

# Benefit Summary Guide 2022

## 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	225% of NAMAFA benchmark tariff / SPA	225% of NAMAFA benchmark tariff / SPA	225% 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\$ 3 120	P = N\$ 3 120	P = N\$ 3 120

### 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  
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Walk-in assistance Unit 2, Demushuwa Suites  
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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  
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**Swakopmund**  
Tel 064 405 714  
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**Walvis Bay**  
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**Keetmanshoop**  
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## Contribution tables

Gold					Platinum					Titanium				
Employer group					Employer group					Employer group				
Age	Principal	Adult/Spec dep	Child dep		Age	Principal	Adult/Spec dep	Child dep		Age	Principal	Adult/Spec dep	Child dep	
0 - 25	3 278	2 451	1 363		0 - 25	2 759	2 038	1 037		0 - 25	2 349	1 448	773	
26 - 30	3 728	3 008	1 363		26 - 30	3 033	2 221	1 037		26 - 30	2 527	1 708	773	
31 - 35	4 082	3 348	1 363		31 - 35	3 267	2 363	1 037		31 - 35	2 790	1 774	773	
36 - 40	4 739	4 021	1 363		36 - 40	3 679	2 714	1 037		36 - 40	3 045	1 956	773	
41 - 45	5 137	4 526	1 363		41 - 45	4 038	3 125	1 037		41 - 45	3 361	2 210	773	
46 - 50	5 414	4 704	1 363		46 - 50	4 388	3 299	1 037		46 - 50	3 579	2 368	773	
51 - 55	5 601	4 966	1 363		51 - 55	4 670	3 750	1 037		51 - 55	3 770	2 665	773	
56 - 60	5 887	5 162	1 363		56 - 60	5 040	4 286	1 037		56 - 60	4 096	2 838	773	
61 - 65	6 550	5 583	1 363		61 - 65	5 244	4 612	1 037		61 - 65	4 394	3 437	773	
66+	6 809	5 747	1 363		66+	5 669	4 842	1 037		66+	4 892	3 609	773	

  

Gold					Platinum					Titanium				
Individual rates					Individual rates					Individual rates				
Age	Principal	Adult/Spec dep	Child dep		Age	Principal	Adult/Spec dep	Child dep		Age	Principal	Adult/Spec dep	Child dep	
0 - 25	3 989	3 097	1 622		0 - 25	3 124	2 540	1 344		0 - 25	2 585	1 745	934	
26 - 30	4 480	3 765	1 622		26 - 30	3 511	2 930	1 344		26 - 30	2 841	2 025	934	
31 - 35	5 017	4 130	1 622		31 - 35	3 978	3 572	1 344		31 - 35	3 193	2 367	934	
36 - 40	5 847	5 150	1 622		36 - 40	4 399	3 893	1 344		36 - 40	3 573	2 643	934	
41 - 45	6 238	5 624	1 622		41 - 45	4 896	4 320	1 344		41 - 45	3 882	2 985	934	
46 - 50	6 729	5 875	1 622		46 - 50	5 324	4 609	1 344		46 - 50	4 163	3 211	934	
51 - 55	6 961	6 202	1 622		51 - 55	5 827	5 011	1 344		51 - 55	4 356	3 416	934	
56 - 60	7 294	6 543	1 622		56 - 60	6 219	5 206	1 344		56 - 60	4 831	3 694	934	
61 - 65	8 267	7 136	1 622		61 - 65	6 599	5 562	1 344		61 - 65	5 106	4 030	934	
66+	8 641	7 411	1 622		66+	7 353	6 346	1 344		66+	5 481	4 188	934	

  

Roll-over benefit		Roll-over benefit		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	7 540	Principal	5 700	Principal	3 840
Adult/Spec dependant	1 930	Adult/Spec dependant	1 460	Adult/Spec dependant	790
Child	1 930	Child	1 460	Child	790
Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 13 330	Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 10 080	Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 6 210

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

# Benefit Summary Guide 2022

## Silver

## Bronze

## Hospital

### Major medical expenses

	Silver	Bronze	Hospital
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	225% of NAMAFA benchmark tariff / SPA	225% of NAMAFA benchmark tariff / SPA	225% 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

	Silver	Bronze	Hospital
Pooled day-to-day benefits	M = N\$ 18 000 / P = N\$ 3 700	M = N\$ 6 900 / P = N\$ 2 300	No benefit
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	M = N\$ 410 / P = N\$ 130	No benefit
Dentistry	80% of NAMAFA tariff / minimum levy of N\$ 30	80% of NAMAFA tariff / minimum levy of N\$ 30	No benefit
Optical	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
Auxiliary services	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
	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

	Silver	Bronze	Hospital
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				
Silver				
Employer group				
Age	Principal	Adult/Spec dep	Child dep	
0 - 25	2 117	1 307	699	
26 - 30	2 280	1 539	699	
31 - 35	2 517	1 603	699	
36 - 40	2 746	1 763	699	
41 - 45	3 032	1 993	699	
46 - 50	3 228	2 137	699	
51 - 55	3 404	2 403	699	
56 - 60	3 697	2 558	699	
61 - 65	3 966	3 101	699	
66+	4 414	3 256	699	

  

Bronze				
Employer group				
Age	Principal	Adult/Spec dep	Child dep	
0 - 25	1 546	930	539	
26 - 30	1 616	1 020	539	
31 - 35	1 682	1 088	539	
36 - 40	1 751	1 179	539	
41 - 45	1 909	1 240	539	
46 - 50	1 936	1 275	539	
51 - 55	2 035	1 366	539	
56 - 60	2 124	1 441	539	
61 - 65	2 585	1 592	539	
66+	2 855	1 656	539	

  

Hospital				
Employer group				
Age	Principal	Adult/Spec dep	Child dep	
0 - 25	1 348	591	363	
26 - 30	1 470	682	363	
31 - 35	1 611	831	363	
36 - 40	1 745	994	363	
41 - 45	1 861	1 147	363	
46 - 50	1 975	1 236	363	
51 - 55	2 054	1 304	363	
56 - 60	2 172	1 444	363	
61 - 65	2 287	1 559	363	
66+	2 544	1 608	363	

  

Silver				
Individual rates				
Age	Principal	Adult/Spec dep	Child dep	
0 - 25	2 333	1 574	842	
26 - 30	2 567	1 827	842	
31 - 35	2 884	2 137	842	
36 - 40	3 225	2 386	842	
41 - 45	3 507	2 696	842	
46 - 50	3 759	2 899	842	
51 - 55	3 934	3 085	842	
56 - 60	4 362	3 338	842	
61 - 65	4 612	3 638	842	
66+	4 948	3 780	842	

  

Bronze				
Individual rates				
Age	Principal	Adult/Spec dep	Child dep	
0 - 25	1 661	1 012	593	
26 - 30	1 755	1 117	593	
31 - 35	1 845	1 254	593	
36 - 40	1 933	1 386	593	
41 - 45	2 112	1 498	593	
46 - 50	2 133	1 562	593	
51 - 55	2 248	1 674	593	
56 - 60	2 378	1 704	593	
61 - 65	2 934	1 878	593	
66+	3 360	2 045	593	

  

Hospital				
Individual rates				
Age	Principal	Adult/Spec dep	Child dep	
0 - 25	1 375	629	402	
26 - 30	1 496	799	402	
31 - 35	1 668	923	402	
36 - 40	1 815	1 100	402	
41 - 45	1 946	1 259	402	
46 - 50	2 088	1 350	402	
51 - 55	2 205	1 447	402	
56 - 60	2 318	1 596	402	
61 - 65	2 483	1 750	402	
66+	2 831	1 823	402	

  

Roll-over benefit	
For diligent management of your healthcare expenditure:	
Principal	3 840
Adult/Spec dependant	790
Child	790
Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 6 210

  

Roll-over benefit	
For diligent management of your healthcare expenditure:	
Principal	1 990
Adult/Spec dependant	405
Child	405
Example Roll-over benefit per year: (Principal member + spouse + 2 children)	= 3 205

  

Roll-over benefit	
For diligent management of your healthcare expenditure:	
Principal	No benefit
Adult/Spec dependant	No benefit
Child	No benefit
Example Roll-over benefit per year: (Principal member + spouse + 2 children)	No benefit

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



**Diamond Arrow Award**  
 Highest rated medical aid in Namibia: 2010 - 2021  
 Highest rated institution demonstrating exceptional managerial and corporate governance in Namibia

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