



# NAPOTEL

## MEDICAL AID FUND



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Affordable and quality health insurance for employer groups

## NEWSLETTER DECEMBER 2017

**TOPICS FOR DISCUSSION:**

1. Benefit & Premiums Changes
2. Insurance Premiums
3. Add - On Benefits
4. Operating hours: Festive season

**1. BENEFIT & PREMIUM CHANGES EFFECTIVE 01 JANUARY 2018**

Dear Members

The Board of Trustees of the Napotel Medical Aid Fund would like to take this opportunity to thank all members for their loyal support and continuous feedback on the Fund benefits. The feedback received plays a very important role, as the information is used as part of the annual benefit review process.

The performance of the Napotel Medical Aid Fund and its long term sustainability like any other like business organization is influenced by factors such as medical inflation, claims, demographics and ageing of the fund. Sound financial position of the Fund is critical to provide members with peace of mind and also to meet the regulatory requirements as set by the Registrar of Medical Funds/Namfisa. These factors are all considered annually by the trustees in consultation with fund actuaries when determining the proposed percentage increase in contributions and improvement of benefits. The benefit enhancements of the Fund for members is a fine balanced between the impact on contributions and the affordability of members.

For 2017, the Fund remained relatively stable but experienced high utilization that resulted in high claims ratio's. As a result the health care cost continues to increase tremendously, with hospitals, specialists, pathology and medicine being the top cost drivers. The Board of Trustees thus budgeted for a negative gross health care result for the new financial year 2018, using the reserves to buffer and view that the Fund will incur a surplus as a result of positive Investment Returns and a solvency ratio of 64,1% for 2018. The solvency ratio is anticipated to decrease from 65% in 2017 to 64.1% in 2018. It is against this background that the Board of Trustees, herewith announces a premium increase of 9.00% effective 01 January 2018, to ensure the long-term sustainability of the Fund, cater for health cost inflationary increases and additional benefit enhancements for the new financial year.

The new benefits and premium structure is included in this newsletter and the deductions of the new increase will commence at the end of January 2018.

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 travelling during this period to adhere to the road rules and to drive safely.

**NEW PREMIUMS EFFECTIVE 01 JANUARY 2018****1.1 Napotel Medical Aid Contribution Table: N\$ Dollar Increase (Member Portion Only)**

Income Category	M0	M +1	M +2	M +3	M +4
N\$0 - N\$3 270	42	65	90	113	136
N\$3 271 - N\$5 880	69	100	133	164	197
N\$5 881 - N\$13 290	77	110	143	176	208
N\$13 291 - N\$18 660	78	111	144	178	210
N\$18661+	79	112	145	179	212

**1.2 NAPOTEL MEDICAL AID CONTRIBUTION TABLE: EFFECTIVE 01 JANUARY 2018 TOTAL CONTRIBUTION (COMPANY AND MEMBER)**

INCOME BAND 0-3270	M	M1	M2	M3	M4+
EMPLOYER	1023	1581	2181	2723	3287
EMPLOYEE	512	791	1091	1361	1644
TOTAL	1535	2372	3272	4084	4931
INCOME BAND 3271-5880					
EMPLOYER	1663	2425	3215	3969	4770
EMPLOYEE	831	1213	1608	1985	2385
TOTAL	2494	3638	4823	5954	7155

INCOME BAND 5881-13,290					
EMPLOYER	1863	2665	3455	4256	5028
EMPLOYEE	932	1333	1727	2128	2514
TOTAL	2795	3998	5182	6384	7542
INCOME BAND 13,291-18,660					
EMPLOYER	1881	2690	3487	4297	5075
EMPLOYEE	940	1345	1743	2148	2537
TOTAL	2821	4035	5230	6445	7612
INCOME BAND 18,660+					
EMPLOYER	1899	2715	3519	4335	5122
EMPLOYEE	950	1358	1760	2168	2561
TOTAL	2849	4073	5279	6503	7683

**2. INSURANCE PREMIUMS (UNDERWRITTEN BY PROSPERITY LIFE)**

The new insurance premiums effective 01 January 2018, are as follows:

**E-Med Emergency evacuation cover**  
**Funeral Cover**

- N\$ 56.77 per family  
 - N\$ 15.00 per family

**3. ADD-ON BENEFITS**

Members are hereby notified that all Add-on benefits taken out during the course of the year will only be valid until 31 December 2017. No Add-On Benefits will be rolled over to the 2018 financial year.

Members who wish to continue with their add-on benefits for 2018 are urged to re-apply by submitting new application forms to the Napotel Office.



**4. OPERATING HOURS OF ALL PROSPERITY HEALTH OFFICES OVER THE FESTIVE SEASON**

No	Office	Operating Hours & Additional Information
1	Prosperity Head Office	<ul style="list-style-type: none"> <li>Office will remain open, operating on all working days except Public Holidays:</li> <li>Normal working hours will be from 08h00 till 05h00:</li> </ul>
2	Napotel Office (Telecom Head Office)	<ul style="list-style-type: none"> <li>Office will be closed as from 18 December 2017 opening on Monday 08 January 2018.</li> <li>All Members enquiries should be directed to the Prosperity Head Office at: 061 2999 000</li> </ul>
3	Tsumeb Oshakati Oranjemund Walvisbay Swakopmund	<ul style="list-style-type: none"> <li>All Offices will remain open operating normal working hours from 08h00 till 05h00:</li> </ul>
4	Lüderitz Keetmanshoop Otjiwarongo Rundu	<ul style="list-style-type: none"> <li>Offices will be closed as from 18 December 2017 opening on Monday 08 January 2018.</li> <li>All Members enquiries should be directed to the Prosperity Head Office at: 061 2999 000</li> </ul>

## NEW BENEFIT CHANGES EFFECTIVE 01 JANUARY 2018

NAPOTEL		2017	2018
<b>Hospital Benefits Group (Subject to clinical risk management protocols and pre-authorization)</b>		<b>750 000 per beneficiary</b>	<b>750 000 per beneficiary</b>
Private Hospitals including medicines, materials, hospital apparatus and 7 days take out medication	100% tariff	Part of the Overall Annual limit	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	9 017 per beneficiary	9 550 per beneficiary
Pathology/Radiology			
<b>Internal Medical Prosthesis</b>		<b>56 710 per beneficiary</b>	<b>60 030 per beneficiary</b>
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	Part of the Sub-limit
<b>MRI/CT Scans (In/Out Hsp)</b>		<b>17 013 per beneficiary</b>	<b>18 010 per beneficiary</b>
In and Out of Hospital Benefit. Subject to pre-approval and Clinical protocols.	100% tariff	Part of the Sub-limit	Part of the Sub-limit
<b>Psychiatric Accommodation treatment and services</b>		<b>21 days</b>	<b>21 days</b>
including Psychiatric hospital Accommodation, treatment and services. Subject to clinical protocols and pre-authorization	100% tariff	Subject to 21 days per beneficiary	Subject to 21 days per beneficiary
<b>Alcohol and Drug Rehabilitation</b>		<b>20 000 per beneficiary</b>	<b>21 180 per beneficiary</b>
Alcohol & Drug Addiction, addiction Therapy, related Pathology and medication. (Part of treatment plan protocols) Annual benefit.	100% tariff	Part of the Sub-limit	Part of the Sub-limit
Alcohol & Drug medication	100% NRP	Levy 15% minimum N\$30 maximum N\$60	Levy 15% minimum N\$30 maximum N\$60
<b>Refractive Surgery</b>		<b>13 043 per beneficiary</b>	<b>13 810 per beneficiary</b>
including Eximer Laser and Radial Keratotomy	100% tariff	Part of the Sub-limit	Part of the Sub-limit
<b>Maternity</b>		<b>PART OF OAL</b>	<b>PART OF OAL</b>
Hospital Caesarean (Non-Emergency)	100% tariff	Part of the Overall Annual limit	Part of the Overall Annual limit
GP and specialist Caesarean(Non-Emergency)(Hsp)	225% tariff	10% co-payment	10% co-payment
Hospital Confinement/Caesarean (Emergency)	100% tariff	Part of the Overall Annual limit	Part of the Overall Annual limit
GP and Specialist Confinement/Caesarean(Emergency)(Hospital)	225% tariff		
GP/Specialists Confinement(In Rooms)	100% tariff		
Ante Natal Visits	100% tariff	12 visits	12 visits
Maternity scans	100% tariff	3 scans	3 scans

**NEW BENEFIT CHANGES EFFECTIVE 01 JANUARY 2018**

<b>Circumcision</b>		<b>PART OF OAL</b>	<b>PART OF OAL</b>
Hospital Circumcision subject to authorisation	100% tariff	Part of the Overall Annual limit	Part of the Overall Annual limit
GP and specialists Circumcision(In Hospital)	225% tariff	10% co-payment	10% co-payment
GP and specialist circumcision done in Rooms	225% tariff	Part of the Overall Annual Limit	Part of the Overall Annual limit
<b>Gastroscopy &amp; Colonoscopy</b>		<b>PART OF OAL</b>	<b>PART OF OAL</b>
Hospital Gastroscopy/Colonoscopy	100% tariff	5% co-payment	5% co-payment
GP and specialist Gastroscopy/Colonoscopy(Hospital)	225% tariff	5% co-payment	5% co-payment
<b>Renal (Kidney) Dialysis</b>		<b>PART OF OAL</b>	<b>PART OF OAL</b>
Hospital Admission Renal/Kidney Dialysis	100% tariff	part of the OAL	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		
<b>Organ Transplant</b>		<b>PART OF OAL</b>	<b>PART OF OAL</b>
GP and Specialists - Organ Transplants (Hospital)	225% tariff	Part of Overall annual limit	Part of Overall annual limit
GP and Specialists - Organ Transplants (Rooms)	100% tariff		
Organ medication	100% NRP		
<b>Oncology Treatment</b>		<b>396 970 per beneficiary</b>	<b>420 230 per beneficiary</b>
GP and Specialists - Oncology(Hospital)	225% tariff	Part of Overall annual limit	Part of Overall annual limit
GP and Specialists - Oncology(Rooms)	100% tariff		
Chemo Medication	100% NRP		
<b>MVA/Third Party</b>		<b>321 000 per event</b>	<b>339 810 per event</b>
MVA/Third Party(Hospital)	100% tariff	Part of the event limit	Part of the event limit
GP and specialist treatment and services	225% tariff		
MVA/Third Party(Rooms)	100% tariff		
MVA Medication	100% NRP		
<b>Maxillo Facial</b>		<b>40 000 per beneficiary</b>	<b>42 340 per beneficiary</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 protocols	225% tariff	Part of the sub-limit	Part of the sub-limit
<b>Auxilliary Services</b>		<b>PART OF OAL</b>	<b>PART OF OAL</b>
Including Physiotherapy, Biokenetics, Occupational therapy in Hospital	100% tariff	Part of the Overall Annual limit	Part of the Overall Annual limit

## NEW BENEFIT CHANGES EFFECTIVE 01 JANUARY 2018

<b>Alternatives Hospital</b>		28 335 per family	30 000 per family
Frail Care, Private Nursing (home nursing and Hospice)	100%	Part of the Sub-limit	Part of the Sub-limit
<b>Ambulance Services</b>		<b>STIPULATED LIMITS</b>	<b>STIPULATED LIMITS</b>
Interhospital ambulans transfers	100% of cost	5 350 per beneficiary	5 660 per beneficiary
Travel assistance to South Africa		3 560 per beneficiary	3 770 per beneficiary
Travel assistance to Namibia on specialist referrals		2 404 per beneficiary	2 550 per beneficiary
Accommodation (specialist referral Namibia)		N\$397 per day	N\$420 per day
Accommodation (specialist referral South Africa)		N\$510 per day	N\$540 per day
<b>DAY TO DAY BENEFIT GROUP</b>			
<b>Professional Services</b>		(M) 14 548 (M1) 21 280 (M2) 25 248 (M3) 29 214 (M4) 33 182 (M5+) 37 149	(M) 15 400 (M1) 22 530 (M2) 26 730 (M3) 30 930 (M4) 35 130 (M5+) 39 330
GP/Specialist and Primary Health Consultations including Out patient Visits.	100% tariff	Part of the Sub-limit	Part of the Sub-limit
GP and specialists and Primary Health care Procedures in Rms	100% tariff	Part of the Sub-limit	Part of the Sub-limit
Radiology and Pathology	100% tariff		
<b>Acute Medication</b>		(M) 6 013 (M1) 8 416 (M2) 10 818 (M3) 13 225 (M4) 14 745 (M5+) 16 264	(M) 6 370 (M1) 8 910 (M2) 11 450 (M3) 14 000 (M4) 15 610 (M5+) 17 220
Acute medication including Primary Healthcare Scripts	100% NRP	15% levy minimum N\$30 maximum N\$65	15% levy minimum N\$30 maximum N\$65
GP/Specialist and Primary Health Care Injections and materials			
Homeopathic medication			
<b>Chronic Medication</b>		<b>4 809 per beneficiary</b>	<b>7 000 per beneficiary</b>
Chronic medication (preferred)	100% NRP	no levy	no levy
Chronic medication (non- preferred)	100% NRP	15% levy minimum N\$30 maximum N\$65	15% levy minimum N\$30 maximum N\$65
OTC medication	100% NRP	(M) 764 (M1) 1 020 (M2) 1274 (M3) 1 911 (M4) 2 042 (M5+) 2 268	(M) 810 (M1) 1 080 (M2) 1 350 (M3) 2 100 (M4) 2 160 (M5+) 2 400
<b>External Appliances</b>		<b>9 074 per beneficiary</b>	<b>9 610 per beneficiary</b>
General appliances including artificial limbs, eyes, wheelchairs, hearing aids and all approved appliances	100% cost	Part of the Sub-limit	Part of the Sub-limit
<b>Auxillary Service</b>		<b>4 537 per beneficiary</b>	<b>4 800 per beneficiary</b>
Including Physiotherapy, Social Workers, Speech, Audiology, Acousticians, Dieticians, Occupational Therapy, Biokenetics, Hom/ Chiro/ Osteopathy, Podiatry, Acupuncture etc.	100% tariff	Part of the Sub-limit	Part of the Sub-limit

**NEW BENEFIT CHANGES EFFECTIVE 01 JANUARY 2018**

<b>Psychology &amp; Psychiatry</b>		<b>4 809 per beneficiary</b>	<b>5 090 per beneficiary</b>
Clinical Psychology	100% tariff	Part of the Sub-limit	Part of the Sub-limit
Psychiatric treatment			
<b>Dentistry</b>		(M) 6 613 (M1) 10 459 (M2) 10 818 (M3) 15 633 (M4) 17 013 (M5+) 18 714	(M) 7 000 (M1) 11 070 (M2) 11 450 (M3) 16 550 (M4) 18 010 (M5+) 19 810
Including Conservative dentistry, specialised dentistry and selected maxillo facial procedures in rooms (orthodontic treatment)	100% tariff	Part of the Sub-limit	Part of the Sub-limit
		<b>2017</b>	<b>2018</b>
<b>Optical Services</b>		<b>4 087 per beneficiary every 2 years</b>	<b>4 330 per beneficiary every 2 years</b>
Frames	100% cost	1 203 per beneficiary	1 270 per beneficiary
Eye Test	100% tariff	2 eye tests per beneficiary	2 eye tests per beneficiary
Lenses/Contact Lenses		Part of the Sub-limit	Part of the Sub-limit
Bi-Focal Lenses in addition to the Optical benefit limit - where a bi-focal lens is prescribes members will have an additional amount of N\$2000	100%	Part of the Sub-limit	N\$2 000 per beneficiary
<b>Complimentary Benefits</b>			
<b>Preventative</b>		<b>Part of the OAL</b>	<b>Part of the OAL</b>
Baby Immunisations	100% NRP		0 - 6 years
Cholesterol/Test Blood Sugar(Finger Prick)	100% tariff		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	100% NRP		3 per beneficiary once in a lifetime - Females 9 - 26 years
Pneumococcal Vaccine		1 per beneficiary adults (>65 years) Children \9<5 years)	
Flu Vaccines			1 Flu vaccination per beneficiary per year.
<b>Lifestyle Benefits</b>			
Life Style: Quit Smoking		2 459 per beneficiary	2 600 per beneficiary
Chronic Members Gym Re - Imbursement	80% of cost	8 work outs per month	8 work outs per month
Non-Chronic Members Gym Re - Imbursement	70% of cost		

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