

# Benefit Summary Guide 2024

	Gold	Platinum	Titanium
<b>Major medical expenses</b>			
Overall Annual Limit (OAL)	M = unlimited / F = unlimited	M = unlimited / F = unlimited	M = N\$ 1 620 000 / F = N\$ 2 420 000
General practitioners and medical specialists	150% of NAMAFA benchmark tariff / SPA	150% of NAMAFA benchmark tariff / SPA	150% of NAMAFA benchmark tariff / SPA
Chronic medication	M = N\$ 34 200 / F = N\$ 69 100 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 20 000 / F = N\$ 36 800 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 9 470 / F = N\$ 14 900 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\$ 725 000 / SPA	M / F = N\$ 359 000 / SPA	M / F = N\$ 121 000 / SPA
Oncology	M / F = N\$ 905 000 / SPA	M / F = N\$ 679 000 / SPA	M / F = N\$ 644 000 / SPA
Radiology: Specialised - MRI and CT in / out-hospital	M / F = N\$ 45 500 / SPA	M / F = N\$ 39 500 / SPA	M / F = N\$ 23 300 / SPA
Pathology: In-hospital	SPA	SPA	SPA
Dentistry: Oral surgery: Full procedure	M / F = N\$ 70 300	M / F = N\$ 63 100	M / F = N\$ 56 000
Dentistry: Dental implants	M / F = N\$ 20 400 / SPA - Hospitalisation M / F = N\$ 22 000 (consult, procedure & implant)	M / F = N\$ 14 900 / SPA - Hospitalisation M / F = N\$ 16 900 (consult, procedure & implant)	
Psychiatric treatment	M = N\$ 37 200 / F = N\$ 68 800 / SPA	M = N\$ 30 200 / F = N\$ 55 000 / SPA	M = N\$ 24 800 / F = N\$ 45 900 / 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\$ 57 300 / OAL	P = N\$ 57 300 / OAL	P = N\$ 42 800 / 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\$ 74 300 / N\$ 29 700	N\$52 000 / N\$ 26 100	N\$29 700 / N\$14 900
<b>Day-to-day expenses - Out-of-hospital: Sub-limits apply</b>			
General practitioners, medical specialists, radiology and pathology out-of-hospital	M = N\$ 19 100 / P = N\$ 5 200 / VC = 5 per P	M = N\$ 16 100 / P = N\$ 3 350 / VC = 5 per P	M = N\$ 9 720 / P = N\$ 2 110 / VC = 5 per P
Acute medication	M = N\$ 11 100 / P = N\$ 6 450 / 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 10 900 / P = N\$ 2 690 / 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 5 800 / P = N\$ 720 / 80% of NAMAFA tariff / minimum levy of N\$ 30
Self-medication: Over-the-counter / S 0, 1 and 2	M = N\$ 2 050 / P = N\$ 510	M = N\$ 1 790 / P = N\$ 300	M = N\$ 1 220 / P = N\$ 240
Vitamins, homeopathic and phytotherapy medication	M = N\$ 1 100 / P = N\$ 300 / 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 855 / P = N\$ 250 / 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 675 / P = N\$ 220 / 80% of NAMAFA tariff / minimum levy of N\$ 30
Dentistry	M = N\$ 22 900 / F = N\$ 45 400	M = N\$ 16 600 / F = N\$ 30 200	M = N\$ 11 600 / F = N\$ 20 900
Optical	M = N\$ 6 920 / P = N\$ 2 580 / Frames limited to N\$ 2 500 per frame	M = N\$ 6 080 / P = N\$ 1 520 / Frames limited to N\$ 2 160 per frame	M = N\$ 4 040 / P = N\$ 1 210 / Frames limited to N\$ 1 460 per frame
Auxiliary services	M = N\$ 21 600 / P = N\$ 6 370 / incl. 5 VC / Limited to P = 15 consultations per discipline	M = N\$ 18 500 / P = N\$ 5 950 / incl. 5 VC / Limited to P = 15 consultations per discipline	M = N\$ 13 100 / P = N\$ 730 / incl. 5 VC / Limited to P = 15 consultations per discipline
Diabetic devices	F = N\$ 46 300	F = N\$ 43 600	F = N\$ 38 100
Diabetic related consumables	P = N\$ 44 400	P = N\$ 41 800	P = N\$ 39 200
<b>Additional benefits</b>			
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

Website: www.nhp.com.na

Walk-in assistance: Unit 2, Demushuwa Suites, C/o Grove and Ombika Streets, Kleine Kuppe

### 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

### Swakopmund

Tel: 064 405 714

Email: swakop@nhp.com.na

### Walvis Bay

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### Ongwediva

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Email: oshakati@nhp.com.na

### Keetmanshoop

Tel: 063 225 141

Email: keetmans@nhp.com.na

### Disclaimer

E & OE (errors and omissions excepted).

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**Diamond Arrow Award**  
Highest rated medical aid in Namibia 2010 - 2023

## 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
0 - 25	3 927	2 936	1 632	0 - 25	3 305	2 441	1 242	0 - 25	2 823	1 741	929
26 - 30	4 466	3 603	1 632	26 - 30	3 633	2 661	1 242	26 - 30	3 038	2 054	929
31 - 35	4 889	4 010	1 632	31 - 35	3 913	2 830	1 242	31 - 35	3 354	2 133	929
36 - 40	5 677	4 816	1 632	36 - 40	4 406	3 251	1 242	36 - 40	3 660	2 352	929
41 - 45	6 153	5 421	1 632	41 - 45	4 836	3 743	1 242	41 - 45	4 041	2 657	929
46 - 50	6 485	5 635	1 632	46 - 50	5 256	3 952	1 242	46 - 50	4 303	2 847	929
51 - 55	6 708	5 948	1 632	51 - 55	5 594	4 492	1 242	51 - 55	4 533	3 204	929
56 - 60	7 051	6 183	1 632	56 - 60	6 037	5 133	1 242	56 - 60	4 924	3 412	929
61 - 65	7 846	6 687	1 632	61 - 65	6 282	5 524	1 242	61 - 65	5 283	4 132	929
66+	8 156	6 883	1 632	66+	6 791	5 800	1 242	66+	5 881	4 339	929

### 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
0 - 25	4 778	3 710	1 942	0 - 25	3 742	3 042	1 610	0 - 25	3 107	2 098	1 123
26 - 30	5 366	4 510	1 942	26 - 30	4 205	3 510	1 610	26 - 30	3 415	2 434	1 123
31 - 35	6 010	4 947	1 942	31 - 35	4 765	4 279	1 610	31 - 35	3 839	2 845	1 123
36 - 40	7 003	6 168	1 942	36 - 40	5 270	4 662	1 610	36 - 40	4 295	3 178	1 123
41 - 45	7 472	6 737	1 942	41 - 45	5 865	5 174	1 610	41 - 45	4 667	3 589	1 123
46 - 50	8 060	7 037	1 942	46 - 50	6 377	5 520	1 610	46 - 50	5 005	3 861	1 123
51 - 55	8 338	7 429	1 942	51 - 55	6 980	6 002	1 610	51 - 55	5 237	4 107	1 123
56 - 60	8 737	7 837	1 942	56 - 60	7 449	6 235	1 610	56 - 60	5 807	4 441	1 123
61 - 65	9 902	8 547	1 942	61 - 65	7 904	6 662	1 610	61 - 65	6 139	4 845	1 123
66+	10 350	8 877	1 942	66+	8 807	7 601	1 610	66+	6 590	5 034	1 123

### 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	8 350	Principal	6 310	Principal	4 250
Adult/Spec dependant	2 130	Adult/Spec dependant	1 620	Adult/Spec dependant	880
Child	2 130	Child	1 620	Child	880
Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 14 740	Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 11 170	Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 6 890

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

# Benefit Summary Guide 2024

	Silver	Bronze	Hospital
<b>Major medical expenses</b>			
Overall Annual Limit (OAL)	M = N\$ 1 270 000 / F = N\$ 2 030 000	M = N\$ 570 000 / F = N\$ 930 000	M = N\$ 1 270 000 / F = N\$ 2 830 000
General practitioners and medical specialists	150% of NAMAFA benchmark tariff / SPA	150% of NAMAFA benchmark tariff / SPA	150% 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\$ 9 470 / F = N\$ 14 900 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 4 460 / F = N\$ 7 090 80% of NAMAFA tariff / minimum levy of N\$ 30	No benefit
Organ transplants: Full procedure	M / F = N\$ 121 000 / SPA	M / F = N\$ 90 700 / SPA	M / F = N\$ 121 000 / SPA
Oncology	M / F = N\$ 644 000 / SPA	No benefit	M / F = N\$ 679 000 / SPA
Radiology: Specialised - MRI and CT in / out-hospital	M / F = N\$ 23 300 / SPA	M / F = N\$ 19 200 / SPA	M / F = N\$ 23 300 / SPA
Pathology: In-hospital	SPA	SPA	SPA
Dentistry: Oral surgery: Full procedure	M / F = N\$ 56 000 / SPA	M / F = N\$ 42 200 / SPA	M / F = N\$ 56 000 / SPA
Psychiatric treatment	M = N\$ 24 800 / F = N\$ 45 900 / SPA	M = N\$ 17 700 / F = N\$ 31 800 / SPA	M = N\$ 24 800 / F = N\$ 45 900 / 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\$ 42 800 / SPA	P = N\$ 31 900 / F = N\$ 64 700 / SPA	P = N\$ 22 700 / 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\$ 29 700 / N\$ 14 900	Subject to Auxiliary service Day-to-Day	No benefit
<b>Day-to-day expenses - Out-of-hospital: Sub-limits apply</b>			
Pooled day-to-day benefits	M = N\$ 18 800 / P = N\$ 3 900	M = N\$ 7 200 / P = N\$ 2 400	
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\$ 1 210 / P = N\$ 240	M = N\$ 960 / P = N\$ 165	No benefit
Vitamins, homeopathic and phytotherapy medication	M = N\$ 595 / P = N\$ 210 80% of NAMAFA tariff / minimum levy of N\$ 30	M = N\$ 430 / P = N\$ 135 80% of NAMAFA tariff / minimum levy of N\$ 30	No benefit
Dentistry	M = N\$ 10 400 / F = N\$ 20 600 Subject to pooled day-to-day benefit	M = N\$ 2 260 / F = N\$ 4 620 Subject to pooled day-to-day benefit	No benefit
Optical	M = N\$ 3 570 / P = N\$ 895 Frames limited to N\$ 1 370 per frame Subject to pooled day-to-day benefit	M = N\$ 2 490 / P = N\$ 615 Frames limited to N\$ 1 230 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
<b>Additional benefits</b>			
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
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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	2 524	1 559	834	0 - 25	1 843	1 109	642	0 - 25	1 620	711	437
26 - 30	2 719	1 835	834	26 - 30	1 927	1 216	642	26 - 30	1 768	819	437
31 - 35	3 001	1 912	834	31 - 35	2 005	1 297	642	31 - 35	1 937	999	437
36 - 40	3 274	2 102	834	36 - 40	2 088	1 406	642	36 - 40	2 098	1 194	437
41 - 45	3 615	2 376	834	41 - 45	2 276	1 478	642	41 - 45	2 237	1 379	437
46 - 50	3 849	2 548	834	46 - 50	2 309	1 520	642	46 - 50	2 375	1 486	437
51 - 55	4 059	2 865	834	51 - 55	2 426	1 629	642	51 - 55	2 469	1 567	437
56 - 60	4 408	3 050	834	56 - 60	2 532	1 718	642	56 - 60	2 611	1 736	437
61 - 65	4 728	3 697	834	61 - 65	3 082	1 898	642	61 - 65	2 750	1 874	437
66+	5 263	3 883	834	66+	3 404	1 974	642	66+	3 059	1 934	437

### 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	2 782	1 876	1 004	0 - 25	1 981	1 207	707	0 - 25	1 653	756	483
26 - 30	3 061	2 178	1 004	26 - 30	2 092	1 332	707	26 - 30	1 798	960	483
31 - 35	3 438	2 548	1 004	31 - 35	2 200	1 495	707	31 - 35	2 005	1 110	483
36 - 40	3 845	2 844	1 004	36 - 40	2 304	1 652	707	36 - 40	2 182	1 322	483
41 - 45	4 182	3 214	1 004	41 - 45	2 518	1 786	707	41 - 45	2 339	1 513	483
46 - 50	4 482	3 457	1 004	46 - 50	2 543	1 862	707	46 - 50	2 510	1 623	483
51 - 55	4 690	3 678	1 004	51 - 55	2 680	1 996	707	51 - 55	2 651	1 740	483
56 - 60	5 200	3 979	1 004	56 - 60	2 836	2 032	707	56 - 60	2 787	1 918	483
61 - 65	5 498	4 338	1 004	61 - 65	3 498	2 239	707	61 - 65	2 985	2 104	483
66+	5 900	4 507	1 004	66+	4 006	2 438	707	66+	3 403	2 192	483

### 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	4 250	Principal	2 200	Principal	No benefit
Adult/Spec dependant	880	Adult/Spec dependant	450	Adult/Spec dependant	No benefit
Child	880	Child	450	Child	No benefit
Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 6 890	Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 3 550	Example Roll-over benefit per year: (Principal member + spouse + 2 children)	

\* M = Principal member  
SPA = Subject to prior approval

P = Per beneficiary  
Spec dep = Special dependant

F = Family benefit  
VC = Virtual consultations