

NAPOTEL

MEDICAL AID FUND



NEW BENEFITS EFFECTIVE 2021



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Administered by  PROSPERITY HEALTH

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NEW BENEFITS EFFECTIVE 01 JANUARY 2021

B1	HOSPITAL BENEFITS GROUP (Subject to clinical risk management protocols and pre-authorization)		799 500 per family
	Private Hospitals including medicines, materials, hospital apparatus and 7 days take out medication	100% tariff	Part of the Overall Annual limit
	Provincial Hospitals including medicines, materials, hospital apparatus and 7 days take out medication		
	Step-down Nursing Facilities in lieu of hospitalization		
	GP Consultation, treatment & services	225% tariff	
	Specialist consultations, treatment and services		
	Blood Transfusion	100% tariff	10 562 per beneficiary
	Pathology		
	Radiology		
B2	Internal Medical Prosthesis		39 010 per beneficiary
	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
B3	MRI/CT Scans (In/Out Hospital)		13 591 per beneficiary
	In and Out of Hospital Benefit. Subject to pre-approval and Clinical protocols.	100% tariff	Part of the Sub-limit
B4	Psychiatric Accommodation treatment and services		21 days
	including Psychiatric Hospital Accommodation, treatment and services. Subject to clinical protocols	100% tariff	Subject to 21 days per beneficiary
B5	Alcohol and Drug Rehabilitation		23 425 per beneficiary
	Alcohol & Drug Addiction, addiction Therapy, related Pathology and medication. (Part of treatment plan protocols) Annual benefit.	100% tariff	Part of the Sub-limit
	Alcohol & Drug medication	100% NRP	Levy 15% minimum N\$30 maximum N\$60
B6	Refractive Surgery		20 750 per beneficiary
	including Eximer Laser and Radial Keratotomy	100% tariff	Part of the Sub-limit
B7	Maternity		PART OF OAL
	Hospital Caesarean (Non-Emergency)	100% tariff	Part of the Overall Annual
	GP and specialist Caesarean(Non-Emergency) (Hospital)	225% tariff	10% co-payment
	Hospital Confinement/Caesarean (Emergency)	100% tariff	Part of the Overall Annual limit
	GP and Specialist	225% tariff	
	GP/Specialists Confinement(In Rooms)	100% tariff	
	Ante Natal Visits	100% tariff	12 visits
	Maternity scans	100% tariff	3 scans
B8	Circumcision		PART OF OAL
	Hospital Circumcision subject to authorisation	100% tariff	Part of the Overall Annual
	GP and specialists Circumcision(In Hospital)	225% tariff	10% co-payment
	GP and specialist circumcision done in Rooms	225% tariff	Part of the Overall Annual
B9	Gastroscopy & Colonoscopy		PART OF OAL
	Hospital Gastroscopy/Colonoscopy	100% tariff	5% co-payment
	GP and specialist Gastroscopy/Colonoscopy (Hospital)	225% tariff	5% co-payment

Disclaimer: The NAMDEB Medical Scheme is registered with NAMFISA and is managed by the Board of Trustees, representative of the members of the Scheme and in terms of the Rules of the Scheme 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.

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B10	Renal (Kidney) Dialysis		PART OF OAL
	Hospital Admission Renal/Kidney Dialysis	100% tariff	part of the OAL
	GP and Specialists Kidney Dialysis (Hospital)	225% tariff	
	GP and Specialists Kidney Dialysis (Rooms)	100% tariff	
	Kidney/Organ Medication	100% NRP	
B11	Organ Transplant		PART OF OAL
	GP and Specialists - Organ Transplants (Hospital)	225% tariff	Part of Overall annual limit
	GP and Specialists - Organ Transplants (Rooms)	100% tariff	
	Organ medication	100% NRP	
B12	Oncology Treatment		447 965 per beneficiary
	GP and Specialists - Oncology(Hospital)	225% tariff	Part of Overall annual limit
	GP and Specialists - Oncology(Rooms)	100% tariff	
	Chemo Medication	100% NRP	
B13	MVA/Third Party		362 237 per event
	MVA/Third Party(Hospital)	100% tariff	Part of the event limit
	GP and specialist treatment and services	225% tariff	
	MVA/Third Party(Rooms)	100% tariff	
	MVA Medication	100% NRP	
B14	Maxillo Facial		45 134 per beneficiary
	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 protocols	225% tariff	Part of the sub-limit
B15	Auxilliary Services		PART OF OAL
	Including Physiotherapy, Biokenetics, Occupational therapy in	100% tariff	Part of the Overall Annual limit
B16	Alternatives Hospital		33 179 per family
	Frail Care, Private Nursing (home nursing and Hospice)	100% tariff	Part of the Sub-limit
B17	Ambulance Services		Stipulated Limits
	Interhospital ambulance transfers	100% of cost	6 260 per beneficiary
	Travel assistance to South Africa		4 170 per beneficiary
	Travel assistance to Namibia on specialist referrals		2 820 per beneficiary
	Accommodation (specialist referral Namibia)		N\$465 per day
	Accommodation (specialist referral South Africa)		N\$598 per day
B18	HIV/AIDS Benefit		153 918 per beneficiary
	Hospital treatment and services	100% of tariff	74 952 pbpa sublimit to B18
	HIV/Aids Medication	100% of NRP	62 056 pbpa sublimit to B18
	Counselling	100% of tariff	4 369 pbpa sublimit to B18
	Consultations		12 visits pbpa sublimit to B18
	Radiology & Pathology		12 531 pbpa sublimit to B18
DAY-TO-DAY BENEFITS			
C1	Professional Services		(M) 13 625 (M1) 19 935 (M2) 23 650 (M3) 27 366 (M4) 31 082 (M5+) 34 799
	GP/Specialist and Primary Health Consultations including Out-patient Visits.	100% tariff	Part of the Sub-limit
	GP and specialists and Primary Health care Procedures in Rms	100% tariff	Part of the Sub-limit
	Radiology and Pathology	100% tariff	
C2	Acute Medication		(M) 5 988 (M1) 8 376 (M2) 10 764 (M3) 13 161 (M4) 14 674 (M5+) 16 205
	Acute medication including Primary Healthcare Scripts	100% NRP	15% levy minimum N\$30 maximum N\$65
	GP/Specialist and Primary Health Care Injections and		
	Homeopathic medication		

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C3	Chronic Medication		10 375 per beneficiary
	Chronic medication (preferred)	100% NRP	no levy
	Chronic medication (non- preferred)	100% NRP	15% levy minimum N\$30 maximum N\$65
C4	OTC Medication	100% NRP	(M) 967 (M1) 1 289 (M2) 1 611 (M3) 2 506 (M4) 2 577 (M5+) 2 864
C5	External Appliances		10 628 per beneficiary
	General appliances including artificial limbs, eyes, wheelchairs, hearing aids and all approved appliances	100% cost	Part of the Sub-limit
C6	Auxillary Service		4 778 per beneficiary
	Including Physiotherapy, Social Workers, Speech, Audiology, Acousticians, Dieticians, Occupational Therapy, Biokenetics, Hom/ Chiro/ Osteopathy, Podiatry, Acupuncture etc.	100% tariff	Part of the Sub-limit
C7	Psychology		5 629 per beneficiary
	Clinical Psychology	100% tariff	Part of the Sub-limit C7
C8	Psychiatry		5 629 per beneficiary
	Psychiatric treatment	100% tariff	Part of the Sub-limit C8
C8	Dentistry		(M) 6 968 (M1) 11 019 (M2) 11 397 (M3) 16 473 (M4) 17 927 (M5+) 19 718
	Including Conservative dentistry, specialised dentistry and selected maxillo facial procedures in rooms (orthodontic treatment)	100% tariff	Part of the Sub-limit
C9	Optical Services		4 310 per beneficiary benefit allocated every 2nd year
	Frames	100% cost	1 405 per beneficiary
	Eye Test	100% tariff	2 eye tests per beneficiary
	Lenses/Contact Lenses		Part of the Sub-limit
	Bi-Focal/Multi Focal & Tri-Focal Lenses in addition to the Optical benefit limit	100%	N\$1,500 per beneficiary
C10	Napotel Benefit Wallet	Threshold Limits	Napotel Benefit Wallet
			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\$ 3000 M1: N\$ 4912 M2: N\$ 7342 M3: N\$ 9738 M4: N\$ 11 342 M5: N\$ 11 682
C11	Preventative		Part of the OAL
	Baby Immunisations	100% NRP	0 - 6 years
	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	100% tariff	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 - 26 years
	Pneumococcal Vaccine	100% NRP	1 per beneficiary adults (>65 years) Children \9<5 years)
	Flu Vaccines		1 Flu vaccination per beneficiary per year.

NEW

CONTACT DETAILS

Ongwediva
Ongwediva Medipark Hospital
Complex, Auguste Tanyaanda Str
P.O. Box 7196
Oshakati West
Tel: +264 83 323 2080
Fax: 088 655 5514

Windhoek
c/o Feld & Thorer Str
P.O. Box 22927
Windhoek
Tel: +264 83 2999 736
Fax: +264 61 222 161

Rosh Pinah
Unit 1 SME Park
Kokerboom Str
P.O. Box 71
Rosh Pinah
Tel: +264 83 323 2131 / 2130
Fax: +264 63 274 959

Lüderitz
230 Bismarck Str
P.O. Box 1178
Lüderitz
Tel: +264 63 202 143
Fax: +264 63 204 169

Swakopmund
Unit 23 The Dome
Welwitchia Str
P.O. Box 2869
Swakopmund
Tel: +264 83 323 2050
Fax: +264 88 655 2774

Oranjemund
c/o 11th Ave & 12th Str
P.O. Box 833
Oranjemund
Tel: +264 83 3232 113 / 110
/ 111
Fax: +264 63 232 191

Tsumeb
1150 Sam Nujoma Dr
P.O. Box 791
Tsumeb
Tel: +264 83 232 2070 / 2072
/ 2073
Fax: +264 88 655 5509

Walvis Bay
Medical Park
Hidipo Hamutenya Str
P.O. Box 731
Walvis Bay
Tel: +264 83 323 2000
Fax: +264 64 206 094



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