



NAPOTEL

MEDICAL AID FUND



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Affordable and quality health insurance for employer groups

NEWSLETTER NOVEMBER 2016

TOPICS FOR DISCUSSION:

1. Benefit & Premiums Changes
2. 2017 New Benefit & Rule Changes

3. Add – On Benefits
4. Operating hours: Festive season

1. BENEFIT & PREMIUM CHANGES EFFECTIVE 01 JANUARY 2017

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 business organization is influenced by factors such as medical inflation, claims, demographics and ageing of the fund. This 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 option of improving benefits is a fine balanced between the impact on contributions and the affordability of members. To be able to ensure the long term sustainability of the Fund, the Board of Trustees herewith announces an average premium increase of 9.00% and benefit changes effective 01 January 2017.

The deductions of the new increase will commence at the end of January 2017. Attached on page 2-6 are the new amended benefits & premiums.

In conclusion the Board of Trustees, would like to take these opportunity to wish all members and their loved ones a joyous festive season, and for the ones travelling during these period to drive safely and arrive safe at their respective destinations.

1.2 NEW BENEFIT LIMITS & RULES EFFECTIVE 01 JANUARY 2017

NO	Benefit	2015 Current Limit or Rule	2016 New Changes	Additional Information
IN HOSPITAL BENEFITS				
1	Gastroscopy & Colonoscopy	<ul style="list-style-type: none"> • Paid from Overall Annual Hospital Benefit. • Hospital: 100% of tariff • GP& Specialist: 225% of tariff 	<ul style="list-style-type: none"> • Effective 01 January a member 10% co-payment will apply on all Gastroscopy & Colonoscopies • The 10% co-payment will be applicable on the total Hospital & Doctors account 	NB: All hospital Admissions should be Pre-authorized, prior to admittance
2	Kidney/Organ Medication	<ul style="list-style-type: none"> • Paid 100% of NMPL with a 20% levy and a minimum of N\$ 25 and maximum of N\$ 60 per script 	<ul style="list-style-type: none"> • Medication levy will fall away effective 01 January 2017 • Medication to be paid 100% of NMPL 	<ul style="list-style-type: none"> • Medication will be paid 100% of NMPL
3	Motor Vehicle Accidents (MVA) (In & Out of Hospital: All inclusive)	<ul style="list-style-type: none"> • N\$ 300 000 per event subject to OAL 	<ul style="list-style-type: none"> • N\$ 321 000 per event subject to OAL 	Benefit increased for 2017

4	Oncology Treatment (In & Out of Hospital: All inclusive)	<ul style="list-style-type: none"> N\$ 371 000 per event subject to OAL 	<ul style="list-style-type: none"> N\$ 396 970 per event subject to OAL 	Benefit increased for 2017
5	Chemo(Cancer Treatment) Medication	<ul style="list-style-type: none"> Paid 100% of NMPL with a 20% levy and a minimum of N\$ 25 and maximum of N\$ 60 per script 	<ul style="list-style-type: none"> Medication levy to fall away effective 01 January 2017 	Medication to be paid 100% of NMPL
6	Radiology & Pathology In Hospital	<ul style="list-style-type: none"> N\$ 8427 pbpa 	<ul style="list-style-type: none"> N\$ 9017 pbpa 	Benefit Increased for 2017
7	MRI&CT Scans	<ul style="list-style-type: none"> N\$ 15 000 pbpa 	<ul style="list-style-type: none"> N\$ 17 013 pbpa 	Benefit Increased for 2017
8	Internal Surgical Appliances	<ul style="list-style-type: none"> N\$ 53 000 pbpa 	<ul style="list-style-type: none"> N\$ 56 710 pbpa 	Benefit Increased for 2017
9	Psychiatry Hospital	<ul style="list-style-type: none"> 14 days pbpa 	<ul style="list-style-type: none"> 21 days pbpa 	Benefit Increased for 2017
10	Drug & Alcohol Rehabilitation	<ul style="list-style-type: none"> N\$ 8480 pbpa 	<ul style="list-style-type: none"> N\$ 20 000 pbpa 	Benefit Increased for 2017
11	HIV Benefits	<p>Overall Annual Benefit</p> <p>N\$ 100 000 pbpa Hospitalization N\$ 60 000 Medication N\$ 30 000 Counseling N\$ 3500 Consultations 12 bpba</p>	<p>Overall Annual Benefit</p> <p>N\$ 131 465 pbpa Hospitalization N\$ 64 020 Medication N\$ 53 000 Counseling N\$ 3745 Consultations 12 bpba</p>	Benefit increased for 2017
12	Stepdown Facilities	Annual benefit N\$ 26 500, part of the Alternatives to Hospitalization benefits	To be paid form Overall Annual Limit	Benefit increased for 2017 New benefit category created for step down facilities
13	Alternatives to Hospitalization	<p>Annual benefit N\$ 26 500 per family</p> <ol style="list-style-type: none"> Registered Frail care Facilities Private Nursing Hospice 	<p>N\$ 28 355per family</p> <ol style="list-style-type: none"> Registered Frail care Facilities Private Nursing Hospice Private Home Nursing Benefit subject to annual benefit of Alternative Benefits 	Benefit increased for 2017

14	Ambulance Services (Inter Hospital Transfers)	N\$ 5000 pbpa	N\$ 5 350 pbpa	Benefit Increased for 2017
15	Private Transport	<ul style="list-style-type: none"> Private Transport (Specialist referrals to RSA) N\$ 3180 pbpa Private Transport (Specialist referrals in Namibia) N\$ 2120 pbpa Private Transport (GP Visits for members residing in Towns with no Private GP Facilities) No Benefit 	<ul style="list-style-type: none"> Private Transport (Specialist referrals to RSA) N\$ 3560pbpa Private Transport (Specialist referrals in Namibia) N\$ 2404 pbpa Benefit to be paid from the Private Transport referrals in Namibia of N\$ 2404 	Benefit increased for 2017
16	Private Accommodation	<ul style="list-style-type: none"> RSA N\$ 477 per day pbpa Namibia N\$ 371 per day pbpa 	<ul style="list-style-type: none"> RSA N\$ 510 per day pbpa Namibia N\$ 397 per day pbpa 	Benefit Increased for 2017

OUT OF HOSPITAL BENEFITS

1	General Practitioners & Specialist Treatment	M0 N\$ 13 596 M1 N\$ 19 888 M2 N\$ 23 596 M3 N\$ 27 303 M4 N\$ 31 011 M5 N\$ 34 719	M0 N\$ 14 548 M1 N\$ 21 280 M2 N\$ 25 248 M3 N\$ 29 214 M4 N\$ 33 182 M5 N\$ 37 149	Benefit Increased for 2017
2	Acute Medication	M0 N\$5620 M1 N\$ 7865 M2 N\$ 10110 M3 N\$ 12360 M4 N\$ 13780 M5+ N\$ 15200	M0 N\$ 6013 M1 N\$ 8 416 M2 N\$ 10 818 M3 N\$ 13 225 M4 N\$ 14 745 M5+ N\$ 16 264	Benefit increased for 2017
3	Chronic Medicine	<ul style="list-style-type: none"> N\$ 4494 per beneficiary per annum 	<ul style="list-style-type: none"> N\$ 4809 per beneficiary per annum 	Benefit increase for 2017
4	Levy (Member co-payment on Acute & Chronic Medication)	100% of NMPL with 15% levy with a minimum of N\$ 25 and maximum of N\$ 60 per script	100% of NMPL with 15% levy with a minimum of N\$ 30 and maximum of N\$ 65 per script	Increase in Minimum & Maximum levy payable per script for 2017

5	Self Medication (OTC)	M0 N\$714 M1 N\$ 953 M2 N\$ 1191 M3 N\$ 1786 M4 N\$ 1908 M5+ N\$ 2120)	M0 N\$764 M1 N\$ 1020 M2 N\$ 1274 M3 N\$ 1911 M4 N\$ 2042 M5+ N\$ 2268	Benefit increased for 2017
6	Dentistry	M0 N\$6180 M1 N\$ 9775 M2 N\$ 10110 M3 N\$ 14610 M4 N\$ 15900 M5+ N\$ 17490	M0 N\$6613 M1 N\$ 10 459 M2 N\$ 10 818 M3 N\$ 15 633 M4 N\$ 17 013 M5+ N\$ 18 714	Benefit increased for 2017
7	Optical Benefits	Benefit N\$ 3820 pbpa 1. Frames - limited to N\$1124 pbpa 2. Eye Test- 1 eye test per year Lenses- Subject to Optical benefit	Benefit N\$ 4087 pbpa 1. Frames - limited to N\$1203 pbpa 2. Eye Test- 2 eye test per year *new additional test only for registered chronic members – clinical protocols to apply Lenses- Subject to Optical benefit	Benefit Increased for 2017
8	Psychology & Physiotherapy	N\$ 4240 pbpa	N\$ 4809 pbpa	Benefit increased for 2017 Physiotherapy benefit moved to Auxiliary services category
9	Auxiliary Services	N\$ 4240 pbpa	N\$ 4809 pbpa	Benefit increased for 2017 Physiotherapy benefit part of Auxiliary services category
10	Medical External Appliances	N\$ 8480 pbpa	N\$ 9 074 pbpa	Benefit increased for 2017

11	Inclusive Benefits	<ol style="list-style-type: none"> 1. Baby Immunizations 2. Pneumococcal Vaccine 3. Flu Vaccine 4. Cholesterol/Test Blood Sugar (Finger Prick) 5. Mammogram 6. DEXA Bone Density Scan 7. Pap Smear: Including Pathology/GP/Gynaec Visit 8. Glaucoma 9. HPV Vaccine (New) 	<ol style="list-style-type: none"> 1. Baby Immunizations 2. Pneumococcal Vaccine 3. Flu Vaccine 4. Cholesterol/Test Blood Sugar (Finger Prick) 5. Mammogram 6. DEXA Bone Density Scan 7. Pap Smear: Including Pathology/GP/Gynaec Visit 8. Glaucoma 9. HPV Vaccine (New) 	<ol style="list-style-type: none"> 1. 0-6 years 2. One per Adult older 65 years & children 0-6 years 3. One per Adult 4. One per Adult 5. One per Female Adult 6. One per Female Adult 7. One per Female Adult 8. One per adult 9. One per female (9-26 Years)
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1.3 Napotel Medical Aid Contribution Table: N\$ Dollar Increase (Member Portion Only)

Income Category	M	M+1	M+2	M+3	M+4
N\$ 0 - 3,290	39	60	83	103	125
N\$3,291- N\$5,920	63	92	122	150	181
N\$5,921 - N\$ 12,540	71	101	131	161	191
N\$12,541 - N\$ 18,800	71	102	132	163	192
N\$ 18,800+	72	103	133	164	194

1.4 Napotel Medical Aid Contribution Table: Total Contribution (Company and Member)

Income Band 0-3290	M	M1	M2	M3	M4+
Employer	943	1458	2011	2510	3030
Employee	465	718	990	1,236	1493
TOTAL	1408	2176	3001	3746	4523
Income Band 3,291-5,920					
Employer	1533	2236	2964	3660	4398
Employee	755	1101	1460	1802	2166
TOTAL	2288	3337	4424	5462	6564
Income Band 5,921- 12,540					
Employer	1718	2457	3185	3924	4636
Employee	846	1210	1,569	1,932	2,283
TOTAL	2564	3667	4754	5856	6919
Income Band 12,541 -18,800					
Employer	1734	2480	3215	3961	4679
Employee	854	1221	1,583	1,951	2,304
TOTAL	2588	3701	4798	5912	6983
Income Band 18,800+					
Employer	1751	2503	3245	3997	4722
Employee	862	1233	1598	1969	2326
TOTAL	2613	3736	4843	5966	7048

2. NEW BENEFIT RULES CHANGES EFFECTIVE 01 JANUARY 2017

IMPLEMENTATION OF CO-PAYMENTS ON GASTROSCOPY & COLONOSCOPIES PROCEDURES

2.1 GASTROSCOPY & COLONOSCOPIES

Effective 01 January 2017, as part of the new benefit rules changes a 10% member co-payment will be applicable on all Gastroscopy & Colonoscopies, below is more information on the procedures.

2.1.1 WHAT IS A GASTROSCOPY OR COLONOSCOPY?

- **A gastroscopy** is a procedure where a thin, flexible tube called an endoscope is inserted in a patient, the endoscope has a light and a camera at one end and it is used for the purpose of looking inside a patient stomach, the oesophagus (gullet) and the first part of the small intestine (duodenum). The procedure is performed in cases where a patient suffers from gastrointestinal problems.
- **A Colonoscopy** is also a procedure where a flexible tube called a colonoscopy is used to look at the colon of a patient. It is a test that allows the doctor to look at the inner lining of a patient large intestine (rectum and colon). The test is conducted to help find ulcers, colon polyps, tumors, and areas of inflammation or bleeding.

2.1.2 WHAT PROCEDURE SHOULD BE FOLLOWED IF A MEMBER IS REFERRED FOR THIS PROCEDURES?

In a event where a member need to undergo a gastroscopy or colonoscopy, a pre-authorization number should be obtain from the medical aid fund prior to the procedure.

2.1.3 WHAT PERCENTAGE WILL THE MEDICAL AID FUND COVER?

The payment of the medical aid fund on the gastroscopy or colonoscopies will be as follows:

No	Specialty	Fund Cover
1	In Hospital costs: includes, Accommodation Medication & Theatre costs	10% member co-payment
2	GP& Specialist Cost: Includes General Practitioners, Specialist, Assistants & Anaethetist	10% member co-payment will apply on the total GP& Specialist cost

Members are hereby reminded that all In-Hospital Treatment & Procedures need to be pre-authorized before admittance, and to take note that the 10% will still be applicable even though a Pre-authorization number has been issued.

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 2016. No Add-On Benefits will be rolled over to the 2017 financial year.

Members who wish to continue with their add-on benefits for 2017 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"> Office will remain open, operating on all working days except Public Holidays: Normal working hours will be from 08h00 till 05h00:
2	Napotel Office (Telecom Head Office)	<ul style="list-style-type: none"> Office will be closed as from 19 December 2016 opening on 09 January 2017. All Members enquiries should be directed to the Prosperity Head Office at: 061 2999 000
3	Tsumeb Oshakati Oranjemund Walvisbay Swakopmund Rundu	<ul style="list-style-type: none"> All Offices will remain open operating normal working hours from 08h00 till 05h00:
4	Luderitz Keetmanshoop Otjiwarongo	<ul style="list-style-type: none"> Office will be closed as from 21 December 2016 opening on 09 January 2017. All Members enquiries should be directed to the Prosperity Head Office at: 061 2999 000

CONTACT DETAILS

Windhoek

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

Keetmanshoop

Office Nr 12, Desert Plaza,
Hampie Plichta St
P.O. Box 1565
Keetmanshoop
Tel: +264 83 323 2120
Fax: +264 88 652 4102

Rundu

Nr 900 Old
Multi-Choice Building
P O Box 22927
Windhoek
Tel: +264 66 267 261
Fax: 088 651 5346

Lüderitz

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

Rosh Pinah

Unit 1 SME Park Kokerboom St
P.O. Box 71
Rosh Pinah
Tel: +264 83 323 2131 / 2130
Fax: +264 88 655 5511

Oranjemund

c/o 11th Ave & 12th St
P.O. Box 833
Oranjemund
Tel: +264 83 3232 113 / 110
/ 111
Fax: +264 88 655 5513

Swakopmund

c/o Tobias Hainyeko & Werf St
P.O. Box 2869
Swakopmund
Tel: +264 83 323 2050
Fax: +264 88 655 5510

Oshakati

The Palms 7
c/o Robert Mugabe & Main Rd
P.O. Box 7196
Oshakati West
Tel: +264 65 222 335
+264 65 222 334
Fax: +264 88 655 5514

Tsumeb

1150 Sam Nujoma Dr
P.O. Box 791
Tsumeb
Tel: +264 83 232 2070 / 2072
/ 2070
Fax: 088 655 9448 /
088 652 9593

Otjiwarongo

Medical Centre Nr 7
Hindenberg St
P.O. Box 7716
Otjiwarongo
Tel: +264 83 323 2060
Fax: +264 88 655 5512

Walvis Bay

Medical Park
Hidipo Hamutenya St
P.O. Box 731
Walvis Bay
Tel: +264 83 323 2000
Fax: +264 88 655 5508



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