



# NAPOTEL

## MEDICAL AID FUND



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## NEWSLETTER FEBRUARY 2018

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## TOPICS FOR DISCUSSION:

- |                            |                           |
|----------------------------|---------------------------|
| 1. Gym & Wellness Benefits | 4. 2018 Fund Calendar     |
| 2. Add On Benefits         | 5. 2018 Product Structure |
| 3. Over Aged Dependents    |                           |

## DISCONTINUATION OF GYM AND SELECTED WELLNESS BENEFITS

Dear Members

As per Namfisa directive (PI/MAF/DIR/01/2017) dated 15th December 2017, no Medical Aid Fund may pay for gym rebates and selected wellness benefits as from the 15th of December 2017, as these services do not constitute medical services.

In terms of the Medical Aid Fund Act No.23 of 1995, the purpose of a medical aid fund is to provide financial or other assistance to members of the fund and their dependants in defraying expenditure incurred by them in connection with the rendering of any medical service

- “Medical Service” means any health care treatment of any person, by a person registered in terms of any law, which treatment has as its object as the diagnosis, treatment or prevention of any physical or mental defect, illness or deficiency;
- The giving of advice in relation to any such defect, illness or deficiency;

In order to comply with the directive, the Board of Trustees would like to notify all members that the **Gym and I Quit Smoking benefits** were discontinued under the Napotel Benefit Offering effective 15 December 2017.

The 2018 amended Benefit Structure is attached on page 2 - 6.

## 2. ADD-ON BENEFITS

Members are hereby notified that all Add-on benefits taken out in 2017 were terminated on 31 December 2017. No Add-On Benefits was carried over to the 2018 financial year. Members who wish to continue with their add-on benefits for 2018 should re-apply by submitting new application forms to the Napotel Office.

## 3. OVER AGED DEPENDENTS

In terms of the rules of the Napotel Medical Aid Fund, a member's child over the age of 21 years but not over the age of 25 years is entitled to remain as a dependant of a member of the Fund under the following conditions;

- A full time student at a registered institution until such a student reaches the maximum age of 25.
- Dependant of the member owing to mental or physical defects or similar cause.

## Documentation to be submitted as proof:

- Students from 21 – 25 years – proof of full time studies for 2018.
- Dependants with Mental or Physical disability: Doctor's letter confirming the disability

NB: Members should submit proof as highlighted under 4.1 before 31 March 2018. Members are cautioned that if no proof is submitted, membership of dependents older than 21 years will be terminated on the Fund effective 1 April 2018.

## 4. 2018 FUND ANNUAL CALENDAR

### 4.1. Ex-Gratia Meeting dates:

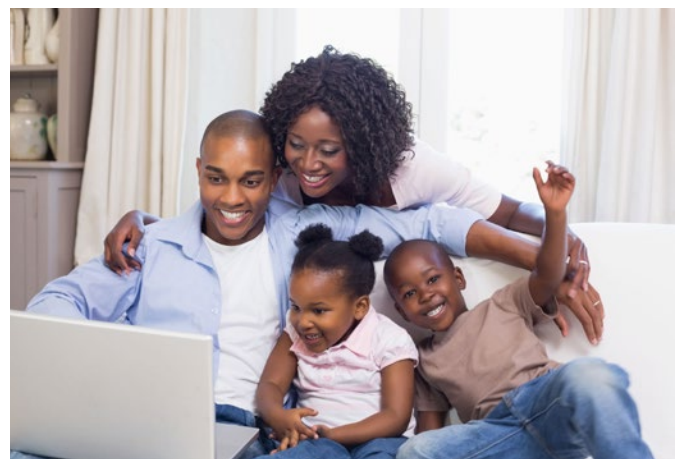
- 21 February
- 25 April
- 28 June
- 29 August
- 30 October
- 04 December

### 4.2 Board of Trustees Meetings

- 08 March
- 17 May
- 26 July
- 27 July
- 22 November

### 4.3 Annual General Meeting (AGM)

- 11 June 2018



## PRODUCT STRUCTURE 2018: IN-HOSPITAL BENEFITS

AMENDED BENEFIT STRUCTURE 2018		2018	
<b>B1</b>	<b>Hospital Benefits Group (Subject to clinical risk management protocols and pre-authorization)</b>		<b>Overall Annual Limit of 750 000 per family per annum</b>
	Private Hospitals including medicines, materials, hospital apparatus and 7 days take out medication	100% tariff	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	<b>9 550 per beneficiary</b>
	<b>Pathology/Radiology</b>		
<b>B2</b>	<b>Internal Medical Prosthesis</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 B2
<b>B3</b>	<b>MRI/CT Scans (In/Out Hsp)</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 B3
<b>B4</b>	<b>Psychiatric Accommodation treatment and services</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 per annum
<b>B5</b>	<b>Alcohol and Drug Rehabilitation</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 of B5
	Alcohol & Drug medication	100% NRP	Levy 15% minimum N\$30 maximum N\$60
<b>B6</b>	<b>Refractive Surgery</b>		<b>13 810 per beneficiary</b>
	including Excimer Laser and Radial Keratotomy	100% tariff	Part of the Sub-limit B6

## PRODUCT STRUCTURE 2018: IN-HOSPITAL BENEFITS

<b>B7</b>	<b>Maternity</b>		<b>PART OF OAL</b>
	Hospital Caesarean (Non-Emergency)	100% tariff	Part of the Overall Annual limit
	GP and specialist Caesarean(Non-Emergency) (Hsp)	225% tariff	10% co-payment
	Hospital Confinement/Caesarean (Emergency)	100% tariff	Part of the Overall Annual limit
	GP and Specialist Confinement/Caesarean(Emergency)(Hospital)	225% tariff	
	GP/Specialists Confinement(In Rooms)	100% tariff	
	Maternity scans	100% tariff	12 visits 3 scans
<b>B8</b>	<b>Circumcision</b>		<b>PART OF OAL</b>
	Hospital circumcision subject to authorization	100% tariff	Part of the Overall Annual limit
	GP and specialists circumcision(In Hospital)	225% tariff	10% co-payment
	GP and specialist circumcision done in Rooms	225% tariff	Part of the Overall Annual limit
<b>B9</b>	<b>Gastroscopy &amp; Colonoscopy</b>		<b>PART OF OAL</b>
	Hospital Gastroscopy/Colonoscopy	100% tariff	5% co-payment
	GP and specialist Gastroscopy/Colonoscopy(Hospital)	225% tariff	5% co-payment
<b>B10</b>	<b>Renal (Kidney) Dialysis</b>		<b>PART OF OAL</b>
	Hospital Admission Renal/Kidney Dialysis	100% tariff	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>B11</b>	<b>Organ Transplant</b>		<b>PART OF OAL</b>
	GP and Specialists - Organ Transplants (Hospital)	225% tariff	Part of Overall annual limit
	GP and Specialists - Organ Transplants (Rooms)	100% tariff	
	Organ medication	100% NRP	
<b>B12</b>	<b>Oncology Treatment</b>		<b>420 230 per beneficiary</b>
	GP and Specialists - Oncology(Hospital)	225% tariff	Part of Overall sublimit B12
	GP and Specialists - Oncology(Rooms)	100% tariff	
	Chemo Medication	100% NRP	
<b>B13</b>	<b>MVA/Third Party</b>		<b>339 810 per event</b>
	MVA/Third Party(Hospital)	100% tariff	Part of the event limit B13
	GP and specialist treatment and services	225% tariff	
	MVA/Third Party(Rooms)	100% tariff	
	MVA Medication	100% NRP	

## PRODUCT STRUCTURE 2018: IN-HOSPITAL BENEFITS

<b>B14</b>	<b>Maxillo Facial</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 B14
<b>B15</b>	<b>Auxiliary Services</b>		<b>PART OF OAL</b>
	Including Physiotherapy, Biokenetics, Occupational therapy in Hospital	100% tariff	Part of the Overall Annual limit
<b>B16</b>	<b>Alternatives to Hospitalization</b>		<b>30 000 per family</b>
	Frail Care, Private Nursing (home nursing and Hospice	100%	Part of the Sub-limit B16
<b>B17</b>	<b>Ambulance Services</b>		<b>STIPULATED LIMITS</b>
	<b>Inter-hospital ambulance transfers</b>	100% of cost	<b>5 660 per beneficiary</b>
	<b>Travel assistance to South Africa</b>		<b>3 770 per beneficiary</b>
	<b>Travel assistance to Namibia on specialist referrals</b>		<b>2 550 per beneficiary</b>
	<b>Accommodation (specialist referral Namibia</b>		<b>N\$420 per day</b>
	<b>Accommodation (specialist referral South Africa</b>		<b>N\$540 per day</b>
<b>B18</b>	<b>HIV/AIDS BENEFIT</b>		<b>139 170 PER BENEFICIARY</b>
	<b>Hospital treatment and services</b>	<b>100% tariff</b>	<b>67 770 per beneficiary per annum sublimit to B18</b>
	<b>HIV/Aid medication</b>	<b>100% NRP</b>	<b>56 110 per beneficiary per annum sublimit to B18</b>
	<b>Counseling</b>	<b>100% tariff</b>	<b>3 950 per beneficiary per annum sublimit to B18</b>
	<b>Consultations</b>		<b>12 visits per beneficiary per annum sublimit to B18</b>
	<b>Radiology and Pathology</b>		<b>13 330 per beneficiary sublimit to B18</b>

## PRODUCT STRUCTURE 2018: DAY TO DAY BENEFITS

<b>C1</b>	<b>Professional Services</b>		<b>(M) 15 400 (M1) 22 530 (M2) 26 730 (M3) 30 930 (M4) 35 130 (M5+) 39 330</b>
	GP/Specialist and Primary Health Consultations including Out patient Visits.	100% tariff	Part of the Sub-limit C1
	GP and specialists and Primary Health care Procedures in Rms	100% tariff	Part of the Sub-limit C1
	Radiology and Pathology	100% tariff	
<b>C2</b>	<b>Acute Medication</b>		<b>(M) 6 370 (M1) 8 910 (M2) 11 450 (M3) 14 000 (M4) 15 610 (M5+) 17 220</b>
	Acute medication including Primary Healthcare Scripts	100% NRP	15% levy minimum N\$30 maximum N\$65
	GP/Specialist and Primary Health Care Injections and materials		
	Homeopathic medication		
<b>C3</b>	<b>Chronic Medication</b>		<b>7 000 per beneficiary</b>
	Chronic medication (preferred)	100% NRP	no levy
	Chronic medication (non- preferred)	100% NRP	15% levy minimum N\$30 maximum N\$65
<b>C4</b>	<b>OTC medication</b>		<b>(M) 810 (M1) 1 080 (M2) 1 350 (M3) 2 100 (M4) 2 160 (M5+) 2 400</b>
	OTC medication	100% NRP	part of sublimit C4
<b>C5</b>	<b>External Appliances</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 C5
<b>C6</b>	<b>Auxiliary Services</b>		<b>4 800 per beneficiary</b>
	Including Physiotherapy, Social Workers, Speech, Audiology, Acousticians, Dieticians, Occupational Therapy, Biokenetics, Homeopath/ Chiro/ Osteopathy, Podiatry, Acupuncture etc.	100% tariff	Part of the Sub-limit C6
<b>C7</b>	<b>Psychology &amp; Psychiatry</b>		<b>5 090 per beneficiary</b>
	Clinical Psychology Psychiatric treatment	100% tariff	Part of the Sub-limit C7

## PRODUCT STRUCTURE 2018: DAY TO DAY BENEFITS

<b>C8</b>	<b>Dentistry</b>		<b>(M) 7 000 (M1) 11 070 (M2) 11 450 (M3) 16 550 (M4)18 010 (M5+) 19 810</b>
	Including Conservative dentistry, specialized dentistry and selected maxillo facial procedures in rooms (orthodontic treatment)	100% tariff	Part of the Sub-limit C8
<b>C9</b>	<b>Optical Services</b>		<b>4 330 per beneficiary every 2 years</b>
	Frames	100% cost	1 270 per beneficiary part of sublimit C9
	Eye Test	100% tariff	2 eye tests per beneficiary
	Lenses/Contact Lenses		Part of the Sub-limit C9
	Bi-Focal Lenses in addition to the Optical benefit limit - where a bi-focal lenses is prescribes members will have an additional amount of N\$2000	100%	N\$2 000 per beneficiary
<b>COMPLIMENTARY BENEFITS</b>			
	<b>Preventative</b>		<b>Part of the OAL</b>
	Baby Immunizations	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.

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