	1 823	1 179	584	31 - 35	1 761	908	397
36 - 40	2 977	1 911	758	36 - 40	1 898	1 278	584	36 - 40	1 907	1 086	397
41 - 45	3 287	2 160	758	41 - 45	2 069	1 344	584	41 - 45	2 034	1 254	397
46 - 50	3 499	2 317	758	46 - 50	2 099	1 382	584	46 - 50	2 159	1 351	397
51 - 55	3 690	2 605	758	51 - 55	2 206	1 481	584	51 - 55	2 245	1 425	397
56 - 60	4 008	2 773	758	56 - 60	2 302	1 562	584	56 - 60	2 374	1 578	397
61 - 65	4 299	3 361	758	61 - 65	2 802	1 726	584	61 - 65	2 500	1 704	397
66+	4 785	3 530	758	66+	3 095	1 795	584	66+	2 781	1 758	397
Individual rates											
Silver				Bronze				Hospital			
Age	Principal	Adult/Spec dep	Child dep	Age	Principal	Adult/Spec dep	Child dep	Age	Principal	Adult/Spec dep	Child dep
0 - 25	2 529	1 706	913	0 - 25	1 801	1 097	643	0 - 25	1 503	687	439
26 - 30	2 783	1 980	913	26 - 30	1 902	1 211	643	26 - 30	1 635	873	439
31 - 35	3 126	2 317	913	31 - 35	2 000	1 359	643	31 - 35	1 823	1 009	439
36 - 40	3 496	2 586	913	36 - 40	2 095	1 502	643	36 - 40	1 984	1 202	439
41 - 45	3 802	2 922	913	41 - 45	2 289	1 624	643	41 - 45	2 127	1 376	439
46 - 50	4 075	3 143	913	46 - 50	2 312	1 693	643	46 - 50	2 282	1 476	439
51 - 55	4 264	3 344	913	51 - 55	2 437	1 815	643	51 - 55	2 410	1 582	439
56 - 60	4 728	3 618	913	56 - 60	2 578	1 847	643	56 - 60	2 534	1 744	439
61 - 65	4 999	3 944	913	61 - 65	3 180	2 036	643	61 - 65	2 714	1 913	439
66+	5 364	4 098	913	66+	3 642	2 217	643	66+	3 094	1 993	439
Roll-over benefit											
For diligent management of your healthcare expenditure:				For diligent management of your healthcare expenditure:				For diligent management of your healthcare expenditure:			
Principal	4 070			Principal	2 110			Principal	No benefit		
Adult/Spec dependant	840			Adult/Spec dependant	430			Adult/Spec dependant	No benefit		
Child	840			Child	430			Child	No benefit		
Example Roll-over benefit per year: (Principal member + spouse + 2 children)				Example Roll-over benefit per year: (Principal member + spouse + 2 children)				Example Roll-over benefit per year: (Principal member + spouse + 2 children)			
= 6 590				= 3 400							

* M = Principal member
SPA = Subject to prior approval
P = Per beneficiary
Spec dep = Special dependant
F = Family benefit
VC = Virtual consultations

