

HealthBytes

E-newsletter # 10 | November 2022

In this issue:

(click on article to read)



We're about you



Disclaimer

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.

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WHISTLE BLOWERS 
Fraud Hotline: 0800 647 000
or email fraud@nhp.com.na



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International Travel Insurance

This benefit provides cover for up to N\$ 10 million per beneficiary for medical emergencies whilst traveling outside Namibia and overseas. The cover includes costs related to medical expenses, emergency medical assistance, medical evacuation and repatriation, return of dependents children and emergency medical assistance.

International Travel cover for members older than 70 years.

Although cover is provided to members between the ages of 3 months and 80 years, there is a specific provision in the policy that the Insurer (TIC) will not accept any liability in respect of injury or loss sustained directly or indirectly caused by, or arising from the following, and will therefore be excluded:

- Any cardiac or cardiovascular or cerebrovascular disease or conditions thereof or complication that can reasonably be related thereto, if the insured person is over the age of 69 years or has received medical advice or treatment for hypertension 12 months prior to the commencement of the insured journey.

What to remember:

- International travel benefit is for leisure and benefit travel only, planned medical treatment will not be covered.
- Benefits are limited to a maximum travel period of 90 days and 30 days and N\$ 600 000 per case if there is a pre-existing condition.
- Cover is only available to members and registered dependents between the ages of 3 months to 80 years.
- During the overseas visit, the member will be liable for all expenses related to normal medical treatment.
- Failure of member to fully disclose any pre-existing illness prior to departure may result in treatment of a possible illness or injury being rejected by the insurer.

Important Notice!

In order to qualify for the International Travel benefit, members must register themselves and their dependents accompanying them before leaving Namibia.

- Download the form from www.nhp.com.na.
- Submit the completed form, with passports and flight tickets to travel@nhp.com.na.

- If a member wishes to extend beyond the 90 days travel period, it remains their responsibility to contact the insurer themselves and will be required to pay out of pocket for any additional coverage beyond the 90 days.
- If a member travels to multiple countries, the system will not allow all countries to be listed, only the country the member will be staying at the longest will be listed.
- For planned travels, members are urged to submit all necessary forms and documents 5 – 7 days in advance.

Any liability in respect of loss, injury or damage sustained directly or indirectly caused by or arising from the following, will be excluded:

- Employment in manual labor;
- Participating in a sport as a professional sport player;
- Any elective/planned procedure performed outside of Namibia;
- War, invasion, hostilities, civil war, rebellion, labour disturbances, riot, strike or lockout;
- Pregnancy or childbirth of the insured person.

Please refer to page 28 of the NHP User Guide for more exclusions listed.

Prerequisites

- Complete application for international travel assistance by submitting copies of all passport(s) and flight tickets for all persons travelling.
- Registration of the principal member and all dependents, including children, must be finalized prior to leaving Namibia.
- Obtain a cover letter and a copy of the policy document from NHP, which shows the policy number and emergency contact details as well as conditions of cover.
- Obtain an embassy letter for extended travel.

Please visit www.nhp.com.na to apply online for your travel insurance.





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Chronic Lifestyle Disease Extender Benefit

This benefit is only available to members registered on the NHP Gold, Platinum and Titanium benefit options. The intention of this benefit is to assist high risk chronic members to remain under treatment for the period of cover in terms of each benefit year.

This benefit is subject to specific ambulatory healthcare services for beneficiaries diagnosed with one or more of the following medical conditions:

- Hypertension
- Hypercholesterolemia
- Diabetes Mellitus

The treatment covered by this benefit includes:

- Additional consultation(s) by healthcare providers restricted to the prescribed frequency of treatment codes.
- Chronic medicines, inclusive of diabetic disposables, such as syringes, needles, strips etc. excluding insulin pumps and consumables.
- Additional pathology and radiology tests.

It is important to note that the Chronic Lifestyle Disease Extender benefit will only be activated once all other acute and chronic medication benefits, as well as available accumulated Roll-Over benefits have been depleted.

High risk members on the Silver benefit option, subject to approval and furthermore registration on the Beneficiary Risk Management Programme, may apply for this benefit.



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Download your enhanced NHP mobile app today!

NHP Mobile App: Control your medical aid from the tip of your fingers.



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Membership details update

tel +264 61 285 5400
fax +264 61 230 465
email members@nhp.com.na
website www.nhp.com.na
Unit 2, Demushuwa Suites, c/o Grove & Ombika Streets,
Kleine Kuppe, Windhoek
PO Box 23064, Windhoek, Namibia
Reg No: MOHSS 003



Compulsory
Bank stamp

Please note In order for the administrator to deliver efficient service to you, it is imperative that all sections of this application form to be completed in full. Failing this may cause delay in the processing of the application. Print clearly using capital letters. Only one character per block. Leave open one block between words. Mark with an X where necessary.

Section 1 Membership details update (must be completed)

Membership number Current benefit option

Title Initials First name(s)

Surname

Tel (H) Tel (W)

Cell Fax

Email

Postal address Postal code

Physical address

Section 2 Change of benefit option

Please note This written notice to change my benefit option will apply from 1 January for the year. I further understand that I will be responsible for the full payment of the monthly contributions, payable on or before the 7th day of each calendar month.

Benefit option Gold Platinum Titanium Silver Bronze Hospital Blue Diamond Litunga

Section 3 Refund of claim payments/debit order instruction

Please note If the below banking details are not correct, the Fund will not be able to settle your claims. This is a condition of membership stipulated in the Rules of the Fund. It should be noted that this is not a debit order mandate. NHP will not be responsible in any way for the amounts refunded once claims have been refunded into the bank account you have chosen.

Please provide the following documents:

1. If account holder differs from that of principal member, an affidavit is required.
2. Copy of the account holder's ID.
3. Copy of the bank statement/cancelled cheque/letter from the bank/bank letterhead confirming the account holder's details.
4. Account holder's signature.

Use this bank account for contribution collections and claim refunds Use this bank account for refunds only

Account holder Title Initials First name(s)

Surname

Bank Branch Branch code

Type of account Account number

Acknowledgment and declaration

I declare that all information provided on this form, to the best of my knowledge is true and accurate. I acknowledge that NHP relies implicitly on the completeness and truthfulness thereof.

Signed at _____ on this _____ day of _____ 20 _____

Company stamp

8 _____
Signature of principal member

Signature of company official



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WHAT DID YOU CALL ME...?!

Hey! Sugar Plum

Got you my Paddatjie



17 Oct to 30 Nov 2022

Tell us what pet names you and your partner or spouse call each other.

The funniest, weirdest, sweetest or most creative pet name will enter our competition, and you stand the chance to win a prize of your choice to the value of N\$20,000. 3 lucky winners will be selected.

Choose your main prize worth

N\$ 20,000



LIVING COW



FUEL VOUCHER



GROCERY VOUCHER

Entries only valid via NHP Facebook page.

Only NHP members stand a chance to win.

Ts&Cs apply.



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NamibiaHealthPlan



nhp_namibia_health_plan



www.nhp.com.na



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In this issue:
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Red Ribbon Month

The red ribbon has become an internationally recognised symbol for AIDS awareness and support for people living with HIV/AIDS.

During the month of November, we are urged to wear a red ribbon every Friday as part of raising awareness on and during the run-up to World AIDS Day.

Worldwide 25.8 million people are living with HIV and the African region accounts for close to two thirds of the global total.

What is the Red Ribbon and What does it stand for?



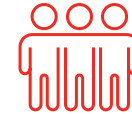
- **Care and concern**

It is being worn by increasing numbers of people around the world to demonstrate their care and concern about HIV and AIDS - for those who are living with HIV, for those who are ill, for those who have died and for those who care for and support those directly affected.



- **Hope**

The Red Ribbon is intended to be a symbol of hope. That the search for a vaccine and cure to halt the suffering is successful and the quality of life improves for those living with the virus.



- **Support**

The Red Ribbon offers symbolic support for those living with HIV, for the continuing education of those not infected, for maximum efforts to find effective treatments, cures or vaccines, and for those who have lost friends, family members or loved ones to AIDS.

www.afro.who.int



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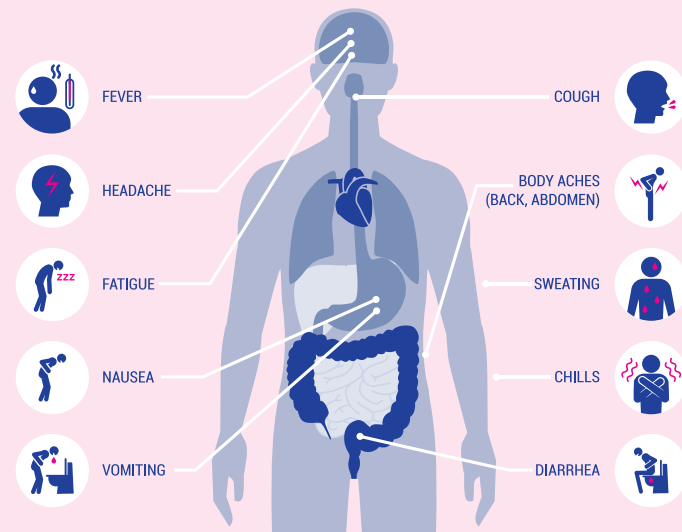
SADC Malaria Day

The 6th of November every year is recognised as SADC Malaria Day, with the aim of creating awareness about malaria and to mobilise the communities to participate in the malaria control programmes.

MALARIA FAST FACTS

- About 3.2 billion people, almost half the world's population are at risk of malaria.
- Sub-Saharan Africa carries a disproportionately high share of the global malaria burden. It has been recorded that in 2015, the region was responsible for 89% of malaria cases and 91% of malaria deaths.
- Malaria breeds mostly in warmer climates, where there is an abundance of humidity and rain.
- Almost half a million people die from malaria yearly, affecting mostly children.
- Malaria is preventable and curable, and increased efforts are dramatically reducing the malaria burden in many places.

MOST COMMON SYMPTOMS MAY INCLUDE:



SEVERE MALARIA MAY CAUSE:

In the long run, if no treatment is provided, malaria could affect vital organs such as:

- **Brain:** Headaches, confusion, coma, death;
- **Lungs:** Trouble breathing;
- **Kidneys:** Dark urine, kidney failure.



JAUNDICE
(Yellowish colour of eyes and skin)



SPLEEN ENLARGEMENT



ENLARGED LIVER



ANEMIA
(Low blood count)



CONVULSIONS



KIDNEY FAILURE

TREATMENT:



THERE IS NO VACCINE



TAKE MEDICATIONS TO PREVENT MALARIA BEFORE TRAVELING



TREAT MALARIA WITH ORAL DRUGS OR INTRAVENOUS INJECTIONS OF ANTI-MALARICS



THE TREATMENT WILL VARY ACCORDING TO THE TYPE AND SEVERITY OF MALARIA, AGE, PREGNANCY

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<https://www.gov.za/>



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November, the month formerly known as November, is the leading charity changing the face of men's health on a global scale.

Men around the world grow a moustache, and women step up to support them, all to raise awareness and funds for men's health - specifically prostate cancer, testicular cancer, mental health and suicide prevention.

For more information visit the CAN website.

NOVEMBER

PROSTATE CANCER

awareness month

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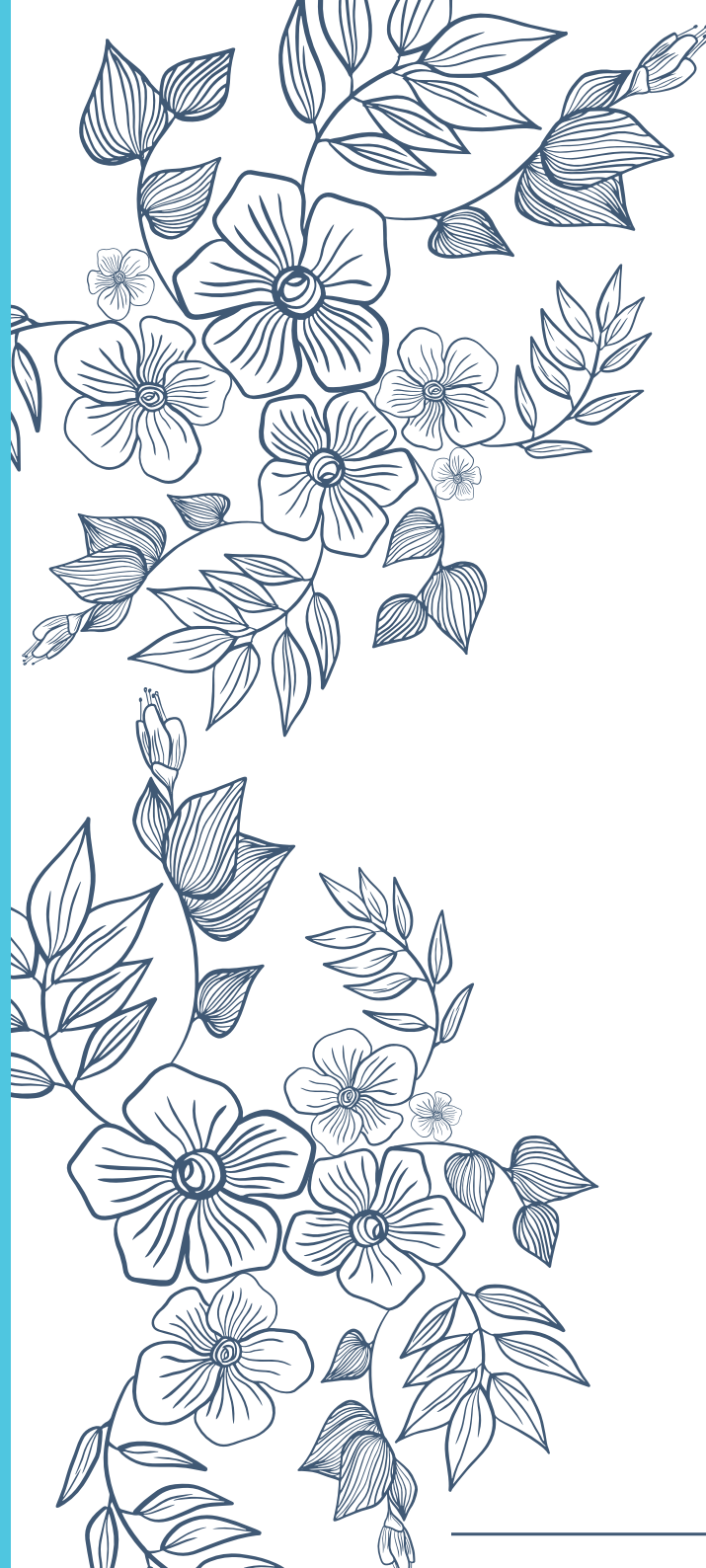




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Easy Strides

Abimbola T. Alabi

*There are times to hurry.
Some things in life call for speed.
But more than ever, I'm learning
That pace is really what I need.*

*Sometimes I'll ask myself,
What the haste is all about?
When strength is easier maintained
Than regained after burnout.*

*There certainly will always be
That job that needs to get done.
New challenges will always rise,
So will the battles to be won.*

*It's healthier to make a plan,
To give to God each new day.
To appreciate the gift of life,
And spend some time to pray.*

*To rise and stride into the day,
With a goal clearly defined.
And give my best to whatever role
It is that I've been assigned.*

*To make the space to savour
The joy of a task complete
Before hopping on the next challenge,
To take the time to breathe.*

*To fit in little things that matter
Than how fast I'd move each day.
Like the lifted mind or grateful heart
I would leave along the way.*

*To break lofty intents into bits,
And take them one at a time.
To simply take each day as it comes,
And steadily enjoy the climb.*

Source: <https://www.familyfriendpoems.com/poem/easy-strides>

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Evacuation/ambulance providers Namibia

Main area of coverage	Emergency evacuation provider	Contact number/s
All major centres	E-Med Rescue 24	081 924 / 083 924 061 411 600 / Toll Free 924
All major centres & air ambulance evacuation countrywide	Lifelink Emergency Services	999 (from any landline) / 064 500 346
Coast (Arandis, Walvis Bay, Swakopund & Henties Bay)	St. Gabriel Community Ambulance Trust	085 955 / 081 124 5999
	Code Red Medical Services	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	081 9797 / 081 571 2695 / 067 241 091
	Enkehaus Private Hospital - Ambulance Service	061 302 931 / 085 718 3525
Long distance countrywide	Intensive Therapy Unit Ambulance Services	081 444 7807
	Crisis Response	081 881 8181 / 061 303 395 / 083 3912
Mercy flights countrywide	MR 24/7	085 956 / 061 255 676 / 081 257 1810
	Crisis Response	081 881 8181 / 061 303 395 / 083 3912
Okahandja	Emergency Assist 991	Toll Free 987
	Lifeline Medical Rescue Cc	081 222 9810

Main area of coverage	Emergency evacuation provider	Contact number/s
Okahandja and surrounding areas	Okahandja Paramedical Services	987
Ondangwa & countrywide	Ondangwa Ambulance Services	081 902 00 / 081 237 5437
Otjiwarongo	MR 24/7	085 956 / 061 255 676 / 081 257 1810
Outapi, Oshakati & surrounding areas	Outapi Ambulance	065 251 022 / 061 251 800
Outapi, Ongwediva, Ondangwa	Namibia Private Ambulance Services	081 9696
Rehoboth	Elite Emergency Rescue Services	081 450 9333
Rosh Pinah	Roshcare Clinic Ambulance Services	063 274 911 / 063 274 918 / 081 161 8734
	Life Employee Health Solution Namibia / Sidadi Clinic	
Rundu	Namibia Private Ambulance Services	081 9696
Tsumeb	MR 24/7	085 956 / 061 255 676 / 081 257 1810
	Ohangwena Private Ambulance Services	081 9797 / 081 571 2695 / 067 241 091
Windhoek & surrounding areas	AEMS Ambulance Services	081 963 / 061 300 118
	City of Windhoek Emergency Services	061 211 111
	Crisis Response	081 881 8181 / 061 303 395 / 083 3912
	MR 24/7	085 956 / 061 255 676 / 081 257 1810
	Ohangwena Private Ambulance Services	081 9797 / 081 571 2695 / 067 241 091

NHP contact details



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 and Ombika Streets,
Kleine Kuppe
Postal address PO Box 23064, Windhoek
Operating hours Monday to Friday 07:45 - 17:00

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

Windhoek: Sanlam walk-in Centre

Tel 084 000 9300
Email customerservice@nhp.com.na
Walk-in assistance Ground floor, Sanlam Centre
145 Independence Avenue

Swakopmund

Tel 064 405 714
Fax 064 403 715
Email swakop@nhp.com.na
Walk-in assistance Office number 2
1st floor, Food Lovers Market
50 Moses Garoeb Street
PO Box 2081, Swakopmund
Postal

Walvis Bay

Tel 064 205 534
Fax 064 209 959
Email walvis@nhp.com.na
Walk-in assistance Office No. 7, Welwitschia Hospital Centre
Postal PO Box 653, Walvis Bay

Branches

Branches

Ongwediva

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

Keetmanshoop

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

Aid for AIDS (AfA) Programme

Tel 061 285 5423
Fax 061 271 674
Email info@afa.com.na

Oncology Disease Management Programme

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

Wellness

Tel 061 285 5437
Fax 061 231 282
Email wellness@nhp.com.na

Dedicated

Chronic Medicine Management

Tel 061 285 5417
Email chronicapp@nhp.com.na

Beneficiary Risk Management

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

Clinical risk

Support

Membership

(Applications, contributions and amendments)
Tel 061 285 5400
Fax 061 230 465
Email members@nhp.com.na

Ex-Gratia

exgratia@nhp.com.na

Optical

optics@nhp.com.na

Claims

Tel 061 285 5400
Fax 061 223 904
Email claims@nhp.com.na

Hospital pre-authorisation

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

International Travel Insurance

Tel 061 285 5400
Fax 061 223 904
Email nhptravel@nhp.com.na

New business

Tel 061 285 5407
Fax 061 231 282
Email newbusiness@nhp.com.na

Healthcare providers

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