
NAPOTEL

MEDICAL AID FUND



NEWSLETTER

DECEMBER
2020

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NEW BENEFIT & CONTRIBUTIONS CHANGES FOR 2021

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The outbreak of the COVID-19 pandemic has brought about various economic challenges and uncertainties affecting all business organizations worldwide and in Namibia. Notwithstanding the fact that the Fund annual benefit review process concludes at the end of October each year, the Fund had to gear itself for the pandemic by availing benefits to ensure that the Napotel Medical Aid Fund members and their beneficiaries are fully covered.

One of the core strategic objectives of the Board of Trustees is to ensure that the Fund remains competitive in its benefit and premium offering, and like any other business organization, Napotel Medical Aid Fund and its long-term sustainability is influenced by industry-related factors such as medical inflation, claims, demographic profile and ageing of the Fund. As part of the 2021 benefit design process, the Trustees repeated the annual benchmarking review that compares the Napotel Fund to other open medical aid funds, the process included feedback received from members during road shows and interaction with the Administrators client service personnel during the past year.

The exercise is conducted in consultation with the Fund actuaries and all other factors that affect the Fund where taken into account when determining the proposed percentage increase in contributions and benefits enhancements. The 2021 review also took into consideration the current state of the economy, which adversely affected all our key stakeholders and as such took a conservative approach on the 2021 benefit and premium increases.

The sound financial position of the Fund is critical in providing members with peace of mind, and is necessary to meet the regulatory requirements as set by the Registrar of Medical Funds/NAMFISA. In following the comprehensive and inclusive review process, we ensure that all changes are fully supported with well calculated risks assessments and actuarial reviews. Thus, in order to cater for the increase in claims costs, , expected continuation of the increase in utilisation of benefits and benefit enhancements effective 01 January 2021, the Board of Trustees herewith announce.

1. AN OVERALL PREMIUM INCREASE OF 6% EFFECTIVE 01 JANUARY 2021

Attached on page 3, is the new 2021 benefit structure and premium tables effective 01 January 2021. Please note that the implementation of the new premiums will commence at the end of January 2021.

We trust that you will understand the circumstances under which the above decisions have been made. We ask that you bear with us as we work towards ensuring that the Napotel Medical Aid Fund survives the challenges of time, remain affordable and sustainable. We will continue to strive to ensure that we do our best to live up to your expectations and offer your initiatives to best manage your healthcare expenses, reduce your out-of-pocket expenses and continue to have access to quality healthcare benefits and services.

In conclusion, the Board of Trustees would like to take this opportunity to wish all members and their loved ones a joyous festive season, and encourage members to remain safe by following the Covid regulations and for the ones travelling during this period to adhere to the road rules and to drive safely.

1.1 NEW BENEFITS EFFECTIVE 01 JANUARY 2021

The Napotel Medical Aid Fund has been faced with high member claim patterns for the past few years and the Fund needs to implement strategies to address this concern.



THE FUND NEEDS TO IMPLEMENT INNOVATIVE BENEFIT DESIGNS AND REWARD PROGRAMS AIMED AT:

- Encouraging a more disciplined behavior of members to reduce the unnecessary expenditure
- Rewarding the lower benefit utilization of members
- Retaining members

As part of the new benefit enhancements and to reward members who manage their benefits efficiently, the Board of Trustees is happy to announce that they have approved the implementation of the Napotel Benefit Wallet effective 01 January 2021.

1. WHAT IS A BENEFIT WALLET?

A benefit wallet is a Fund benefit, which offers members the option to accumulate benefits if their total annual day-to-day claims are less than the allocated threshold limit. These accumulated benefits are carried over to the following financial year and members can utilize these benefits to supplement their benefits or cater for medical services that are not covered under the Fund benefits structure. It is an option that offers members to save on their medical claims and use the accumulated benefits in the following financial years when they need it.

2. HOW DOES THE BENEFIT WALLET WORK?

- Each fund member, will be allocated a monetary threshold limit per annum according to the size of their registered families,
- Should the member's total day-to-day claims excluding chronic medication, be less than the threshold limit, the difference between member's day-to-day claims and the threshold limit (will be transferred to the member's Benefit Wallet.
- To allow for the 4-months claim cycle in which claims can be submitted to the Fund, after the date of service, the benefit wallet will only be carried over at the end of April of the following benefit year.
- In other words, the benefit wallet for the 2021 financial year, will only be carried over at the end of April 2022.

3. WHAT ARE THRESHOLD LIMITS?

The threshold limit is the total maximum allowable value of claims per member that will be considered in the allocation of the benefit wallet. The Threshold limit is allocated according to the number of registered dependents on the Fund. The total member and dependents day-to-day claims should be less than the stipulated threshold limit for a member to qualify for the benefit wallet.

THRESHOLD LIMITS:

Family Size	Threshold level limit N\$
MO	3,000
M+1	4,912
M+2	7,342
M+3	9,738
M+4	11,342
M+5	11,682

4. WHICH BENEFITS ARE CONSIDERED FOR THE BENEFIT WALLET?

All benefits paid from the day-to-day or out-of-hospital benefits, excluding chronic medication.

5. WHAT TYPE OF CLAIMS CAN BE PAID FROM THE BENEFIT WALLET?

The Benefit Wallet may be used for the following medical expenses list:

- Routine medical costs, even if the respective benefit has been depleted for the benefit year;
- Member co-payments;
- Treatment normally excluded in terms of the Fund Rules;
- Medical and clinical treatment that is allowed in terms of the definition of a medical service as defined in the Medical Aid Funds Act. The product and/or service claimed for must be provided by a healthcare provider, registered with the Health Professions Council of Namibia (HPCNA).
- Expenses for opticians/optometrist prescribed sunglasses, protein supplements, vitamins, treatment for infertility, cosmetic procedures, etc., provided the service and/or healthcare product(s) is being supplied by a registered healthcare professional. Members should contact their nearest client service office to obtain more information.

1.2 NEW ADD-ON BENEFIT

Effective 01 January 2021, the Fund will only offer two add-on benefits as part of the optional benefits for members to increase their individual benefits, namely:

1. MEDICATION ADD-ON

The option will remain the same for the new financial year, and members will still have the option to select from the available levels.

2. DAY TO DAY SERVICES (ADD-ON)



Effective 01 January 2021, the Fund has combine the current add on benefits and will no longer offer the current options for dental, optical or auxiliary. The Fund has introduced a combined day to day option that will cover all out of hospital services except the medication. The new add-on option will be offered on 10 levels and on a family basis, members will not be required take out add on individual basis and they will be able to use the add on to cover for all out of hospital disciples. In other words a member can take out an add on an utilize it for dental, optical, doctors consultation and ext.

1.3 NEW RULE CHANGES (ADULT DEPENDANT)



The current fund rule allows child dependants to remain registered on the fund until the age of 21. Dependants older than 21 years of age are only allowed to remain on the Fund if they full time students.

At a meeting held on 21 October, the board resolved to create a new category known as Adult Dependants and allow dependants to be covered on the medical aid until the maximum age of 30.

The premium for the adult dependants will still be kept at the current dependant contribution structure for 2021 and it is important to note that this structure could be amended in the coming financial years.

1.4 FUNERAL BENEFITS

The current funeral benefits have been increased, and the new structure effective 01 January is as follows:

Member	20,000 per person
Spouse/Adult Dep	20,000 per person
14 Years - 21 Years	20,000 per person
Stillborn - 13 Years	10,000 per person
Transport of Mortal Remains Namibian borders only	4.50/km return to max of N\$ 15 000 per event

1.3 NEW CONTRIBUTIONS EFFECTIVE 01 JANUARY 2021 EXCLUDING E-MED & FUNERAL COVER:

INCOME BRACKETS	M	M1	M2	M3	M4+
N\$0 - N\$3,300	1,932	2,987	4,119	5,142	6,209
N\$3,301 - N\$6,000	3,141	4,581	6,073	7,497	9,010
N\$6,001 - N\$13,600	3,520	5,034	6,525	8,039	9,497
N\$13,601 - N\$19,200	3,552	5,081	6,585	8,114	9,585
N\$19,201+	3,588	5,128	6,647	8,189	9,674

NEW CONTRIBUTION: N\$ DOLLAR VALUE INCREASE (MEMBER PORTION ONLY)

Category	Member	Member +1	Member +2	Member +3	Member +4
N\$0- N\$3,300	36	56	78	97	117
N\$3,301- N\$6,000	59	86	115	141	170
N\$6,001- N\$13,600	66	95	123	152	179
N\$13,601- N\$19,200	67	96	124	153	181
N\$19,201+	68	97	125	155	183



1.4. GROUP RISK TRANSFER COVER & PREMIUMS

New Increased premiums for E-Med & Funeral Cover

EMERGENCY EVACUATION COVER

N\$ 62.75 per family per month

FUNERAL COVER

N\$ 30.00 per family per month

OPERATING HOURS OF PROSPERITY HEALTH OFFICES OVER THE FESTIVE SEASON

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NO	OFFICE	OPERATING HOURS & ADDITIONAL INFORMATION
1	Prosperity Head Office Windhoek	Office will remain open, operating on all working days except Public Holidays: Normal working hours will be from 08h00 till 17:00:
2	Tsumeb Ongwediva Oranjemund Walvisbay	All Offices will remain open operating normal working hours from 08h00 till 17:00:

EMERGENCY SERVICES & AFTER HOURS CONTACT NUMBERS

1. EMERGENCY NUMBER

In an event of medical emergencies, members should please contact 924.

2. AFTER HOURS CONTACT NUMBERS:

Hospital Authorisations: 08 114 57233

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3.1 SAFETY TIPS FOR COVID DURING THE FESTIVE SEASON

If there is anything that we have learnt over the past few months of the Covid Pandemic, it's the three C's of danger namely Crowds, Closed environments, and Close contact. We are fast approaching the festive season and despite the fact that we have seen a decrease in the numbers of Covid-19 positive cases reported countrywide, we need to remember that the pandemic has become part of our everyday life and it is critical that we remain on alert and take the necessary precautions. Namibia is also cautioned not to relax and to stay diligent to ensure that we not hit by a second wave of the virus and that has showed internationally is worse than the first one.

Traditionally, the festive season is the time when many of us travel long distances to celebrate the season with our loved ones and as we all aware travelling, increases the chances of getting and spreading the virus that causes COVID-19 and we need to ensure that we adhere to the regulation and not expose ourselves.

BELOW IS A FEW TIPS HOW WE CAN PROTECT OURSELVES OVER THE FESTIVE SEASON:

- Wear a mask that covers both the mouth and nose when you are outside of your home.
- Wash your hands often with soap and water for at least 20 seconds or use hand sanitizer that contains at least 60% alcohol.
- Avoid crowded gatherings
- Avoid using excessive alcohol that may alter judgment and make it more difficult to practice COVID-19 safety measures.
- Stay at least 6 feet (about 2 arm lengths) away from other people.
- Monitor yourself and household members for symptoms of COVID-19.



3.2 HOW TO KEEP FIT DURING THE FESTIVE SEASON

With the festive season fast approaching, training & diet will take a backwards step on everyone's list of priorities. We tend to ruin our usual diets during the festive season and as a result gain additional weight that make us feel guilty. We should always remember that we are still able to enjoy the festive season and stay fit at the same time, below is a few useful tips that might help:

EAT LESS AND MORE OFTEN

Distribute your meals evenly throughout the day, and do not eat everything at once. Eat your dinner earlier and have a nice walk before going to bed.

AVOID SKIPPING MEALS

Don't skip meals, especially breakfast! Even though it can be tempting to skip on certain meals, believing that it will make up for the treats you consumed in the previous day, don't do it because it will only lead to counterproductive results.

EAT BEFORE HEADING OUT

It is best that you eat something before heading out to visits or family dinners. By doing so, you will no longer be tempted to eat a lot or overindulge yourself since you have already eaten. Skipping on meals is not a good idea either, because you will only be forced to eat more later in the day.

DRINK WITH MODERATION

It is best to regulate your drinking since alcohol, coke or other juices can add calories.

DRINK A LOT OF WATER

This can reduce your appetite as well as keep you hydrated at all times. And it will also prevent a possible hangover if you overdo it with alcohol. Don't drink and drive!!

BE ACTIVE

You should still perform your fitness routine whenever possible and if you can't do that, simply walk more, park your car some distance away from the store or just use the stairs!

SPEND SOME TIME OUTDOORS

Make the holidays a family affair and plan outdoor activities where everyone is involved.

