

SUMMARY OF CHANGES 2026



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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.

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INTRODUCTION

The Fund embarked on a 2026 benefit design process based on the following inputs:

- 2025 Deferred benefit changes
- Employer group engagement feedback
- 2024 NHP member survey results
- Claims analysis to determine key clinically appropriate design interventions

Furthermore, the Fund is committed to contribution levels that are more affordable compared to competing funds, a higher priority than enriching benefits. However, the Fund is expecting significant surpluses in 2025 and therefore the Fund can afford to enhance its benefits for the 2026 benefit year without negatively impacting their long-term sustainability.

Effective 1 January 2026, the NHP Board of Trustees approved contribution and benefit changes for the 2026 benefit year, considering the following factors, amongst others:

- 2025 financial and claims experience
- Demographic and risk profile changes over the period
- The Fund's strategy and current financial position
- Changes in benefits
- Solvency and reserve building requirements
- Industry developments
- Contribution increases

Following is a summary of the 2026 contribution and benefit changes:

All benefit limits not expressly listed below will receive a 3.7% increase for 2026.



SUMMARY OF CHANGES

1. CONTRIBUTION INCREASE

Lowest increase since 2008.

Contributions increase by 3.5% across all options and 0% for Blue Diamond, maintaining affordability and stability for members.

2. CHRONIC MEDICATION

100% reimbursement for registered members.

Tariff reimbursement rises to 100% for all members registered on the Chronic Program, reducing out-of-pocket costs for ongoing treatment.

3. ACUTE MEDICATION

90% reimbursement for Gold, Platinum, and Titanium.

Tariff reimbursement increased to 90% for members on Gold, Platinum, and Titanium options, easing short-term medication expenses.

4. OUT-OF-HOSPITAL AUXILIARY SERVICES

Visit limit removed, benefit increased.

The 15-visit limit is removed and benefits rise with CPI, allowing more access to services, including mental health support.

5. PRIVATE NURSING / HOME-BASED CARE

Benefit limit increased by 20%.

Benefit limit increased by 20% across all options, providing members with better coverage for home care.

6. PREVENTATIVE SCREENING (SMART SAVER)

Mammogram age lowered to 40.

The starting age for mammogram screenings has been lowered from 50 to 40, with screenings available every two years to encourage early detection.

7. MATERNITY & CHILDHOOD BENEFITS

Expanded coverage for mothers and children.

Elective Caesarean covered on Gold, Platinum, and Titanium. Gold covers 1x 2D and 1x 3D ultrasound.

Children under 12 are now covered for casualty visits on Gold (2x) and Platinum (1x).

GP/specialist consults for children under 2 are now covered on Gold (2x), Platinum (2x), and Titanium (1x).

GP/specialist consults for children 2-12 are now covered on Gold (1x), Platinum (1x), and Titanium (1x).

8. DEPENDANT AGE LIMIT RULE CHANGE

Student dependants are covered up to age 27.

Student dependants can remain on a parent's plan until age 27 if unmarried, full-time, and financially dependent.

9. BLUE DIAMOND OPTION ADJUSTMENTS

0% contribution increase, 10% higher GP and medication limits.

No contribution increase for 2026, plus a 10% increase on GP consultations and acute medication limits.

10. PHARMACYCARE OPTION DISCONTINUED

Discontinued in 2026.

Discontinued in 2026 after limited growth. Members are encouraged to move to more comprehensive options.

11. MENTAL HEALTH TREATMENT

Now all-inclusive of in and out of hospital benefits.

Now fully inclusive, covering both in- and out-of-hospital treatment, as well as alcohol and drug rehabilitation, supported by auxiliary benefits.

Key Take Aways:

- Real feedback. Real changes. Real care.
- Our members have spoken! Every benefit improvement in 2026 was inspired by what our members told us they needed most.
- Review your Benefit Option to ensure the option still meets your health needs for 2026.
- If you are on chronic medication, ensure you are registered on the Chronic Care Programme.
- For questions about how changes affect your specific cover, contact the NHP client services department.

Changing of benefit options

At the end of each benefit year/calendar year, members can submit requests to change benefit options, up to the end of January, for the new benefit year. If you are part of a NHP registered employer group, then members will need approval from their employer group.

All applicable forms must be completed and submitted by no later than Monday, 12 January 2026.



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

