



Summary of changes 2022



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Fund average increase

The Fund is happy to announce that it has approved an overall fund average annual contribution increase of 5.6% for 2022. The increase will come into effect as from 1 January 2022.

This compares to a Fund average increase of 4.5% for 2021. The increase is largely influenced by the average increase of 4.2% in the NAMAF benchmark tariff for 2022. The remaining 1.4% of the increase caters for aspects such as aging of the population, increased utilisation and a marginal increase in benefits. Benefit enhancements are primarily restricted to an inflationary (NAMAF) level increase whilst ensuring that contribution increases remain in line with headline CPI.

Claims in 2021 have been significantly impacted by the 3rd wave of COVID-19 and longer than expected stays in hospital for COVID-19 patients. The Board of Trustee's remains cognizant of the requirement to maintain adequate solvency in lieu of the above inflationary increase in claims cost year-to-date whilst at the same time trying to keep contributions at an affordable level.



The increases per option may be more or less than the Fund average increase announced above. The reason for different average increases per option is due to the fact that each option's contribution increase is based on its own unique demographic profile, claims experience, ageing profile and utilization assumptions.

Changes to benefits across various options for 2022

All benefits have received Namaf benchmark adjusted increases, and in the case of some, above inflationary increases.

The following benefits have received above inflationary increases:

- Specialised radiology benefit and Organ transplant benefit on the Gold, Platinum, Titanium, Silver, Bronze and Hospital options.
- Oncology benefit on the Gold, Platinum and Hospital options.
- Optical benefit as well as the Acute Medicine benefit on the Bronze option.

Overall benefit enhancements is of a conservative nature in order to minimize the impact on the contribution increase for 2022.

Changes to Benefit Options for 2022

1. Overall Annual Limit (OAL)

Changes to the Overall Annual Limit (OAL) with effect 1 January 2022		
Option	Principal member	Family
Gold	Unlimited per annum	Unlimited per annum
Platinum	Unlimited per annum	Unlimited per annum
Titanium	N\$ 1 550 000 per annum	N\$ 2 320 000 per annum
Silver	N\$ 1 220 000 per annum	N\$ 1 940 000 per annum
Bronze	N\$ 550 000 per annum	N\$ 890 000 per annum
Hospital	N\$ 1 220 000 per annum	N\$ 2 710 000 per annum

The Gold and Platinum options remain unlimited in respect of the Overall Annual Limits to which a member may claim with the exception where specific sub-limits apply.

2. Day-to-Day Benefits

The majority of monetary benefit limits, apart from the benefit limits mentioned above, increased in line with the average NAMAF tariff increase of 4.2%.

2.1. Pooled Day-to-Day Benefits

An inflationary increase was applied to the Silver and Bronze option's Pooled Day-to-Day benefit limits.

Option	Principal member	Per additional beneficiary
Silver	N\$ 18 000 per annum	N\$ 3 700 per annum
Bronze	N\$ 6 900 per annum	N\$ 2 300 per annum

3. Exclusions

- Consultations:
Telephone consultations, excluding General Practitioners and Specialists for all options and disciplines listed under Auxiliary Services where applicable for Gold, Platinum, Titanium, Silver and Bronze options.

4. Payment of Claims

Despite anything to the contrary contained in any other rule, the Fund may deduct from any benefit paid to a member or a supplier of health services any amount of money which has been paid bona fide in accordance with the provisions of a member's benefits and the NAMA benchmark tariffs to which that member or the supplier of health services is not entitled. The Fund may take proceedings in a court against a member or supplier of health services for the repayment of any amount referred to above, which it has not been able to recover through a deduction referred to.

Important

- Members should note that this document should be read in addition to the information contained in the Benefit Guide as well as the User Guide.
- The User Guide represents a summary of the Fund Rules. Members are provided with the User Guide only when, and upon, joining the Fund. Any subsequent changes to the Fund Rules as well as changes to the Benefits and Contributions per option will be announced in the Summary of Changes document. Therefore it is important for members to retain this document for future reference. For an updated copy of the User Guide please enquire with your nearest NHP branch or visit the website www.nhp.com.na.
- This document contains a summary of changes to the benefits and contributions as approved by the Board of Trustees and to be applicable to the Rules of the Fund for 2022.
- Members are advised to refer to the User Guide and Benefit Guide as a reference tool for interpretation of Fund Rules and Benefit limits. Any questions should be addressed to the Fund's Administrators.



The Fund will not be held liable if a member's rights are prejudiced or forfeited as a result of failure or neglect to comply with the Rules of the Fund which may arise from failure or neglect to read the communications issued by the Fund in order to inform, educate and create an awareness of the changes to the Rules of the Fund.

Disclaimer

The new Benefits, Contributions and Rules of the NHP Fund for 2022, 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 will only become effective on 1 January 2022 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.

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 Call Centre may be contacted to confirm any information contained in the document.



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Membership details update

Compulsory
Bank stamp

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Reg No: MOHSS 003

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

Signature of principal member

Signature of company official