

**NAPOTEL**  
**MEDICAL AID FUND**  
NAMIBIA POST AND TELECOM HOLDINGS LTD



# BENEFIT STRUCTURE

**NAPOTEL** *Lite.*

**EFFECTIVE** 01 JANUARY 2023



[www.napotelmedical.com.na](http://www.napotelmedical.com.na)

Administered by  **PROSPERITY  
HEALTH**

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B1	HOSPITAL BENEFITS GROUP (Subject to clinical risk management protocols and pre-authorization)	% Tariff	Overall Annual Limit N\$ 423, 800 per family per annum
	Private Hospitals including medicines, materials, hospital apparatus and 7 days take out		
	Provincial Hospitals including medicines, materials, hospital apparatus and 7 days take out medication	100% tariff	
	Step-down Nursing Facilities in lieu of hospitalization		
	GP Consultation, treatment & services	200% tariff	
	Specialist consultations, treatment and services		
	Surgical Procedures done in rooms Theaters: Doctors rooms- selective surgical procedures: Part of pre-authorization and clinical protocols	200% tariff	
	Blood Transfusion		
	Pathology In Hospital	100% tariff	N\$ 9, 360 pbpa
	Radiology In Hospital		N\$ 9, 360 pbpa
B2	Internal Medical Prosthesis		N\$ 34, 580 pbpa
	Internal Prosthesis - example: Knee/Hip/Pacemakers. Including intra ocular lenses. Subject to pre-authorization and clinical risk management protocols	100% cost	Part of the Sub-limit B2
B3	MRI/CT Scans (In/Out Hospital)		N\$ 35, 450 per family (limited to N\$ 17, 725 pbpa
	In and Out of Hospital Benefit. Subject to pre-approval and Clinical protocols.	100% tariff	Part of the Sub-limit B3
B4	Psychiatric Accommodation treatment and services		21 days, limited to N\$ 53, 170 pbpa
	including Psychiatric Hospital Accommodation, treatment and services. Subject to clinical protocols	100% tariff	Subject to 21 days pbpa sub-limit
B5	Alcohol and Drug Rehabilitation		N\$ 20, 760 pbpa
	Alcohol & Drug Addiction, addiction Therapy, related Pathology and medication. (Part of treatment plan protocols) Annual benefit.	100% tariff	Part of the Sub-limit B5
	Alcohol & Drug medication	100% NRP	Levy 15% minimum N\$30 maximum N\$65
B6	Refractive Surgery		N\$ 18, 380 pbpa
	Including Excimer Laser and Radial Keratotomy	100% tariff	Part of the Sub-limit B6
B7	Maternity		PART OF OAL
	Hospital Caesarean (Non-Emergency)	100% tariff	Part of the Overall Annual
	GP and specialist Caesarean (Non-Emergency) (Hospital)	200% tariff	10% co-payment
	Hospital Confinement/Caesarean (Emergency)	100% tariff	
	GP and Specialist	200% tariff	Part of the Overall Annual limit
	GP/Specialists Confinement (In Rooms)	100% tariff	
	Ante Natal Visits	100% tariff	12 visits pbpa
	Maternity scans	100% tariff	3 scans pbpa
B8	Circumcision		PART OF OAL
	Hospital Circumcision subject to authorisation	100% tariff	Part of the Overall Annual limit
	GP and Specialists Circumcisions (In Hospital)- children (0-10 years)	200% tariff	Part of the Overall Annual limit
	GP and Specialists Circumcisions (In Hospital)- children 11 and more years	200% tariff	10% co-payment
	Children (0-10 years) 200% tariff	200% tariff	Part of the Overall Annual limit
	GP and specialist circumcision done in Rooms	200% tariff	Part of the Overall Annual limit

<b>B9</b>	<b>Gastroscopy &amp; Colonoscopy</b>		<b>PART OF OAL</b>
	Hospital Gastroscopy/Colonoscopy	100% tariff	5% co-payment
	GP and specialist Gastroscopy/Colonoscopy	200% tariff	5% co-payment
	GP and specialist Gastroscopy/Colonoscopy In Rooms	200% tariff	Part of Overall annual limit
<b>B10</b>	<b>Renal (Kidney) Dialysis</b>		<b>PART OF OAL</b>
	Hospital Admission Renal / Kidney Dialysis	100% tariff	Part of the OAL
	GP and Specialists Kidney Dialysis (Hospital	200% tariff	
	GP and Specialists Kidney Dialysis (Rooms)	100% tariff	
	Kidney/Organ Medication	100% NRP	
<b>B11</b>	<b>Organ Transplant</b>		<b>PART OF OAL</b>
	GP and Specialists - Organ Transplants (Hospital)	200% tariff	Part of Overall annual limit
	GP and Specialists - Organ Transplants (Rooms)	100% tariff	
	Organ medication	100% NRP	
<b>B12</b>	<b>Oncology Treatment</b>		<b>N\$ 396, 970 pbpa</b>
	GP and Specialists - Organ Transplants (Hospital)	200% tariff	Part of Overall annual limit
	GP and Specialists - Organ Transplants (Rooms)	100% tariff	
	Organ medication	100% NRP	
<b>B13</b>	<b>MVA/Third Party</b>		<b>N\$ 321 ,000 per event pbpa</b>
	MVA/Third Party (Hospital)	100% tariff	
	GP and specialist treatment and services	200% tariff	
	MVA/Third Party (Rooms)	100% tariff	
	MVA Medication	100% NRP	
<b>B14</b>	<b>Maxillo Facial</b>		<b>N\$ 40, 000 pbpa</b>
	Non-Elective Maxillo Facial/Oral Surgery - Trauma. Including Dental extractions of more than 3 teeth or multiple fillings in children under the age of ten and disabled dependants/ Removal of impacted wisdom teeth. (All Inclusive Benefit - surgery, treatment and services). Part of Clinical	200% tariff	Part of the sub-limit
<b>B15</b>	<b>Auxilliary Services</b>		<b>PART OF OAL</b>
	Including Physiotherapy, Biokenetics, Occupational therapy in Hospital	100% tariff	Part of the Overall Annual limit

## ABBREVIATIONS:

OAL	-	Overall Annual Limit
pbpa	-	Per beneficiary per annum
pmpa	-	Per member per annum
pfpa	-	Per family per annum



B16	Alternatives Hospital		N\$ 29, 400 per family per annum
	Frail Care, Private Nursing (home nursing and Hospice)	100% tariff	Part of the Sub-limit B16
B17	Ambulance Services		Stipulated Limits
	Interhospital ambulance transfers	100% of cost	N\$ 5, 540 pbpa
	Travel assistance to South Africa		N\$ 3, 700 pbpa
	Travel assistance to Namibia on specialist referrals		N\$ 2, 500 pbpa
	Accommodation (specialist referral Namibia)		N\$ 520 per day
	Accommodation (specialist referral South Africa)		N\$ 660 per day
B18	HIV/AIDS Benefit		N\$ 170, 490 pbpa
	Hospital treatment and services	100% of	N\$ 83, 020 pbpa sublimit to B18
	HIV/Aids Medication	100% of NRP	N\$ 68, 740 pbpa sublimit to B18
	Counselling	100% of tariff	N\$ 4, 840 pbpa sublimit to B18
	Consultations		12 visits pbpa sublimit to B18
	Radiology Pathology		N\$ 13, 880 pbpa sublimit to B18
	DAY-TO-DAY BENEFITS		
C1	Professional Services		M0: N\$ 7, 550 pmpa M1: N\$ 11, 040 pfpa M2: N\$ 13, 100 pfpa M3: N\$ 15, 160 pfpa M4: N\$ 17, 220 pfpa M5+:N\$ 19, 270 pfpa
	Professional Services GP& Specialist and Primary Health Consultations including Out-patient Visits. • GP/Spec/Primary Health/OPD Consultations • Out-patient Visits • Telephone /PIT Consultations • GP/Spec/Primary Health Procedures (In Rooms) • Radiology (In Rooms) • Pathology (In Rooms)	100% tariff	Part of the Sub-limit C1
C2	Acute Medication		M0: N\$ 3, 320 pmpa M1: N\$ 4, 640 pfpa M2: N\$ 5, 970 pfpa M3: N\$ 7, 290 pfpa M4: N\$ 8, 130 pfpa M5: N\$ 8, 980 pfpa
	Acute medication including Primary Healthcare Scripts	100% NRP	15% levy minimum N\$30 maximum N\$65 Part of the Sub-limit C2
	GP/Specialist and Primary Health Care Injections and materials		
	Homeopathic medication		
C3	Chronic Medication		N\$ 8, 620 pbpa
	Chronic medication (preferred)	100% NRP	no levy
	Chronic medication (non- preferred)	100% NRP	15% levy minimum N\$30 maximum N\$65

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C4	OTC Medication	100% NRP	M0: N\$640 pmpa M1: N\$860 pfpa M2: N\$ 1, 070 pfpa M3: N\$ 1, 670 pfpa M4: N\$ 1, 710 pfpa M5: N\$ 1, 900 pfpa
C5	External Appliances		N\$ 2, 950 pbpa
	General appliances including artificial limbs, eyes, wheelchairs, hearing aids and all approved appliances	100% cost	Part of the Sub-limit
C6	Auxillary Service		N\$ 2, 650 pbpa
	Including Physiotherapy, Social Workers, Speech, Audiology, Acousticians, Dieticians, Occupational Therapy, Biokenetics, Hom/ Chiro/ Osteopathy, Podiatry, Acupuncture etc.	100% tariff	Part of the Sub-limit C6
C7	Psychology		N\$ 1, 560 pbpa
	Clinical Psychology	100% tariff	Part of the Sub-limit C7
C8	Psychiatry		N\$ 4, 670 pbpa
	Psychiatric treatment	100% tariff	Part of the Sub-limit C8
C9	Dentistry		M0: N\$ 3, 090 pmpa M1: N\$ 4, 880 pfpa M2: N\$ 5, 050 pfpa M3: N\$ 7, 300 pfpa M4: N\$ 7, 940 pfpa M5: N\$ 8, 740 pfpa
	Including Conservative dentistry, specialised dentistry and selected maxillo facial procedures in rooms (orthodontic treatment)	100% tariff	Part of the Sub-limit C9
C10	Optical Services		N\$ 2, 920 per beneficiary benefit allocated every 2 <sup>nd</sup> year
	Frames	100% cost	N\$ 1, 560 pb part of optical sub-limit
	Eye Test		2 eye tests per beneficiary
	Lenses/Contact Lenses	100% tariff	Part of the Optical sub-limit
	Bi-Focal/Multi Focal & Tri-Focal Lenses in addition to the Optical benefit limit	100%	N\$ 1, 660 per beneficiary
C11	Napotel Benefit Wallet	Threshold Limits	Difference between the actual day-to-day claims excluding chronic benefits and the allocated threshold limits (maximum claim limits to qualify) Threshold limits: M0: N\$ 1, 590 M1: N\$ 2, 610 M2: N\$ 3, 890 M3: N\$ 5, 160 M4: N\$ 6, 010 M5: N\$ 6, 010
C12	Preventative		Part of the OAL
	Baby Immunisations	100% NRP	0 - 6 years pbpa
	Cholesterol/Test Blood Sugar(Finger Prick)		1 per beneficiary
	Mammogram		1 per female beneficiary (>40 years)
	DEXA Bone Density scan)		1 per beneficiary (> 50 years)
	Pap Smear		1 per female beneficiary (>15 years)
	Glaucoma Screening		1 per beneficiary (>40 years)
	Prostate Screening		1 per male beneficiary (>40 years)
	HPV Vaccine		3 per beneficiary once in a lifetime - Females 9 - 30 years
	Pneumococcal Vaccine	100% NRP	1 per beneficiary adults (>65 years) Children \ 9<5 years)
	Flu Vaccines		1 Flu vaccination per beneficiary per year.

OPTIONAL COVERS - ADD ON BENEFIT			
1	Medication – Add – On Cover	No Benefit	No Benefit
2	Day to Day Add On Cover	No Benefit	No Benefit

MONTHLY CONTRIBUTIONS - ACTIVE EMPLOYEES					
INCOME BRACKETS	M	M1	M2	M3	M4+
N\$0 - N\$3 400	1,809	2,760	3,780	4,702	5,664
N\$3 401 - N\$6 300	2,898	4,196	5,541	6,825	8,188
N\$6 301 - N\$14 400	3,092	4,415	5,784	7,111	8,469
N\$14 401 - N\$20 400	3,269	4,647	6,003	7,381	8,706
N\$20 401+	3,451	4,882	6,225	7,654	8,949

PENSIONER / CONTINUATION MEMBER CONTRIBUTION						
INCOME BRACKETS	M	M1	M2	M3	M4+	M5+
N\$0 - N\$3 400	1,809	2,760	3,780	4,702	5,664	5,664
N\$3 401 - N\$6 200	2,590	3,970	5,450	6,787	8,182	8,182
N\$6 201 - N\$14 200	2,852	4,375	5,784	7,111	8,469	8,469
N\$14 201 - N\$20 000	2,852	4,375	6,003	7,381	8,706	8,706
N\$20 001+	2,852	4,375	6,006	7,482	8,949	8,949

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**Disclaimer:** Napotel Medical Aid Fund is registered with NAMFISA and is managed by the Board of Trustees, representative of the members of the Fund and in terms of the Rules of the Fund as approved by NAMFISA. This guide is an extract from the Rules and Benefits as a reference guideline only and should there be any discrepancies, misprint and/or interpretation thereof, the Rules as registered with NAMFISA will prevail.