

NEWSLETTER

DECEMBER
2021

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1 NEW BENEFIT & CONTRIBUTIONS CHANGES FOR 2022

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 2022 benefit design process, the Trustees has once again done a benchmarking exercise to review the benefits offered by the Fund. Fund actuaries conduct this exercise and the Fund has considered the current state of the economy and took a conservative approach on the 2022 benefit and premium increases. The 2022 review also included intensive investigations for a possible introduction of a second lower option as requested by the members during the 2020 AGM.

The Fund Actuaries were tasked with conducting the investigation, which was concluded as follows:

The analysis for the second option was brought up due to affordability concerns by members of the Fund given the current income- and member-rated contribution levels on the single Napotel benefit option. Introducing a low-cost benefit option to the Fund with a relatively low membership base exposes the entire Fund to significant claims volatility and an increased risk of insolvency. The Fund with its single option has never experienced the risks associated with member movements and so-called buy-downs. Therefore, the Board of Trustees, combined with the detailed risk assessment provided by NMG, have unanimously agreed to not introduce a new benefit option.

RESCUE ME (EMERGENCY EVACUATION) PREMIUMS

As part of the 2022 benefit changes, the premiums for the Emergency Evacuation Rescue Me will form part of the total monthly medical aid contribution. The Rescue Me premiums

are currently deducted as a separate transaction and the members fund the total premium. Effective 01 January 2022, the medical aid contributions will be inclusive the Rescue Me premiums, and the separate deduction will therefore be discontinued.

In following the comprehensive and inclusive review process, we ensure that all changes are fully supported with well-calculated risk assessments and actuarial reviews. Thus, in order to cater for the increase in claims costs, increase in the Fund tariff structure for 2022, expected continuation of the increase in utilisation of benefits and benefit enhancements, the Board of Trustees herewith announces: **An overall premium increase of 7.7% effective 01 January 2022. Attached on page 2 & 3 are the new 2022 premium tables effective 01 January 2022.**

The Board of Trustees would like to re-iterate that they appreciate your support and 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, whilst remaining affordable and sustainable. We will continue to strive to do our best to live up to your expectations and offer initiatives to best manage the fund's healthcare expenses, reduce out-of-pocket expenses, and continue to facilitate 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 CONTRIBUTIONS EFFECTIVE 01 JANUARY 2022

TOTAL CONTRIBUTIONS : ACTIVE EMPLOYEES

2022 (INCL. RESCUE ME PREMIUM)					
INCOME BRACKETS	M	M1	M2	M3	M4+
N\$0 - N\$3 400	2,145	3,281	4,499	5,600	6,749
N\$3 401 - N\$6 200	3,446	4,996	6,603	8,136	9,764
N\$6 201 - N\$14 200	3,678	5,258	6,893	8,478	10,099
N\$14 201 - N\$20 000	3,889	5,535	7,154	8,800	10,383
N\$20 001+	4,107	5,816	7,420	9,126	10,673

N\$ DOLLAR VALUE INCREASE TOTAL CONTRIBUTION : (MEMBER & COMPANY PORTION)

2022 (INCL. RESCUE ME PREMIUM)					
INCOME BRACKETS	M	M1	M2	M3	M4+
N\$0 - N\$3 400	213	294	380	458	540
N\$3 401 - N\$6 200	305	415	530	639	754
N\$6 201 - N\$14 200	158	224	368	439	602
N\$14 201 - N\$20 000	337	454	569	686	798
N\$20 001+	519	688	773	937	999

N\$ DOLLAR VALUE INCREASE : MEMBER PORTION ONLY (33.33%)

2022 (INCL. RESCUE ME PREMIUM)					
INCOME BRACKETS	M	M1	M2	M3	M4+
N\$0 - N\$3 400	71	98	127	153	180
N\$3 401 - N\$6 200	102	138	177	213	251
N\$6 201 - N\$14 200	53	75	123	146	201
N\$14 201 - N\$20 000	112	151	190	229	266
N\$20 001+	173	229	258	312	333

1.2 BENEFIT CHANGES:

All benefit categories received an overall inflationary increase for 2022, however the listed benefits below received a higher percentage increase. All the new increased benefits will be effective 01 January 2022. Attached on Annexure A, is the 2022 benefit structure:

SUMMARY OF BENEFIT CHANGES:

NO	BENEFIT	CURRENT BENEFIT 2021	NEW BENEFIT EFFECTIVE 01 JANUARY 2022
1	MRI & CT Scan	N\$ 13,591 per beneficiary	N\$ 41,800 per family limited to N\$ 20,900 per beneficiary
2	Optical Services	"N\$4 310 per beneficiary (benefit valid for 2 years"	"N\$5 000 per beneficiary (benefit valid for 2 years)"
	1. Frames	N\$1 405 per beneficiary	N\$1 470 per beneficiary
	2. Eye Test	2 eye tests per beneficiary	2 eye tests per beneficiary
	3. Lenses/Contact Lenses	Part of the Sub-limit 10	Part of the Sub-limit 10
	4. Bi/ Multi- Focals	N\$1 500 per beneficiary	N\$1 570 per beneficiary

1.3 ADD-ON BENEFITS

MEDICATION ADD-ON

NO	BENEFIT	2022
1	3,760	N\$210
2	5,640	N\$315
3	8,150	N\$455
4	10,030	N\$560
5	12,540	N\$700
6	15,680	N\$875
7	20,060	N\$1 120
8	25,080	N\$1 400
9	27,590	N\$1 540
10	32,600	N\$1 820
11	39,710	N\$2 240

DAY TO DAY SERVICES

NO	BENEFIT	2022
1	3,140	N\$ 215
2	5,230	N\$ 360
3	8,360	N\$ 575
4	10,450	N\$ 720
5	12,540	N\$ 860
6	15,680	N\$ 1 075
7	19,860	N\$ 1 365
8	25,080	N\$ 1 720
9	28,220	N\$ 1 940
10	31,350	N\$ 2 155

1.4 FUNERAL PREMIUM

MONTHLY PREMIUM PER FAMILY: N\$ 30.00

FUNERAL BENEFITS

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

2 EX-GRATIA ASSISTANCE:

All Napotel Medical Aid Fund Members, including their beneficiaries are allocated a set of benefits to cover for treatment and procedures In and Out of Hospital. The benefits allocated, are valid from 01 January to the 31st of December each year. All medical claims submitted to the Fund by the various Healthcare Providers, are paid according to the allocated scale of benefits and benchmark tariffs as set by and rules of the Fund.

In an event where a member received or requires medical treatment, that exceeds the annual benefit or is not covered by the Fund, members may apply in writing, to the Board of Trustees for Ex- Gratia assistance.

Ex-Gratia Assistance is the instrument whereby Napotel Medical Aid Fund considered additional benefits for members, based on the Fund ex-gratia criteria. For further information on the ex-gratia application process, members are urged to contact the Napotel Office at 061-2012462

3 OPERATING HOURS DURING THE FESTIVE SEASON

No	Office	Operating Hours & Additional Information
1	Napotel Office	Office will remain open, operating on all working days except Public Holidays:
2	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:
3	Tsumeb Ongwediva Oranjemund Walvisbay Swakopmund	All Offices will remain open operating normal working hours from 08h00 till 17:00:

AFTER HOUR/EMERGENCY NUMBERS:

HOSPITAL AUTHORISATIONS (AFTER HOURS):
EMERGENCY EVACUATION /AMBULANCE SERVICES:

0811457233
924

4 HEALTH NEWS



4.1 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 Cs of danger namely: Crowds, Closed environments, and Close contact. With the outbreak of the new Omicron variant, members are cautioned to remain alert and take the necessary precautions to stay safe and protect themselves against the virus.

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.

4.2 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 are some 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.

