



HERITAGE  
HEALTH<sup>®</sup>  
LIVE BOLDLY

# Product Guide 2022



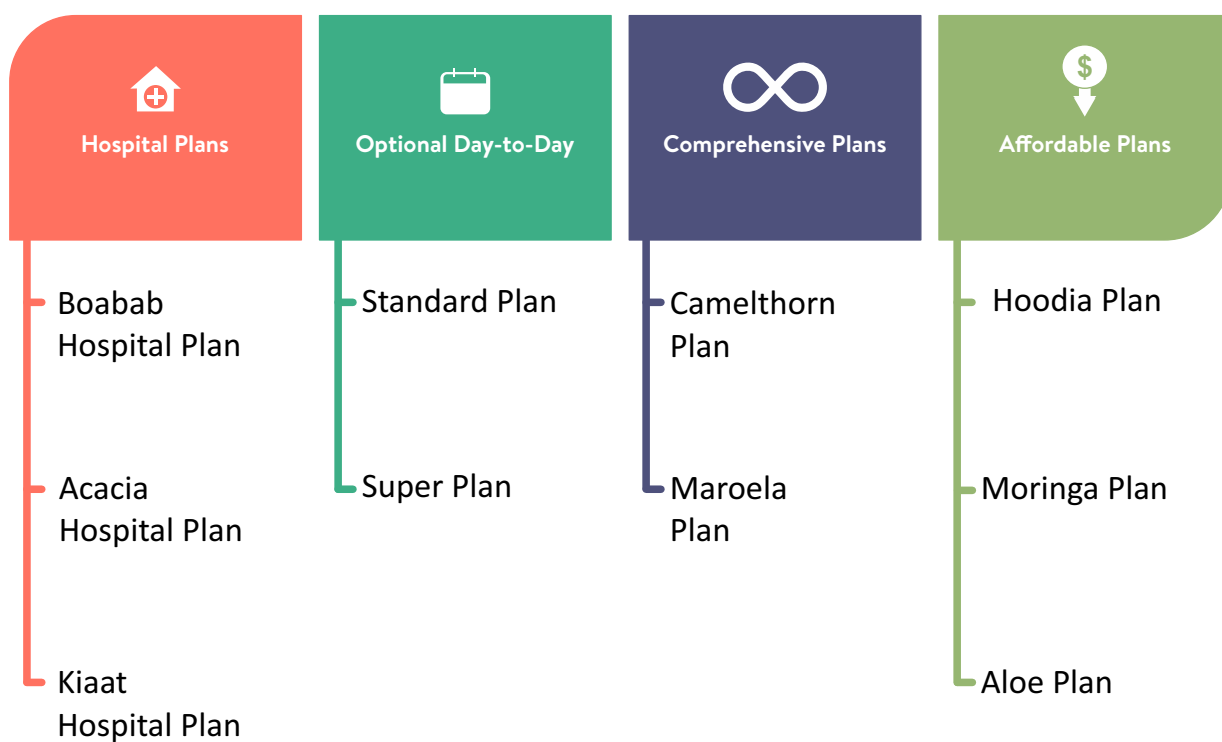
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# Product Options







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# Hospital Plans



# Baobab

## Hospital Plan

Overall Annual Limit: N\$2.7million

	Namaf Tariff %	Benefits
<b>Hospital Benefits (subject to clinical risk management protocols)</b>		
Accommodation and theatre	100%	OAL
Accommodation Private Ward	100%	30,000 per family
Blood transfusions	100%	OAL
Medicine while in Hospital	100%	OAL
Hospital Casualty & Dr call out fee	100%	7,000 per family
Physiotherapy in hospital	100%	8,000 per family
Psychiatric Care	100%	45,000 per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	100% of cost	70,000 per family
Oncology in or out Hospital ( Including chemo and radiation treatment)	100%	350,000 per family
Organ transplant (including renal dialysis)	100%	350,000 per family
Step-down/Hospice/Frail Care Per Family/Private Nursing	100%	42,000 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy, Subject to prior registration)</b>		
Chronic medicine in or out of Hospital	100% of NRP	27,000 per beneficiary
Chronic medicine in or out of Hospital	100% of NRP	45,000 per family
Chronic medicine- Bi-annual GP & Specialist consultations	100%	2 visits per family
<b>Radiology and Pathology (in hospital)</b>		
Basic radiology in hospital	100% of cost	OAL
Specialised Radiology in hospital ( MRI/CT/Pet Scan/ Bone Density)	100% of cost	40,000 per family
Pathology in hospital	100%	OAL
<b>Consultations and procedures in hospital</b>		
GP/Specialist consultations in hospital	225%	OAL
Surgical procedures in hospital	225%	OAL
<b>Reconstructive surgery</b>		
Admission	100%	18,000 per family
Surgery and procedure		
<b>Dental Surgery</b>		
Admission	100%	10,000 per family
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services) Including dental implant surgery.	225%	
- Dental implants		No benefit
<b>Refractive surgery</b>		
Admission	225%	20,000 per family
Including cataract surgery, glaucoma surgery, eye muscle surgery, corneal surgery, eye removal, vitreo-retinal surgery, etc.	100%	
Excimer laser and radial keratotomy.		
<b>Maternity benefit</b>		
Maternity confinement	100%	OAL
Maternity procedure in theatre	225%	OAL
Neonatal Care (28 days)	100%	OAL
Antenatal consultations	100%	12 per pregnancy
Antenatal scans	100%	2 per pregnancy
Pediatrician consults	100%	2 per pregnancy
Prenatal vitamins	100%	1,200 per year
<b>Lifestyle and Wellness Benefits</b>		
Subject to registration and 12-month commitment. Fitness band, Dietician, Biokinetics subject to authorisation and managed care programme	100%	6,000 per family
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)		
Wellness Benefits/Screenings (Separate list of wellness benefits)		



## INDIVIDUAL RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,440	1,320	1,010
26-30	1,540	1,440	1,010
31-35	1,700	1,560	1,010
36-40	1,870	1,730	1,010
41-45	2,120	1,970	1,010
46-50	2,370	2,190	1,010
51-55	2,680	2,480	1,010
56-60	3,230	3,000	1,010
61-65	4,020	3,720	1,010
66-75	4,930	4,560	1,010
75+	5,770	5,350	1,010

## GROUP RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,220	1,120	860
26-30	1,310	1,220	860
31-35	1,450	1,330	860
36-40	1,590	1,470	860
41-45	1,800	1,670	860
46-50	2,010	1,860	860
51-55	2,280	2,110	860
56-60	2,750	2,550	860
61-65	3,420	3,160	860
66-75	4,190	3,880	860
75+	4,900	4,550	860

# Acasia

## Hospital Plan

Overall Annual Limit: N\$1,45 million

	Namaf Tariff %	Benefits
<b>Hospital Benefits (subject to clinical risk management protocols)</b>		
Accommodation and theatre	100%	OAL
Accommodation Private Ward	100%	12,000 per family
Blood transfusions	100%	OAL
Medicine while in Hospital	100%	OAL
Hospital Casualty & Dr call out fee	100%	7,000 per family
Physiotherapy in hospital	100%	8,000 per family
Psychiatric Care	100%	45,000 per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	100% of cost	66,000 per family
Oncology in or out Hospital	100%	260 000 per family
Organ transplant (including renal dialysis)	100%	275,000 per family
Step-down/Hospice/Frail Care Per Family/Private Nursing	100%	35,000 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy, Subject to prior registration)</b>		
Chronic medicine in or out of Hospital	100% of NRP	24,000 per beneficiary
Chronic medicine in or out of Hospital	100% of NRP	40,000 per family
Chronic medicine- Bi-annual GP & Specialist consultations	100%	2 visits per family
<b>Radiology and Pathology (in hospital)</b>		
Basic radiology in hospital	100% of cost	OAL
Specialised Radiology in hospital ( MRI/CT/Pet Scan/ Bone Density)	100% of cost	32,000 per family
Pathology in hospital	100%	OAL
<b>Consultations and procedures in hospital</b>		
GP/Specialist consultations in hospital	225%	OAL
Surgical procedures in hospital	225%	OAL
<b>Reconstructive surgery</b>		
Admission	100%	12,000 per family
Surgery and procedure		
<b>Dental Surgery</b>		
Admission	225%	7,500 per family
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)	100%	
- Dental implants		No benefit
<b>Refractive surgery</b>		
Admission	225%	15,000 per family
Including cataract surgery, glaucoma surgery, eye muscle surgery, corneal surgery, eye removal, vitreo-retinal surgery, etc.	100%	
Excimer laser and radial keratotomy.		
<b>Maternity benefit</b>		
Maternity confinement	100%	OAL
Maternity procedure in theatre	225%	OAL
Neonatal Care (28 days)	100%	OAL
Antenatal consultations	100%	6 per pregnancy
Antenatal scans	100%	2 per pregnancy
Pediatrician consults	100%	2 per pregnancy
Prenatal vitamins	100%	1,200 per year
<b>Lifestyle and Wellness Benefits</b>		
Subject to registration and 12-month commitment. Fitness band, Dietician, Biokinetics subject to authorisation and managed care programme	100%	6,000 per family
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)		
Wellness Benefits/Screenings (Separate list of wellness benefits)		



## INDIVIDUAL RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,300	1,210	880
26-30	1,410	1,300	880
31-35	1,540	1,410	880
36-40	1,710	1,510	880
41-45	1,930	1,710	880
46-50	2,150	1,870	880
51-55	2,420	2,110	880
56-60	2,940	2,530	880
61-65	3,650	3,120	880
66-75	4,460	3,780	880
75+	5,270	4,400	880

## GROUP RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,110	1,030	750
26-30	1,200	1,110	750
31-35	1,310	1,200	750
36-40	1,450	1,280	750
41-45	1,640	1,450	750
46-50	1,830	1,590	750
51-55	2,060	1,790	750
56-60	2,500	2,150	750
61-65	3,100	2,650	750
66-75	3,790	3,210	750
75+	4,480	3,740	750

	Namaf Tariff %	Benefits
<b>Hospital Benefits (subject to clinical risk management protocols)</b>		
Accommodation and theatre	100%	OAL
Accommodation Private Ward		No benefit
Blood transfusions	100%	OAL
Medicine while in Hospital	100%	OAL
Hospital Casualty & Dr call out fee	100%	4,000 per family
Physiotherapy in hospital	100%	4,000 per family
Psychiatric Care	100%	15,000 per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	100% of cost	35,000 per family
Oncology in or out Hospital (Including Chemo and radiation treatment)		No Benefit
Organ transplant (including renal dialysis)		No Benefit
Step-down/Hospice/Frail Care Per Family/Private Nursing	100%	OAL
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy, Subject to prior registration)</b>		
Chronic medicine in or out of Hospital	100% of NRP	14,400 per beneficiary
Chronic medicine in or out of Hospital	100% of NRP	25,000 per family
Chronic medicine- Bi-annual GP & Specialist consultations	100%	2 visits per family
<b>Radiology and Pathology (in hospital)</b>		
Basic radiology in hospital	100% of cost	OAL
Specialised Radiology in hospital ( MRI/CT/Pet Scan/ Bone Density)	100% of cost	14,000 per family
Pathology in hospital	100%	OAL
<b>Consultations and procedures in hospital</b>		
GP/Specialist consultations in hospital	225%	OAL
Surgical procedures in hospital	225%	OAL
Reconstructive surgery		No benefit
Dental Surgery		No benefit
Refractive surgery		No benefit
<b>Maternity benefit</b>		
Maternity confinement	100%	OAL
Maternity procedure in theatre	225%	OAL
Neonatal Care (28 days)	100%	OAL
Antenatal consultations	100%	6 per pregnancy
Antenatal scans	100%	2 per pregnancy
Pediatrician consults	100%	2 per pregnancy
Prenatal vitamins	100%	1,200 per year
<b>Lifestyle and Wellness Benefits</b>		
	100%	6,000 per family
Subject to registration and 12-month commitment. Fitness band, Dietician, Biokinetics subject to authorisation and managed care programme		
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)		
Wellness Benefits/Screenings (Separate list of wellness benefits)		

### INDIVIDUAL RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,220	1,120	800
26-30	1,270	1,180	800
31-35	1,380	1,290	800
36-40	1,510	1,390	800
41-45	1,670	1,550	800
46-50	1,890	1,750	800
51-55	2,090	1,930	800
56-60	2,480	2,290	800
61-65	2,950	2,740	800
66-75	3,440	3,190	800
75+	3,960	3,680	800

### GROUP RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,040	950	680
26-30	1,080	1,000	680
31-35	1,170	1,100	680
36-40	1,280	1,180	680
41-45	1,420	1,320	680
46-50	1,610	1,490	680
51-55	1,780	1,640	680
56-60	2,110	1,950	680
61-65	2,510	2,330	680
66-75	2,920	2,710	680
75+	3,370	3,130	680



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## Optional Day-to-Day Plans



# Standard Day-to-Day

Annual Benefit: N\$30,000

	Namaf Tariff %	Benefits
<b>Professional Services</b>		
GP Consultations	100%	3,800 per beneficiary
GP Consultations	100%	6,500 per family
Specialists Consultations	100%	7,200 per beneficiary
Specialists Consultations	100%	12,000 per family
Pathology- out-of-Hospital	100%	6,000 per beneficiary
Pathology- out-of-Hospital	100%	10,000 per family
Radiology- out-of-Hospital	100%	4,800 per beneficiary
Radiology- out-of-Hospital	100%	8,000 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy)</b>		
Acute Medication	100% of NRP	8,400 per beneficiary
Acute Medication	100% of NRP	14 000 per family
Self-Medication	100% of NRP	3,000 per family
<b>Optical Benefit</b>		
Optical- lenses	100%	2,880 per beneficiary
Optical- lenses	100%	4,800 per family
Optical- frame every 2nd year	100%	2,700 per beneficiary
Optical- frame every 2nd year	100%	4,500 per family
Optical- Test	100%	500 per beneficiary
<b>Dentistry Benefit</b>		
Dentistry- Basic- Fillings, extractions and oral hygiene.	100%	13,000 per family
Dentistry- Specialised - Dental implants, crown, bridges, dentures and ortodontic treatment.	100%	21,000 per family
<b>External Prosthesis (wheelchair, crutches ect.)</b>		
Appliances- Hearing Aids	100% of cost	11,000 per family
Appliances- Other	100% of cost	10,000 per family
Appliances- Other	100% of cost	3,500 per family
<b>Paramedical Services</b>		
100%		10,000 per family
Supplementary and paramedical services (Include Physiotherapy, speech therapy, occupational therapy, social workers, dieticians, podiatry, orthoptic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists)		
<b>Mental Wellness</b>		
100%		7,000 per family
Include psychiatrist, psychologist and social worker services.		

**Monthly Contribution**  
**N\$2,250**



# Super Day-to-Day

Annual Benefit: N\$50,000

	Namaf Tariff %	Benefits
<b>Professional Services</b>		
GP Consultations	100%	6,500 per beneficiary
GP Consultations	100%	11,000 per family
Specialists Consultations	100%	12,000 per beneficiary
Specialists Consultations	100%	20,000 per family
Pathology- out-of-Hospital	100%	10,800 per beneficiary
Pathology- out-of-Hospital	100%	18,000 per family
Radiology- out-of-Hospital	100%	9,000 per beneficiary
Radiology- out-of-Hospital	100%	15,000 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy)</b>		
Acute Medication	100% of NRP	14,400 per beneficiary
Acute Medication	100% of NRP	24,000 per family
Self-Medication	100% of NRP	4,500 per family
<b>Optical Benefit</b>		
Optical- lenses	100%	4,800 per beneficiary
Optical- lenses	100%	8,000 per family
Optical- frame every 2nd year	100%	3,000 per beneficiary
Optical- frame every 2nd year	100%	5,000 per family
Optical- Test	100%	1,000 per beneficiary
<b>Dentistry Benefit</b>		
Dentistry- Basic- Fillings, extractions and oral hygiene.	100%	24,000 per family
Dentistry- Specialised- Dental implants, crown, bridges, dentures and ortodontic treatment.	100%	40,000
External Prosthesis (wheelchair, crutches etc.)	100% of cost	18,000 per family
Appliances- Hearing Aids	100% of cost	18,000 per family
Appliances- Other	100% of cost	6,500 per family
<b>Paramedical Services</b>		
Supplementary and paramedical services (Include Physiotherapy, speech therapy, occupational therapy, social workers, dieticians, podiatry, orthoptic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists)		15,000 per family
<b>Mental Wellness</b>		
100%		12,000 per family

Include psychiatrist, psychologist and social worker services.

**Monthly Contribution**  
**N\$3,880**



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## Comprehensive Plans



# Camelthorn

## Comprehensive Plan

Overall Annual Limit: N\$3.5 million

	Namaf Tariff %	Benefits
<b>Hospital Benefits (subject to clinical risk management protocols)</b>		
Accommodation and theatre	100%	OAL
Accommodation Private Ward	100%	24,000 per family
Blood transfusions	100%	OAL
Medicine while in Hospital	100%	OAL
Hospital Casualty & Dr call out fee	100%	10,000 per family
Physiotherapy in hospital	100%	OAL
Psychiatric Care	100%	45,000 per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	100% of cost	OAL
Oncology in or out Hospital (Including chemo and radiation treatment)	100%	400,000 per family
Organ transplant (including renal dialysis)	100%	360,000 per family
Step-down/Hospice/Frail Care Per Family/Private Nursing	100%	38,000 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy, Subject to prior registration)</b>		
Chronic medicine in or out of Hospital	100% of NRP	36,000 per beneficiary
Chronic medicine in or out of Hospital	100% of NRP	60,000 per family
Chronic medicine- Bi-annual GP & Specialist consultations	100%	2 visits per family
<b>Radiology and Pathology (in hospital)</b>		
Basic radiology in hospital	100% of cost	OAL
Specialised Radiology in hospital (MRI/CT/Pet Scan/Bone Density)	100% of cost	40,000 per family
Pathology in hospital	100%	OAL
<b>Consultations and procedures in hospital</b>		
GP/Specialist consultations in hospital	225%	OAL
Surgical procedures in hospital	225%	OAL
<b>Reconstructive surgery</b>		
Admission	100%	18,000 per family
Surgery and procedure		
<b>Dental Surgery</b>		
	225%	10,000 per family
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)		
- Dental implants (Part of day to day benefit limit)		
<b>Refractive surgery</b>		
	225%	20,000 per family
Admission	100%	
Including cataract surgery, glaucoma surgery, eye muscle surgery, corneal surgery, eye removal, vitreo-retinal surgery, etc.		
Excimer laser and radial keratotomy.		
<b>Maternity benefit</b>		
Maternity confinement	100%	OAL
Maternity procedure in theatre	225%	OAL
Neonatal Care (28 days)	100%	OAL
Antenatal consultations	100%	12 per pregnancy
Antenatal scans	100%	2 per pregnancy
Pediatrician consults	100%	2 per pregnancy
Prenatal vitamins	100%	1,200 per year
<b>Lifestyle and Wellness Benefits</b>		
	100%	6,000 per family
Subject to registration and 12-month commitment. Fitness band, Dietician, Biokinetics subject to authorisation and managed care programme		
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)	100%	5,000
Wellness Benefits/Screenings (Separate list of wellness benefits)		

# Camelthorn

Annual Day-to-Day Benefits: N\$80,000

	Namaf Tariff %	Benefits
<b>Professional Services</b>		
GP Consultations	100%	9,000 per beneficiary
GP Consultations	100%	15,000 per family
Specialists Consultations	100%	18,000 per beneficiary
Specialists Consultations	100%	30,000 per family
Pathology- out-of-Hospital	100%	11,000 per beneficiary
Pathology- out-of-Hospital	100%	18,000 per family
Radiology- out-of-Hospital	100%	10,000 per beneficiary
Radiology- out-of-Hospital	100%	16,500 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy)</b>		
Acute Medication	100% of NRP	16,800 per beneficiary
Acute Medication	100% of NRP	28,000 per family
Self-Medication	100% of NRP	6,000 per family
<b>Optical Benefit</b>		
Optical- lenses	100%	4,800 per beneficiary
Optical- lenses	100%	8,000 per family
Optical- frame every 2nd year	100%	3,600 per beneficiary
Optical- frame every 2nd year	100%	6,000 per family
Optical- Test	100%	750 per beneficiary
<b>Dentistry Benefit</b>		
Dentistry- Basic-Fillings, extractions and oral hygiene	100%	24,000 per family
Dentistry- Specialised- Dental implants, crowns, bridges, dentures and orthodontic treatments.	100%	40,000 per family
<b>External Prosthesis (wheelchair, crutches, artificial arms/legs/eyes.etc.)</b>		
Prostheses external	100% of cost	16,000 per family
Prostheses external	100% of cost	Part of sub-limit
Appliances- Hearing Aids	100% of cost	18,000 per family
Appliances- Other eg glucometers, blood pressure monitors, stockings, braces	100% of cost	6,000 per family
<b>Paramedical Services</b>		
Supplementary and paramedical services (Include Physiotherapy, speech therapy, occupational therapy, social workers, dieticians, podiatry, orthoptic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists)	100%	10,000 per family
<b>Mental Health</b>		
Include psychiatrist, psychologist and social worker services.	100%	12,000 per family



# Camelthorn

## Monthly Contributions

### INDIVIDUAL RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	2,930	2,440	1,730
26-30	3,300	2,770	1,730
31-35	3,870	3,160	1,730
36-40	4,280	3,630	1,730
41-45	4,980	4,260	1,730
46-50	5,970	5,140	1,730
51-55	6,880	5,960	1,730
56-60	8,110	7,070	1,730
61-65	9,650	8,500	1,730
66-75	11,370	10,100	1,730
75+	13,090	11,650	1,730

### GROUP RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	2,490	2,070	1,470
26-30	2,810	2,350	1,470
31-35	3,290	2,690	1,470
36-40	3,640	3,090	1,470
41-45	4,230	3,620	1,470
46-50	5,070	4,370	1,470
51-55	5,850	5,070	1,470
56-60	6,890	6,010	1,470
61-65	8,200	7,230	1,470
66-75	9,660	8,590	1,470
75+	11,130	9,900	1,470



# Maroela

**Comprehensive Plan**  
**Overall Annual Limit: N\$ 1,5 million**

	Namaf Tariff %	Benefits
<b>Hospital Benefits (subject to clinical risk management protocols)</b>		
Accommodation and theatre	100%	OAL
Accommodation Private Ward	100%	24,000 per family
Blood transfusions	100%	OAL
Medicine while in Hospital	100%	OAL
Hospital Casualty & Dr call out fee	100%	6,000 per family
Physiotherapy in hospital	100%	OAL
Psychiatric Care	100%	30,000 per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	100% of cost	58,000 per family
Oncology in or out Hospital	100%	250,000 per family
Organ transplant (including renal dialysis)	100%	250,000 per family
Step-down/Hospice/Frail Care Per Family/Private Nursing	100%	32,000 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy, Subject to prior registration)</b>		
Chronic medicine in or out of Hospital	100% of NRP	22,000 per beneficiary
Chronic medicine in or out of Hospital	100% of NRP	36,000 per family
Chronic medicine- Bi-annual GP & Specialist consultations	100%	2 visits per family
<b>Radiology and Pathology (in hospital)</b>		
Basic radiology in hospital	100% of cost	OAL
Specialised Radiology in hospital	100% of cost	30,000 per family
Pathology in hospital	100%	OAL
<b>Consultations and procedures in hospital</b>		
GP/Specialist consultations in hospital	225%	OAL
Surgical procedures in hospital	225%	OAL
<b>Reconstructive surgery</b>	<b>225%</b>	<b>15,000 per family</b>
Admission	100%	
Surgery and procedure		
<b>Dental Surgery</b>	<b>225%</b>	<b>5,000 per family</b>
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)		
- Dental implants (Part of day to day benefit limit)		
<b>Refractive surgery</b>	<b>225%</b>	<b>10,000 per family</b>
Admission	100%	
Including cataract surgery, glaucoma surgery, eye muscle surgery, corneal surgery, eye removal, vitreo-retinal surgery, etc.		
Excimer laser and radial keratotomy.		
<b>Maternity benefit</b>		
Maternity confinement	100%	OAL
Maternity procedure in theatre	225%	OAL
Neonatal Care (28 days)	100%	100,000 per family
Antenatal consultations	100%	12 per pregnancy
Antenatal scans	100%	2 per pregnancy
Pediatrician consults	100%	2 per pregnancy
Prenatal vitamins	100%	1,200 per year
<b>Lifestyle and Wellness Benefits</b>	<b>100%</b>	<b>6,000 per family</b>
Subject to registration and 12-month commitment. Fitness band, Dietician, Biokinetics subject to authorisation and managed care programme		
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)	100%	3,300
Wellness Benefits/Screenings (Separate list of wellness benefits)		

# Maroela

Annual Day-to-Day Benefits per Family: N\$30, 000

	Namaf Tariff %	Benefits
<b>Professional Services</b>		
GP Consultations	100%	3,500 per beneficiary
GP Consultations	100%	6,000 per family
Specialists Consultations	100%	10,000 per beneficiary
Specialists Consultations	100%	15,000 per family
Pathology- out-of-Hospital	100%	6,500 per beneficiary
Pathology- out-of-Hospital	100%	11,000 per family
Radiology- out-of-Hospital	100%	5,000 per beneficiary
Radiology- out-of-Hospital	100%	8,000 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy)</b>		
Acute Medication	100% of NRP	8,000 per beneficiary
Acute Medication	100% of NRP	14,000 per family
Self-Medication	100% of NRP	2,500 per beneficiary
<b>Optical Benefit</b>		
Optical- lenses	100%	2,700 per beneficiary
Optical- lenses	100%	4,500 per family
Optical- frame every 2nd year	100%	2,500 per beneficiary
Optical- frame every 2nd year	100%	4,100 per family
Optical- Test	100%	750 per beneficiary
<b>Dentistry Benefit</b>		
Dentistry- Basic- Fillings, extractions and oral hygiene	100%	12,500 per family
Dentistry- Specialised- Dental implants, crown, bridges, dentures and orthodontic treatment	100%	18,000 per family
<b>External Prosthesis (wheelchair, crutches, artificial arms/legs/eyes.etc.)</b>		
Appliances- Hearing Aids	100% of cost	10,000 per family
Appliances- Other	100% of cost	3,000 per family
<b>Paramedical Services</b>		
Supplementary and paramedical services (Include Physiotherapy, speech therapy, occupational therapy, social workers, dieticians, podiatry, orthopedic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists)		8,000 per family
<b>Mental Wellness</b>		
	100%	8,000 per family

Include psychiatrist, psychologist and social worker services.

## INDIVIDUAL RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	2,440	2,010	1,040
26-30	2,550	2,110	1,040
31-35	2,680	2,230	1,040
36-40	2,850	2,310	1,040
41-45	3,090	2,510	1,040
46-50	3,310	2,690	1,040
51-55	3,590	2,920	1,040
56-60	4,100	3,340	1,040
61-65	4,820	3,940	1,040
66-75	5,630	4,580	1,040
75+	5,630	4,580	1,040

## GROUP RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	2,070	1,710	880
26-30	2,170	1,790	880
31-35	2,280	1,900	880
36-40	2,420	1,960	880
41-45	2,630	2,130	880
46-50	2,810	2,290	880
51-55	3,050	2,480	880
56-60	3,490	2,840	880
61-65	4,100	3,350	880
66-75	4,790	3,890	880
75+	4,790	3,890	880



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## Affordable Plans



# Hoodia

Overall Annual Limit: N\$320 000

	Namaf Tariff %	Benefits
<b>Hospital Benefits (subject to clinical risk management protocols)</b>		
Accommodation and theatre	100%	OAL
Accommodation Private Ward	100%	3,000 per family
Blood transfusions	100%	OAL
Medicine while in Hospital	100%	OAL
Hospital Casualty & Dr call out fee	100%	3,500 per family
Physiotherapy in hospital	100%	OAL
Psychiatric Care	100%	15,000 per family
Internal Prosthesis (Including Cardiac, Spinal, Orthopedic prosthesis)	100% of cost	36,000 per family
Oncology in or out Hospital	100%	130,000 per family
Organ transplant (including renal dialysis)		No benefit
Step-down/Hospice/Frail Care Per Family/Private Nursing	100%	15,000 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy, Subject to prior registration)</b>		
Chronic medicine in or out of Hospital	100% of NRP	12,600 per beneficiary
Chronic medicine in or out of Hospital	100% of NRP	21,000 per family
Chronic medicine- Bi-annual GP & Specialist consultations	100%	2 visits per family
<b>Radiology and Pathology (in hospital)</b>		
Basic radiology in hospital	100% of cost	OAL
Specialised Radiology in hospital	100% of cost	15,000 per family
Pathology in hospital	100%	OAL
<b>Consultations and procedures in hospital</b>		
GP/Specialist consultations in hospital	225%	OAL
Surgical procedures in hospital	225%	OAL
<b>Reconstructive surgery</b>		
Admission	100%	No benefit
Surgery and procedure		
<b>Dental Surgery</b>		
	225%	20,000 per family
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)		
- Dental implants (Part of day to day benefit limit)		
<b>Refractive surgery</b>		
		No benefit
<b>Maternity benefit</b>		
Maternity confinement	100%	OAL
Maternity procedure in theatre	225%	OAL
Neonatal Care (28 days)	100%	75,000 per family
Antenatal consultations	100%	12 per pregnancy
Antenatal scans	100%	2 per pregnancy
Pediatrician consults	100%	2 per pregnancy
Prenatal vitamins	100%	1,200 per year
<b>Lifestyle and Wellness Benefits</b>		
	100%	6,000 per family
Subject to registration and 12-month commitment. Fitness band, Dietician, Biokinetics subject to authorisation and managed care programme		
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)	100%	2,500
Wellness Benefits/Screenings		

## Service Availability

Please note that all benefits on Hoodia, Moringa and Aloe are only available through the Designated Service Providers Network. Should members make use of service providers outside this network they would pay the difference in fees out of pocket.



# Hoodia

Annual Day-to-Day Benefits: N\$20 000

	Namaf Tariff %	Benefits
<b>Professional Services</b>		
GP Consultations	100%	1,800 per beneficiary
GP Consultations	100%	3,000 per family
Specialists Consultations	100%	3,600 per beneficiary
Specialists Consultations	100%	6,000 per family
Pathology- out-of-Hospital	100%	3,960 per beneficiary
Pathology- out-of-Hospital	100%	6,600 per family
Radiology- out-of-Hospital	100%	3,480 per beneficiary
Radiology- out-of-Hospital	100%	5,800 per family
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy)</b>		
Acute Medication	100% of NRP	5,000 per beneficiary
Acute Medication	100% of NRP	8,500 per family
Self-Medication	100% of NRP	2,500 per family
<b>Optical Benefit</b>		
Optical- frame every 2nd year	100%	2,000 per beneficiary
Optical- bifocals- frames every 2nd year	100%	2,800 per family
Optical- Test	100%	500 per family
<b>Dentistry Benefit</b>		
Dentistry- Basic- fillings, extractions and oral hygiene	100%	8,000 per family
Dentistry- Specialised- Dental implants, crown, bridges, dentures and orthodontic treatment	100%	10,500 per family
<b>External Prosthesis (wheelchair, crutches, artificial arms/legs/eyes.etc.)</b>		<b>No Benefit</b>
Appliances- Hearing Aids	100%	6,200 per family
Appliances- Other	100%	2,600 per family
<b>Paramedical Services</b>	100%	4,500 per family
Supplementary and paramedical services (Include Physiotherapy, speech therapy, occupational therapy, social workers, dieticians, podiatry, orthoptic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists)		
<b>Mental Wellness</b>	100%	6,000 per family

Include psychiatrist, psychologist and social worker services.

## Service Availability

Please note that all benefits on Hoodia, Moringa and Aloe are only available through the Designated Service Providers Network. Should members make use of service providers outside this network they would pay the difference in fees out of pocket.

### INDIVIDUAL RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,610	1,330	530
26-30	1,610	1,330	530
31-35	1,780	1,500	530
36-40	1,780	1,500	530
41-45	2,290	1,830	530
46-50	2,290	1,830	530
51-55	2,720	2,150	530
56-60	2,790	2,200	530
61-65	3,620	2,860	530
66-75	3,620	2,860	530
75+	3,620	2,860	530

### GROUP RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,370	1,130	450
26-30	1,370	1,130	450
31-35	1,510	1,280	450
36-40	1,510	1,280	450
41-45	1,950	1,560	450
46-50	1,950	1,560	450
51-55	2,310	1,830	450
56-60	2,370	1,870	450
61-65	3,080	2,430	450
66-75	3,080	2,430	450
75+	3,080	2,430	450

#### Service Availability

Please note that all benefits on Hoodia, Moringa and Aloe are only available through the Designated Service Providers Network. Should members make use of service providers outside this network they would pay the difference in fees out of pocket.

# Moringa

## Overall Annual Limit

Selected Day Hospital and Out of Hospital Services are provided by the DSPN.

Acute Hospitalisation services are provided by State Hospitals.

	Namaf Tariff %	Benefits
<b>Hospital Benefits (subject to clinical risk management protocols)</b>		
Accommodation and theatre	85%	OAL
Accommodation Private Ward		No benefit
Blood transfusions	85%	OAL
Medicine while in Hospital	85%	OAL
Physiotherapy in hospital		No benefit
Psychiatric Care		No benefit
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)		No benefit
Oncology in or out Hospital		No benefit
Organ transplant (including renal dialysis)		No benefit
Step-down/Hospice/Frail Care Per Family/Private Nursing		No benefit
<b>Chronic Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy, Subject to prior registration)</b>		
Chronic medicine in or out of Hospital	100% of NRP	2,500 per family
Specialised medication (biological drugs)		No benefit
<b>Radiology and Pathology ( In Hospital)</b>		
Basic radiology in hospital	85%	OAL
Specialised Radiology in hospital		No benefit
Pathology in hospital	85%	OAL
<b>Consultations and procedures in hospital</b>		
GP/Specialist consultations in hospital	85%	OAL
Surgical procedures in hospital	85%	OAL
<b>Reconstructive surgery</b>		No benefit
<b>Dental Surgery</b>		
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)		No benefit
- Dental implants (hospitalisation)		No benefit
- Dental implants (procedure)		No benefit
<b>Refractive Surgery</b>		No benefit
<b>Maternity benefit</b>		
Maternity confinement	85%	OAL
Maternity procedure in theatre	85%	OAL
Antenatal consultations	85%	6 per pregnancy
Antenatal scans	85%	2 per pregnancy

### Service Availability

Please note that all benefits on Hoodia, Moringa and Aloe are only available through the Designated Service Providers Network.

Should members make use of service providers outside this network they would pay the difference in fees out of pocket.

# Moringa

Annual Day-to-Day Benefits  
All benefits only at DSP

	Namaf Tariff %	Benefits
<b>Professional Services</b>		
GP Consultations (N\$15 co-payment per consult)	100%	Unlimited per beneficiary (max 380 per consult)
GP Consultations (N\$15 co-payment per consult)	100%	Unlimited per family (max 380 per consult)
Specialists Consultations		No benefit
Specialists Consultations		No benefit
Pathology- out-of-Hospital	100%	Unlimited per beneficiary
Pathology- out-of-Hospital	100%	Unlimited per family
Radiology- out-of-Hospital	100%	Unlimited per beneficiary
Radiology- out-of-Hospital	100%	Unlimited per family
<b>Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy)</b>		
Acute Medication	100% of NRP	Unlimited per beneficiary
Acute Medication	100% of NRP	Unlimited per family
Self-Medication		No benefit per beneficiary
<b>Optical</b>		
No benefit		
Optical (frame and lenses)		
Optical- bifocals (frame and lenses)		
Optical- Test		
<b>Dentistry</b>		
Dentistry- Basic Per Family (Basic fillings and extractions)	100%	2,500 per family
Dentistry- Specialised		No benefit
<b>External Prosthesis</b>		
No benefit		
Appliances- Hearing Aids		
Appliances- Other		
<b>Paramedical Services</b>		
No benefit		
Supplementary and paramedical services (Include Physiotherapy, speech therapy, occupational therapy, social workers, dieticians, podiatry, orthoptic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists)		
<b>Mental Wellness</b>		
No benefit		

Include psychiatrist, psychologist and social worker services.

## Service Availability

Please note that all benefits on Hoodia, Moringa and Aloe are only available through the Designated Service Providers Network. Should members make use of service providers outside this network they would pay the difference in fees out of pocket.

# Moringa

## Monthly Contributions

### INDIVIDUAL RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,210	970	440
26-30	1,240	995	440
31-35	1,315	1,055	440
36-40	1,385	1,110	440
41-45	1,460	1,170	440
46-50	1,535	1,230	440
51-55	1,605	1,285	440
56-60	1,680	1,345	440
61-65	1,750	1,400	440
66+	1,825	1,465	440

### GROUP RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	1,075	865	390
26-30	1,105	885	390
31-35	1,170	940	390
36-40	1,235	990	390
41-45	1,300	1,040	390
46-50	1,365	1,095	390
51-55	1,430	1,145	390
56-60	1,495	1,195	390
61-65	1,560	1,245	390
66+	1,625	1,305	390

#### Service Availability

Please note that all benefits on Hoodia, Moringa and Aloe are only available through the Designated Service Providers Network. Should members make use of service providers outside this network they would pay the difference in fees out of pocket.



**Annual Day-to-Day Benefits: Unlimited**  
**All benefits only at DSP**  
**NO IN HOSPITAL COVER**

	Namaf Tariff %	Benefits
Hospital Annual Benefits	No In-Hospital benefits	
Annual Day to Day Benefits	Annual limit (per family)	Unlimited
<b>Professional Services</b>		
GP Consultations (N\$15 co-payment per consult)	100%	Unlimited per beneficiary (max 380 per consult)
GP Consultations (N\$15 co-payment per consult)	100%	Unlimited per family (max 380 per consult)
Specialists Consultations		No benefit per beneficiary
Specialists Consultations		No benefit per family
Pathology- out-of-Hospital	100%	Unlimited per beneficiary
Pathology- out-of-Hospital	100%	Unlimited per family
Radiology- out-of-Hospital	100%	Unlimited per beneficiary
Radiology- out-of-Hospital	100%	Unlimited per family
<b>Medication Benefit (Levy: Ethical Medication- 20%; Generic Medication- no Levy)</b>		
Acute Medication	100% of NRP	Unlimited per beneficiary
Acute Medication	100% of NRP	Unlimited per family
Self-Medication		No benefit per family
<b>Optical Benefit</b>		
No benefit		
Optical (frame and lenses)		
Optical- bifocals (frame and lenses)		
Optical- Test		
<b>Dentistry Benefit</b>		
Dentistry- Basic (Basic fillings and extractions)	100%	2,500 per family
Dentistry- Specialised		No benefit
<b>External Prostheses</b>		
No benefit		
Appliances- Hearing Aids		
Appliances- Other		
<b>Paramedical Services</b>		
No benefit		
Supplementary and paramedical services (Include Physiotherapy, speech therapy, occupational therapy, social workers, dieticians, podiatry, orthopedic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists)		
<b>Mental Wellness</b>		
No benefit		
Include psychiatrist, psychologist and social worker services.		

**Service Availability**

Please note that all benefits on Hoodia, Moringa and Aloe are only available through the Designated Service Providers Network. Should members make use of service providers outside this network they would pay the difference in fees out of pocket.

# Aloe

## Monthly Contributions

### INDIVIDUAL RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	285	225	120
26-30	295	235	120
31-35	310	245	120
36-40	330	265	120
41-45	345	275	120
46-50	360	285	120
51-55	380	305	120
56-60	395	315	120
61-65	415	330	120
66+	430	345	120

### GROUP RATES

Age band	Principal Member	Adult Dependant	Child Dependant
18-25	255	200	105
26-30	265	210	105
31-35	275	220	105
36-40	295	235	105
41-45	305	245	105
46-50	320	255	105
51-55	340	270	105
56-60	350	280	105
61-65	370	295	105
66-75	385	305	105

#### Service Availability

Please note that all benefits on Hoodia, Moringa and Aloe are only available through the Designated Service Providers Network. Should members make use of service providers outside this network they would pay the difference in fees out of pocket.

# Wellness Benefits

Wellness services are paid from the hospital benefits on all plans, except Moringa and Aloe Plans.

Category	Sub-Category	Age Band	Cost Code	Frequency	Namaf Tariff rate
Immunisation program	- Influenza Vaccination	All		Annually	100%
	- Baby Immunisation	First 6 years of life		Ministry of Health Protocols	100%
	- Tetanus	All		Annually	100%
	- Pneumococcal	Age 60 years & older, only high risk people		Annually	100%
Screening benefit	- BMI	Adults		Once every year	100%
	- Blood sugar test (finger prick)	Adults		Once every year	100%
	- Blood Pressure test	Adults		Once every year	100%
	- Cholesterol test (finger prick)	Adults		Once every year	100%
Early Detection tests (at a GP)	General physical exam	Adults 30-59 years	0190/0191/0192	1 medical exam every 3 years	100%
		Adults 60-69 years	0190/0191/0192	1 medical exam every 2 years	100%
	Pap smear	Adults 70 years / older	0190/0191/0192	1 medical exam every year	100%
	- consultation	Females 15 years +	0190/0191/0192	Once every year	100%
	- pathology test	Females 15 years +	4566/4559	Once every year	100%
	Prostate Specific	Males 40-49 years	4519	Every 5 years	100%
	Antigen (PSA) Test	Males 50-59 years	4519	Every 3 years	100%
	(Pathologist)	Males 60-69 years	4519	Every 2 years	100%
		Males 70 years / older	4519	Every year	100%
	Free prostate Specific	Males 40-49 years	4524	Every 5 years	100%
	Antigen (Free PSA)	Males 50-59 years	4524	Every 3 years	100%
	Only if PSA is raised	Males 60-69 years	4524	Every 2 years	100%
	(Pathologist)	Males 70 years / older	4524	Every year	100%
	Only if finger prick is Raised above 6mmo/L				
	- LDL	Adults	4026	Once every year	100%
	- basic total	Adults	4027	Once every year	100%
	- HDL	Adults	4028	Once every year	100%
	- Triglyceride	Adults	4147	Once every year	100%
	-Lipogram	Adults	4025	Once every year	100%
	Only if finger prick is Raised above 11mmo/L				
	- Blood sugar- Quantitive	Adults	4057	Once every year	100%
	Mammogram (Includes sonar)	Females 40 years +	34100/34101	Once every 2 years	100%
	Bone Densitometry	Adults 50 years +	3604/50120/58531	Once every 3 years	100%
	Glaucoma test	Adults 40-49 years Adults 50 years +	3002/11202/11212/3014	Once every 2 years Once every year	100%

# Chronic List

Heart disease including:

Hypertension  
Hyperlipidaemia  
Ischemic heart disease,  
Coronary artery disease,  
Dysrhythmia  
Cardiomyopathy  
Cardiac failure  
Diabetes  
Alzheimer disease  
Rheumatoid arthritis  
Systemic lupus erythematosus (SLE)  
Asthma  
Schizophrenia  
Multiple sclerosis  
Hypothyroidism  
Glaucoma  
Epilepsy  
Bronchiectasis  
Bipolar mood disorder  
Addison's disease  
Crohn's disease  
Haemophilia  
Parkinson's disease  
Ulcerative colitis  
Chronic obstructive pulmonary disease (COPD)  
Chronic renal disease  
Acne  
Allergic Rhinitis  
Alzheimer's disease  
Ankylosing Spondylitis  
Anxiety Disorder  
Atopic Dermatitis  
Attention Deficit Hyperactivity Disorder  
Cushing's Syndrome  
Cystic Fibrosis  
Depressive Disorders  
Dermatopolymyositis  
Dystonias  
Enuresis

Heart disease including:

Hypertension  
Hyperlipidaemia  
Ischemic heart disease,  
Coronary artery disease,  
Dysrhythmia  
Cardiomyopathy  
Cardiac failure  
Diabetes  
Alzheimer disease  
Rheumatoid arthritis  
Systemic lupus erythematosus (SLE)  
Asthma  
Schizophrenia  
Multiple sclerosis  
Hypothyroidism  
Glaucoma  
Epilepsy  
Bronchiectasis  
Bipolar mood disorder  
Addison's disease  
Crohn's disease  
Anxiety Disorder  
GORD  
Gout  
Hormone Replacement therapy  
Anti-retroviral (HIV)  
GORD  
Gout  
Migraine Prophylaxis  
Motor Neuron Disease  
Myasthenia Gravis  
Narcolepsy  
Obsessive Compulsive Disorder  
Organ transplant  
Osteo-arthritis  
Osteoporosis  
Overactive Bladder Syndrome  
Pituitary disease  
Paget's disease

Heart disease limited to Hypertension and Hyperlipidaemia

Diabetes  
Alzheimer disease  
Rheumatoid arthritis  
Anti-retroviral (HIV)  
Depression  
Attention Deficit Hyperactivity Disorder  
Asthma  
Hypothyroidism  
Epilepsy  
Post Traumatic Stress Disorder  
Psoriasis  
Psoriatic Arthritis  
Sjogren's Disease  
Systemic Sclerosis / Scleroderma  
Tic Disorders  
Tourette's Syndrome  
Trigeminal Neuralgia  
Anti-retroviral (HIV)  
Hormone Replacement therapy

## Chronic Medication Registration

All chronic medication needs to be registered with the fund by submitting your Dr. script to the administrator office.

Generic products are paid out at 100% of the Namibia Reference Price (NRP) rate. Branded medication attracts a 20% out of pocket co-payment.

# Additional Information

## Add-on Insurances

### International Medical Travel Insurance

The International Medical Travel Insurance provide emergency medical expense whilst Heritage Health Members and/or their dependants are travelling. The cover is limited to N\$ 10 million per incident and up to a maximum of 90 days per trip and 180 days in total per annum in a foreign country. The International Medical Travel Insurance does not apply to any non-emergency and planned elective surgery or procedure. This benefit does not apply to Moringa and Aloe.

### Emergency Evacuation

Heritage Health Medical Aid Fund offers emergency evacuation services by road and by air to all active members. All authorised air ambulance flights and long-distance road ambulance transport services are covered. All emergency services for life sustaining conditions that require emergency transport are covered.

## Changing Benefit Options

Members can submit requests to change benefit option up to the 15<sup>th</sup> of January for the new benefit year. Members will receive new memberships cards, with the new benefit option selected, whilst the membership number remains the same.

## Updating Personal Information

Please let us know if the following membership details changes.

- Address, telephone, cell number or other contact details
- Banking details
- Marital status
- Email address
- Addition or termination of dependants
- Passing away of the principal member or any registered dependant(s).

The Fund will not be held liable for any information not delivered to the member due to the member's failure to furnish and update his/her latest contact details, inclusive of banking details.

## Applying for Hospital Pre-authorisation

Members must get pre-authorisation before any Major Medical Expense benefit will cover any claim. For all planned or emergency hospital admission, specialised radiology, or selected procedures members must contact Heritage Health Fund to confirm their authorisation number. Hospital pre-authorisation is a process where a member applies to the Fund before hospital admission. Members must obtain pre-authorisation at least 72 hours before hospital admission. In the case of an emergency requiring hospital admission, authorisation is mandatory within 48 hours after hospital admission.

## Registering Chronic Medication

Chronic medication is medicine needed to treat a long-term illness, which is taken on a regular basis (usually daily) for a period of 3 months or longer. Members with chronic conditions must inform the Fund of their conditions as soon as a healthcare provider has diagnosed and provided a prescription for on-going medicine to ensure appropriate funding. Chronic medicine is subject to the available benefits as indicated under each benefit option. When chronic benefits are depleted, the available acute medication benefit is then utilised. All chronic medication needs to be registered with the fund by submitting your Dr. script to the administrator office. Generic products are paid out at 100% of the Namibia Reference Price (NRP) rate. Branded medication attracts a 20% out of pocket co-payment.



# FAQ

- **When can I join the fund?**

Fund Membership is effective from the first day of the month. Members may join during the year, as the Fund's benefit year is from 1 January to 31 December, members may receive pro-rated benefits. This means that your annual limits on benefits may be calculated according to the number of months left in the benefit year.

- **What are pre-existing conditions?**

This is any medical-related condition and/or symptom for which treatment was received before joining with long term consequences. A 12-month exclusion period may be placed on such conditions, meaning that all costs incurred on any related symptoms and/or treatment will not be covered during this period by the Fund.

- **When are my contribution payments due?**

Monthly payments are payable in advance by no later than the 7<sup>th</sup> of every month. All debit order payment is deducted on the 1<sup>st</sup> of every month, except if it falls on a weekend or public holiday.

- **What will happen if I fail to pay my monthly contributions?**

Heritage Health Medical Aid Fund may suspend the payment of claims if you are more than 30-days behind. The Fund may terminate your membership if contributions are in arrears for more than 90 days.

- **When should you submit claims?**

All claims should be submitted within 4-months from the date on which the service was rendered, otherwise, you may lose your right to payment in respect of these claims.



## Contact us:

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