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Ex-Gratia application for additional benefits

Should the need for an Ex-Gratia request for financial assistance arise, the Fund advises members to contact NHP for assistance in completing and submitting the relevant forms.

The Board of Trustees will not authorise payment for services other than those prescribed in the rules of the Fund, but can at its absolute discretion, increase the amount payable in terms of the rules as an Ex-Gratia award, provided that the Board of Trustees are satisfied that the member would otherwise suffer undue financial hardship.

The following relates to the application and appeal process:

 The final decision, concerning the actual amount approved or rejected, remains entirely up to the discretion of the Board of Trustees;

- Any member may appeal the decision of the Ex-Gratia Committee;
- Members must notify the Ex-Gratia Committee of such an appeal. The appeal must be addressed to the Principal Officer of the Fund, submitted within 30 days of the date of notification:
- The Ex-Gratia Committee will review the merits of the appeal application as well as its decision and forward the appeal to the Board of Trustees. The member will be informed about the ruling by the administrator.

Members must note that not making use of their Ex-Gratia allocation within a specific benefit year cannot transfer this allocation to the next benefit year.

The decision of the Board will remain final and binding on the member.













Healthcare Fraud, Waste and Abuse

Healthcare fraud, waste and abuse cost you money and eventually leads to higher healthcare costs and medical aid contributions which you pay for. Awareness is an important aspect in order to spot and identify healthcare fraud and abuse.

NHP's objective is to curb incidences of fraud and other inappropriate behaviour while building member awareness. The Fund actively investigates all allegations and tip-offs relating to fraud such as unethical behaviour, abuse and over servicing in terms of the utilisation of benefits.

Fraud:

Defined as the willful misrepresentation of the facts in order to illegally obtain financial gain at the expense of someone else.

Waste:

The useless expenditure or consumption for which no true value is received.

Abuse:

An act that is inconsistent with sound medical or business practice.

















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Back pain is second only to headache as the most common cause of pain: 4 in 5 adults experience back pain at least once in their lives. It's mostly caused by minor injuries, slipped discs or problems with the bones of the spine.

Risk Factors

- Sedentary lifestyle. Being fit helps keep back and stomach muscles strong and your spine supported and flexible, making it less prone to injuries.
- Obesity. Increased weight puts pressure on vertebrae and discs. A large belly pulls the spine forward and out of alignment.
- Poor posture. Spending long periods in one position, e.g. at a computer or slouching in front of the TV.
- Risky work activities. Lifting, forceful movements, bending and twisting into awkward positions, repetitive movements and vibrations, as with long distance driving.
- Poor body mechanics. During sport, incorrect use of exercise equipment.
- Smoking. Quit! Research has uncovered a connection between smoking and back pain. Studies have shown that smokers seem to be more likely than non-smokers to suffer from back pain.
- Depression. May have a negative influence on your perception of pain and ability to cope with back problems.

How to avoid back pain

- Sitting. Use good lower back support, keeping your knees and hips level.
- Standing. Avoid rounding your back, hunching your shoulders and tensing your neck.
- Driving. Sit as far back as possible.
- Lifting. When lifting a load, hold it close to your body and allow your legs to take most of the strain, and avoid lifting and twisting at the same time.



Back and neck rehabilitation programme

This benefit is available to members on all options and further subject to application and pre-authorisation. The benefit is intended to fund the cost of Document Based Care conservative treatment for chronic back and neck ailments.

Funding this conservative treatment is funded from the Major Medical Expense risk benefit and not from the Day-to-Day benefit.

Treatment protocol includes 4 steps:

- Initial assessment by treating general practitioner or specialist.
- First cycle of treatment sessions and interim assessment by medical doctor.
- Second cycle of treatment sessions and re-assessment by medical doctor.
- 4 Bi-monthly maintenance sessions, if approved.

The benefit makes provision for consultation by General Practitioner and treatment by the Physiotherapist and Biokineticist.











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Living in pain due to spinal or joint injuries?

DBC Back and Neck Rehabilitation Program

Offered to all NHP members at no additional cost.

How DBC works

The DBC active rehabilitation program aids the recovery of spinal and major joints with focus on BACK • NECK • SHOULDER • HIPS • KNEES.

It works by applying active muscle reconditioning to resore flexibility and mobility for an effective recovery with the intention to avoid unnecessary surgery.

How to get in touch

The DBC Back and Neck Rehabilitation Program is offered by Agility Orthopaedic Centres, with clinics in Windhoek, Swakopmund and Walvis Bay. Contact NHP Wellness to arrange for a free on-site screening, or contact and Agility Orthopaedic Centre directly for an assessment.

Benefits

- Program is fully covered by ALL member options (including Litunga and Blue Diamond).
- · Aims to avoid unnecessary surgery.
- DBC program has a great sucess rate of reducing pain.
- Positive results in a shorter time and less costly than surgery.

DBC Treatment

The risk of the patient is determined during the initial assessment by the GP and the interdisciplinary rehabilitation or functional restoration treatment programme is prescribed for patients who qualify.

- Medium risk patients receive 6 treatment sessions over 3 weeks and an outcome assessment.
- High risk patients receive 12 treatment sessions over 6 weeks with an interim assessment in week 3 and an outcome assessment in week 6.
- Maintenance sessions.





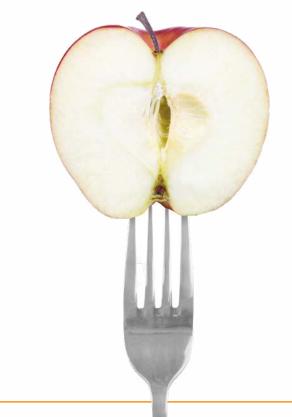






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National Nutrition: eat right, eat safe, eat healthy, put your best fork forward



Nutrition is one of the most critical parts to maintain a healthy body.

The primary aim is to increase public awareness about nutrition and the role of a healthy diet on the human body, focusing on how a balanced diet packed with nutrients aids in healthy development and function. A good, nutritious diet keeps us in good health and protects us from chronic diseases. In addition to this, healthy eating may help us live longer, keep our skin, teeth and eyes healthy, and boost immunity.

Instead of making big changes, it may be better to start with a few smaller ones, which would be more manageable.

ways you can manage your nutrition

- 1. Keep your daily calorie intake to a reasonable amount.
- 2. Enjoy your food but eat less. Take time to fully enjoy what you are eating. This is called mindful eating.
- 3. Keep portion sizes of food to a reasonable and recommended amount.
- 4. Try to eat more of these foods: vegetables, fruits, whole grains, lean proteins, and some low-fat dairy products.
- 5. Dedicate half your plate to fruits and vegetables.
- 6. Try to make at least half (or preferably all) your daily grains whole grains.
- 7. Select leaner sources of protein and try to use more plant-based proteins in your meals and recipes.
- 8. Cut back on less healthy foods. These are foods high in saturated and solid fats and added sugars and salt, such as cookies, ice cream, candy, sweetened drinks, and fatty meats like bacon and hot dogs.
- 9. Reduce your sodium intake.
- 10. Rethink your drink. Drink more water and other unsweetened beverages, instead of sugary and other high-calorie drinks.

Souce: www.Healthline.com











Breast cancer awareness month

According to the World Health Organisation, breast cancer is the most common cancer among women worldwide, claiming the lives of hundreds of thousands of women each year and affecting countries at all levels of modernisation. With breast cancer awareness, the aim is to raise awareness of this debilitating disease across all races and class structures.

Fast facts on breast cancer

Breast cancer is the most common cancer among women.

Risk factors can be genetic, but some lifestyle factors, such as alcohol intake, make it more likely to happen.

Since 1990 death rates from breast cancer have been declining, in part due to better screening, early detection, increased awareness and continually improving treatment options.

Regular breast examination is key to early detection and early detection of the condition can lead to effective treatment and a positive prognosis.

Although rare, men get breast cancer too.

An early diagnosis of breast cancer increases the chance of recovery.

Symptoms of breast cancer

• General pain in or on any part of the breast (although most breast cancers present as lumps without pain);

Irritated or itchy breasts;

• Presence of a lump in or near the breast or in the underarm area;

• Thickening in or near the breast or in the underarm area:

• A change in the size or shape of the breast;

• An inverted nipple (nipple turned inward into the breast);

• Bloody discharge from, or scaly, red, or swollen skin on the breast, nipple, or areola (the dark skin around the nipple):

 Changes in how the breast feels (hardness, tenderness or unusual warmth);

• Skin changes, such as swelling, redness, or other visible differences in one or both breasts.

Risk factors: You have an increased risk of developing breast cancer if you are:

- Between the ages of 40 and 50;
- Have a family history of breast cancer:
- Have a personal history of cancer and have received treatment for it;
- Gave birth to your first child after 30 or have never had children:
- Menstruated before your teens;
- Experienced menopause after the age of 50:
- Underwent long-term hormone replacement therapy.

















Key facts

Globally, one in seven 10 to 19 year-olds experience a mental disorder, accounting for 13% of the global burden of disease in this age group. Depression, anxiety and behavioral disorders are among the leading causes of illness and disability among adolescents. Suicide is the fourth leading cause of death among 15 to 19 year-olds.

The consequences of failing to address adolescent mental health conditions extend to adulthood, impairing both physical and mental health and limiting opportunities to lead fulfilling lives as adults.

Mental health is made up of multiple social, psychological and biological factors that determine a person's ability to cope with daily life. According to mentalhealth.gov, mental health is a broader subject that deals with an individual's ability to realise their full potential; cope with the stresses of life; work productively and make a meaningful contribution to their communities.

According to The Namibian newspaper, Namibia is currently in the grips of a sexual/gender based violence crisis. This places a huge burden not only on victims and perpetrators, but on the support systems that deal with the

effects it has on society. Violence inadvertently leads to health issues amongst both the perpetrators and victims, and the administrative systems that deal with it.

At the level of minors, early diagnosis and treatment of mental health issues are neglected for a multitude of reasons that can be summed up as follows:

- · Lack of resources to train teaching staff to recognise, identify and recommend treatment for children who exhibit behavior consistent with mental illness:
- A lack of understanding of what constitutes mental illness:
- The stigma surrounding mental illness:
- Cultural beliefs that link mental illness to witchcraft and rituals;
- And a general belief that mental illness is a European construct and interventions such as therapy and medication are foreign practices not suited for Africa.













Emergency numbers

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	St. Gabriel Community Ambulance Trust	085 955 / 081 124 5999
(Arandis, Walvis Bay, Swakopund & Henties Bay)	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 Respone	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

We're about you

et 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.

Email swakop@nhp.com.na Walk-in assistance Office number 2

1st floor, Food Lovers Market

50 Moses Garoeb Street
PO Box 2081, Swakopmund

Walvis Bav

Postal

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

Ongwediva

Postal

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

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

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

Chronic Medicine Management

Tel 061 285 5417

Email chronicapp@nhp.com.na

Beneficiary Risk Management

Tel 061 285 5417

Email nhpbrm@nhp.com.na

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

Support

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

Branches

Olinical risk