
NAPOTEL

MEDICAL AID FUND



NEWSLETTER

MARCH
2021

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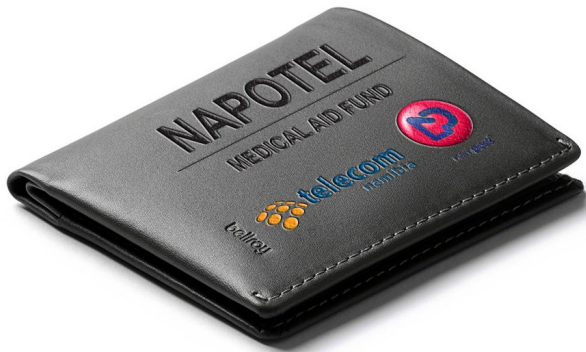
Dear Members,

The Board of Trustees would like to take this opportunity to wish all members a prosperous 2021 and share the following information:

1. NEW BENEFITS EFFECTIVE 01 JANUARY 2021 1

1.1 NAPOTEL BENEFIT WALLET

The Napotel Medical Aid Fund has been faced with very high claim patterns for the past few years, which necessitated the Fund to implement strategies to address this concern for sustainability.



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

- Encouraging a more disciplined behavior of members to reduce the unnecessary waste, fraud and abuse in the system;
- Reward lower benefit utilization by members;
- Retain members.

As part of the benefit enhancements, 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 an opportunity to accumulate benefits when 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 efficiently utilize their benefits and use the accumulated benefits in the following financial years when they need it.

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;
- When the member's total day-to-day claims excluding chronic medication is 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;
- The benefit wallet will be carried over at the end of April of the following benefit year to allow for the 4-months claim cycle in which claims can be submitted to the Fund after the date of service.
- 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 (family) 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:

- 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) and
- 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. Include the table

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

DAY TO DAY SERVICES ADD ON BENEFIT LEVELS		
	Benefit	Premium
Level 1	3000	200
Level 2	5000	333
Level 3	8000	533
Level 4	10000	667
Level 5	12000	800
Level 6	15000	1000
Level 7	19000	1267
Level 8	24000	1600
Level 9	27000	1800
Level 10	30000	2000

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 disciplines. In other words a member can take out an add on and utilize it for dental, optical, doctors, consultation and ext.

1.3 FUNERAL BENEFITS

The current funeral benefits have been reviewed, 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

1.4 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\$19201+	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

ADULT DEPENDANT - NEW RULE CHANGES (OVERAGE DEPENDANTS) 2

The current fund rule allows child dependants to remain registered on the fund until the age of 21. 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 remain 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.

As a result of the new rule change, please note that no dependants over the age of 21, will be terminated from the medical aid fund. Members who wish to terminate the membership of their overage dependants should complete an amendment form and submit it to HR.

NB: IN TERMS OF RULE 5.13, A MAIN MEMBER MAY ONLY REGISTER THE FOLLOWING CHILDREN AS LISTED BELOW AS CHILD DEPENDANTS ON HIS/HER MEDICAL AID:

- Member's biological child
- Legally adopted child or
- Step Child

Please note that in terms of the above rule, a child of an adult dependant is not classified as a child dependant of a main member and cannot be registered on the medical aid. The Fund therefore will not pay for any cost of a child born by an adult dependent registered by the Principal member.

3. REGISTRATION OF NEW BORN CHILDREN ON THE MEDICAL AID FUND NAPOTEL 3

In terms of the Fund rules, membership of new registered dependants will commence on a first of the month.

A principal member who wishes to register a new born child whose biological mother is not covered on Napotel or is not a member of any other medical aid Fund and wishes the new

born child to be covered on Napotel from the date of birth should submit the following:

- A new birth notification form, 90 days prior to the expected birth of the child should be completed and submitted to the Principal Officer

The new birth notification form is available on the Fund website, HR Offices or Napotel Office.

If no notification form is submitted, the new born child will be registered on the Fund as from the first of the month and not the date of birth.

HEALTH NEWS 4

1.1 ANXIETY

Any new year, not overlooking the current impact of COVID 19, always bring about new challenges and uncertainties which affect our anxiety and as part of our health news for February we focus on Anxiety.

WHAT IS ANXIETY

Anxiety is a body's natural response to stress an emotion characterized by feelings of tension, concerns and physical changes like increased blood pressure. It is a feeling of fear or apprehension about what's to come. It is a result of a buildup of smaller stressful life situations e.g. a death in the family, work stress or ongoing worry about finances.

Anxiety is a normal part of our daily lives, young or old, anxiety can affect us all. Our brains are always at work thinking about survival, which meant that we are always on alert for danger and it also believed that our diet could also be a contributing factor to anxiety e.g. If you eat lots of processed meat, fried food, refined cereals, candy, pastries, and high-fat dairy products, you're more likely to be anxious and depressed.



COMMON SYMPTOMS OF ANXIETY

Anxiety can make you feel worried or scared. Anxiety can cause physical symptoms such as a fast heartbeat or sweating. It is a normal human response to be anxious in certain situations. You may have an anxiety disorder if you feel anxious all or most of the time. Anxiety feels different depending on the person experiencing it. Feelings can range from butterflies in your stomach to a racing heart. You might feel out of control, like there's a disconnect between your mind and body.

Other ways people experience anxiety include nightmares, panic attacks, and painful thoughts or memories that you can't control. You may have a general feeling of fear and worry, or you may fear a specific place or event.

SYMPTOMS OF GENERAL ANXIETY INCLUDE:

- Increased heart rate
- Rapid breathing
- Trouble concentrating
- Difficulty falling asleep
- Headache
- Sweating
- Dizziness
- Muscle tension
- Panic
- Nervousness
- Difficulty concentrating
- Irrational anger or irritability

Anxiety symptoms might be totally different from person to person and that is why it's important to know all the ways anxiety can present itself. Luckily, there are ways to reduce anxious feelings and anxiety attacks. Best of all, it can be done immediately and below are a few ways we can reduce anxiety naturally:

1. GET OUTDOORS

One of the best self-improvement opportunities that can reduce anxiety fast is spending time outdoors. There is something about fresh air, sunshine, and the overall feel of natural spaces that evokes a sense of calm. In addition, a vitamin D boost (naturally from the sun) may help regulate mood better.

2. STAY ACTIVE & EXERCISE

Exercise diverts your thought from the very thing you are anxious about. Moving your body decreases muscle tension, lowering the body's contribution to feeling anxious and gets your heart rate up changes brain chemistry.

Exercising regularly builds up resources that bolster resilience against stormy emotion.

3. PRACTICE DEEP BREATHING

Breathing, is a common helpful technique in handling anxiety on a daily basis. If you notice your breathing is shallow, slow it down by taking deep breaths in from your belly. Deep breathing lowers your heart rate and stabilizes your blood pressure. It can restore calm even in the midst of what feels like chaos.

4. SET PRIORITIES

Some people feel anxious if they have too many commitments at once. These may involve family, work, and health-related activities. Having a plan in place for the next necessary action can help to keep this anxiety at bay. Priorities what you have to do right away and what can wait. A to-do list can help you break up large projects into smaller tasks and keep you focused on what to do next. Ask for help when you need it, and let go of things that are not that important.



5. THINK CALM

Believe it or not, you can stop making worrying a go-to habit. Instead, let go of worst case scenario thinking. Breathing deeply, working on thinking positive.

6. FOLLOW A HEALTHY DIET

Low blood sugar levels, dehydration, or chemicals in processed foods such as artificial flavorings, artificial colorings, and preservatives may cause mood changes in some people. A high-sugar diet may also impact temperament. If your anxiety worsens after eating, check your eating habits. Stay hydrated, eliminate processed foods, and eat a healthy diet rich in complex carbohydrates, fruits and vegetables, and lean proteins.

7. LIMIT ALCOHOL INTAKE

You may find a couple of drinks relaxing, but too many can rewire your brain and make you more anxious. Heavy drinking also can affect your work and home life and cause other health problems, which can add to your anxiety. No more than one drink a day for women, 2 for men, is a healthy rule of thumb.

8. GET ENOUGH SLEEP

Sleep recharges your brain and boosts your mood and focus, and you are less likely to be anxious if you get enough sleep. However, it is important to note that Insomnia is a common

symptom of anxiety. Please follow the remedies below and make sleep a priority by:

- only sleeping at night when you're tired
- not reading or watching television in bed
- not using your phone, tablet, or computer in bed
- not tossing and turning in your bed if you can't sleep; get up and go to another room until you feel sleepy
- avoiding caffeine, large meals, and nicotine before bedtime
- keeping your room dark and cool
- writing down your worries before going to bed
- going to sleep at the same time each night

4. 2021 FUND CALENDAR 5

1. EX-GRATIA MEETING DATES:

- 02 March
- 29 April
- 01 July
- 12 August
- 14 October
- 02 December

2. BOARD OF TRUSTEES MEETINGS

- 10 March
- 19 May
- 28 July
- 30 September
- 17 November

3. ANNUAL GENERAL MEETING (AGM)

- 21 June

