



HERITAGE
HEALTH[®]
LIVE BOLDLY



Product Benefits Guide 2026/7



**HERITAGE
HEALTH®**
LIVE BOLDLY

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Unit 1 House 49 Feld Street, Windhoek Namibia

Heritage Health Medical Aid Fund is an innovative Namibian Medical Aid provider focused on affordability, modern digital health integration, and member-centric benefit design.

Learn more at www.heritagehealth-namibia.com





HERITAGE
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LIVE BOLDLY

About Heritage Health

Heritage Health Medical Aid Fund is a Namibian medical aid provider focused on delivering flexible, transparent, and innovative healthcare coverage. Designed to put members in control of their healthcare costs, Heritage Health offers modular, tailorable benefit plans from essential day-to-day coverage to comprehensive in-hospital care and chronic medication management.

By integrating digital healthcare tools and clear, member-first policies, Heritage Health aims to make quality medical care accessible, affordable, and straight forward for individuals, families, and employer groups across Namibia.

Our Brand & Operational Pillars

Core Ethos & Strategic Pillars



Member Empowerment:

Placing healthcare control directly in the hands of members through transparent, flexible cover.



Financial Affordability:

Offering the most affordable products in an environment of progressively unaffordable medical aid cover.



Digital & Modern Innovation:

Pioneering digital health tools in Namibia, including **WASABDOC** telemedicine access and **CLINITOUCH** online patient education and active biometric risk tracking.



Flexible Modular Coverage:

Allowing members to mix and match hospital protection with standalone or combined Day-to-Day plans tailored to specific lifestyle budgets.

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Healthcare at Your Fingertips

WASAB DOC is an affordable, convenient, high quality telemedicine platform that uses WhatsApp to engage with patients.

You can receive expert medical advice, counselling, scripts, sick notes, referral letters, lab tests and more, quickly.

Treatable Conditions

MENTAL HEALTH

- Anxiety
- Depression
- Relationship conflicts
- Sleep issues
- Stress
- Medication management
- And more

UROGENITAL HEALTH

- Contraception
- Sexually transmitted infections
- Yeast Infections
- Urinary tract infections
- Emergency contraception

PROPHYLAXIS

- HIV pre-exposure prophylaxis prescription
- Travel prophylaxis e.g. Malaria

GENERAL MEDICAL

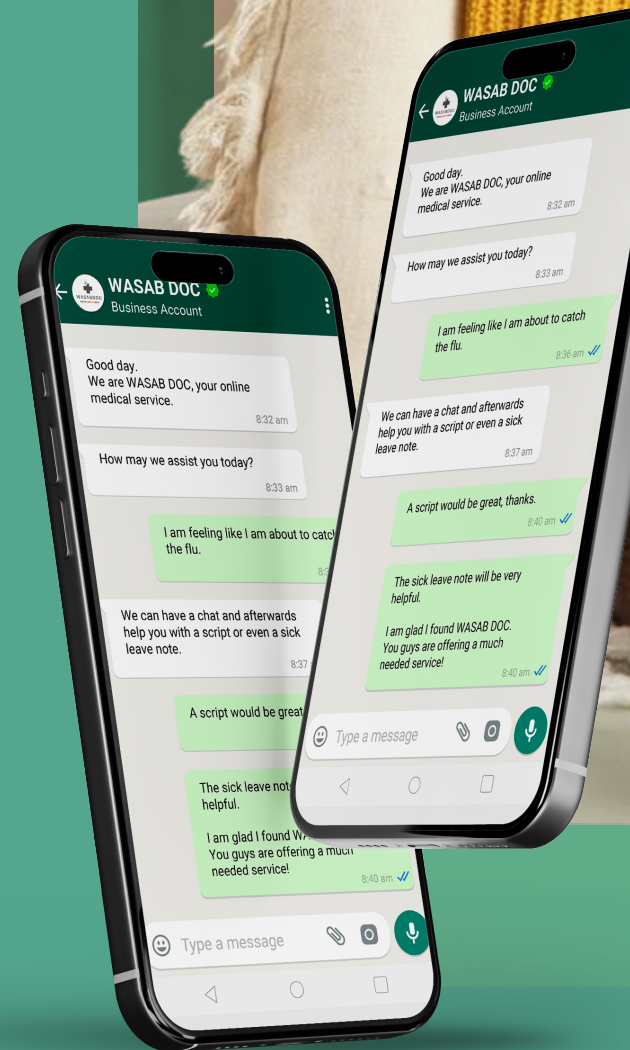
- Headaches
- Allergies
- Bronchitis
- Cold and flu
- Sinus infections
- Sore throats
- Eye Infections
- Gastroenteritis

DERMATOLOGY

- Acne
- Eczema
- Psoriasis
- Rashes
- Rosacea
- Skin infections
- And more

DIETETICS

- Weight management
- Tailored Dietary management



**Convenient, Professional Healthcare
Whenever You Need It.**

- + **Instant access** to a registered online clinician.
- + **Access** to a script, sick note and wellness services.
- + **Quality** healthcare solutions for businesses at an affordable monthly fee.
- + **NO appointments** needed!



**FREE
to ALL
Heritage Health
Members!**

Skip the tedious queues and save ontravel costs and time and get expert medical advice instantly via Whatsapp.

For any enquiries, contact admin4@clinicohealth.com
or wasabdoc@clinicohealth.com



WASABDOC
CLINICO **HEALTH** GROUP

Healthcare Coverage Peace of Mind, Tailored Around You

Explore our range of flexible medical plans designed to offer tailored protection, everyday care, and peace of mind for every stage of life.

Affordable Plan

Budget-friendly health coverage delivering reliable essential care and core medical protection without compromising on quality.



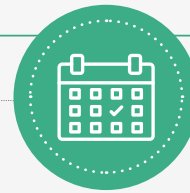
Aloe Plan

Moringa Plan

Hoodia Plan

Optional Day-to-Day

Flexible add-ons providing routine outpatient benefits, general practitioner visits, and everyday medical care when you need it most.



Standard Plan

Super Plan



Free Virtual Consults on all Plans



Hospital Plan

Essential in-hospital protection to ensure you are fully covered during unexpected emergencies, surgical procedures, and extended admissions.



Baobab Hospital Plan

Acacia Hospital Plan

Kiaat Hospital Plan

Comprehensive Plans

All-inclusive healthcare solutions combining robust hospital cover with generous day-to-day benefits for complete peace of mind.



Camelthorn Plan

Maroela Plan



Aloe

Built Around Your Life

Aloe Hospital Benefits

No benefit

Affordable Plans



Budget-friendly health coverage delivering reliable essential care and core medical protection without compromising on quality.

Aloe Day-to-Day Benefits

	Limits (N\$)	% Namaf Tariff		
Unlimited WASABDOC Telehealth GP Consultations				
GP Consultations Per Beneficiary	2,000	2,000	100%	100%
GP Consultations Per Family	5,000	5,000	100%	100%
Specialists Consultations Per Beneficiary	No Benefit	No Benefit	No benefit	No benefit
Specialists Consultations Per Family	No Benefit	No Benefit	No benefit	No benefit
Acute Medication Per Beneficiary*				
Acute Medication Per Family*	2,000	4,000	100% of NRP	100% of NRP
Self-Medication Per Family	5,000	9,500	100% of NRP	100% of NRP
	No Benefit	No Benefit	No benefit	No benefit
Optical (frame and lenses)				
Optical - Test	925	2,425	100%	100%
	105	105	100%	100%
Dentistry - Basic Per Family*				
	2,500	4,500	100%	100%
Dentistry - Specialised Per Family				
Pathology - out-of-Hospital Per Beneficiary*	No Benefit	No Benefit	No benefit	No benefit
Pathology - out-of-Hospital Per Family*	Unlimited	Unlimited	100%	100%
Radiology - out-of-Hospital Per Beneficiary*	Unlimited	Unlimited	100%	100%
Radiology - out-of-Hospital Per Family*	Unlimited	Unlimited	100%	100%
External Prosthesis	No Benefit	No Benefit	No benefit	No benefit
HIV/AIDS Benefit				
(counseling, education, pathology, testing, prophylactics)	1,510	1,510	100%	100%
Rehabilitation:				
Alcohol and drug addiction or abuse	1,510	1,510	100%	100%
Appliances - Hearing Aids				
Appliances - Other	No Benefit	No Benefit	No benefit	No benefit
	No Benefit	No benefit	No benefit	

*Limited codes apply

Moringa

Your Life, Fully Supported

Moringa Hospital Benefits

(Subject to clinical risk management protocols)

Select surgical procedures limited to day-hospitals (private or state) and subject to preauthorisation, other hospital benefits on private tariffs at state facilities.

Overall Annual Limit Hospital Benefits

Accommodation and theatre
Accommodation Private Ward
Blood transfusions
Medicine while in Hospital

Limits (N\$)

Unlimited

OAL
No benefit
10,000
5,000

% Namaf Tariff

Unlimited

100% State	100% State	per family
No benefit	No benefit	No benefit
100% State	100% State	per family
100% State	100% State	per family

Chronic medicine in or out of Hospital

Per Family (N\$300 per script)
Specialised medication (biological drugs)
Pathology in hospital

2,500
No benefit
2,500

100% of NRP	100% of NRP	per family
No benefit	No benefit	per family
100% State	100% State	per family

Physiotherapy in hospital

Psychiatric Care (including substance abuse/addiction)
Internal Prosthesis Per Family (Including Cardiac,
Spinal, Orthopedic prosthesis)

No benefit
No benefit

No benefit	No benefit	No benefit
No benefit	No benefit	No benefit

Oncology in or out Hospital

Organ transplant (including renal dialysis)
Step-down/Hospice/Private Nursing

No benefit
No benefit
No benefit

No benefit	No benefit	No benefit
No benefit	No benefit	No benefit
No benefit	No benefit	No benefit

Radiology and Pathology (in hospital)

Basic radiology in hospital
Specialised Radiology in hospital

3,000
No benefit

100% State	100% State	per family
No benefit	No benefit	No benefit

Hospital Benefits (Continued)

Consultations and procedures in hospital

GP/Specialist consultations in hospital
Surgical procedures in hospital

5,000
5,000

100%	100%	per family
100%	100%	per family

Refractive surgery

No benefit

No benefit	No benefit	per family
No benefit	No benefit	per family

Dental Surgery

- Maxillo-facial & Oral surgery
- Dental implants (hospitalisation)
- Dental implants (procedure)

No benefit
No benefit
No benefit

No benefit	No benefit	No benefit
No benefit	No benefit	No benefit
No benefit	No benefit	No benefit

Reconstructive surgery

No benefit

No benefit	No benefit	per family
No benefit	No benefit	per family

Maternity benefit

Maternity confinement
Maternity procedure in theatre
Antenatal consultations
Antenatal scans

10,000
12,500
6
2

100%	100%	per family
100%	100%	per family
100%	100%	per pregnancy
100%	100%	per pregnancy

Affordable Plans



Budget-friendly health coverage delivering reliable essential care and core medical protection without compromising on quality.

Moringa Day-to-Day Benefits Benefits can be provided by any provider (not limited to DSP)

	Limits (N\$)	% Namaf Tariff			
Unlimited WASABDOC Telehealth GP Consultations					
GP Consultations Per Beneficiary	2,000	2,000	100%	100%	max 380 per consult
GP Consultations Per Family	5,000	5,000	100%	100%	max 380 per consult
Specialists Consultations Per Beneficiary	No benefit	No benefit	No benefit	No benefit	
Specialists Consultations Per Family	No benefit	No benefit	No benefit	No benefit	
Acute Medication Per Beneficiary*					
	2,000	4,000	100% of NRP	100% of NRP	
* 30% co payment on branded medication					
Acute Medication Per Family*	5,000	9,500	100% of NRP	100% of NRP	100% of NRP, other products is 70%
Self-Medication Per Family	No benefit	No benefit	No benefit	No benefit	
Optical (frame and lenses) 1 per family per year					
	925	2,425	100%	100%	Frames/lenses every 2 years
Optical - Test	105	105	100%	100%	
Dentistry - Basic Per Family*					
	2,500	4,500	100%	100%	
*Consults 2 per year per beneficiary					
*Preventative dentistry - 2 per year					
Dentistry - Specialised Per Family	No benefit	No benefit	No benefit	*X-ray limited to 4 per year per beneficiary	
Pathology - out-of-Hospital Per Beneficiary*	Unlimited	Unlimited	100%	100% * Specific pre-approved radiology and pathology	
Pathology - out-of-Hospital Per Family*	Unlimited	Unlimited	100%	100%	
Radiology - out-of-Hospital Per Beneficiary*	Unlimited	Unlimited	100%	100%	
Radiology - out-of-Hospital Per Family*	Unlimited	Unlimited	100%	100%	
External Prosthesis	No benefit	No benefit	No benefit	No benefit	
HIV/AIDS Benefit					
(counselling, education, pathology, testing, prophylactics)	1,510	1,510	100%	100%	
Rehabilitation: Alcohol and drug addiction or abuse	1,510	1,510	100%	100%	
Appliances - Hearing Aids					
	No benefit	No benefit	No benefit	No benefit	
Appliances - Other	No benefit	No benefit	No benefit	No benefit	
*Limited codes apply					

Hoodia

Shaped to Fit Your World



Hoodia Hospital Benefits

(Subject to clinical risk management protocols)

	Limits (N\$)	% Namaf Tariff		
Overall Annual Limit	250,000	250,000		
Accommodation and theatre				
Accommodation Private Ward	25,000	25,000	95%	95% per family
Blood transfusions	3,000	3,000	95%	95% per family
Medicine while in Hospital	25,000	25,000	95%	95% per family
Chronic medicine in or out of Hospital Per Beneficiary	15,000	15,000	95%	95% per family
	3,800	3,800	70% of NRP	70% of NRP per beneficiary
Chronic medicine in or out of Hospital Per Family	7,000	7,000	70% of NRP	70% of NRP per family
Chronic medicine - Bi-annual GP & Specialist consultations	2 visits per beneficiary annually		95%	95% per family
Pathology in hospital	20,000	20,000	95%	95% per family
Hospital Casualty & Dr call out fee	3,500	3,500	95%	95% per family
Physiotherapy in hospital	4,000	4,000	95%	95% per family
Psychiatric Care (including substance abuse/addiction)	15,000	15,000	95%	95% per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	28,000	28,000	95% of Cost	95% of Cost per family
Oncology in or out Hospital	130,000	130,000	95%	95% per family
Organ transplant (including renal dialysis)	No benefit	No benefit	95%	95% per family
Step-down/Hospice/Private Nursing	15,000	15,000	95%	95% per family
Radiology and Pathology (in hospital)				
Basic radiology in hospital	15,500	15,500	95%	95% per family
Specialised Radiology in hospital	18,300	18,300	95%	95% per family
	Limits (N\$)	% Namaf Tariff		
Hospital Benefits (Continued)				
Consultations and procedures in hospital				
GP/Specialist consultations in hospital	OAL	OAL	125%	125% per family
Surgical procedures in hospital	OAL	OAL	125%	125% per family
Refractive surgery	No benefit	No benefit	No benefit	No benefit per family
Dental Surgery				
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)	20,000	20,000	125%	125% per family
- Dental implants	Specialised dentistry		Specialised dentistry per family	
Reconstructive surgery	No benefit	No benefit	No benefit	No benefit per family
Maternity benefit				
Maternity confinement	25,000	25,000	100%	100% per family
Maternity procedure in theatre	OAL	OAL	225%	225% per family
Neonatal Care (28 days)	75,000	75,000	100%	100% per family
Antenatal consultations	12	12	100%	100% per pregnancy
Antenatal scans	2	2	100%	100% per pregnancy
Pediatrician consults	2	2	100%	100% per pregnancy
Prenatal vitamins	1,200	1,200	100%	100% per year
Lifestyle and Wellness Benefits				
Lifestyle Benefit	6,000	6,000	95%	95%
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)	2,500	2,500	95%	95%
Wellness Benefits/Screenings	Separate list (all plans)		95%	95%

Affordable Plans



Budget-friendly health coverage delivering reliable essential care and core medical protection without compromising on quality.

Hoodia Day-to-Day Benefits

Annual Day to Day Benefits	Limits (N\$) 13,000	% Namaf Tariff 20,000		
Unlimited WASABDOC Telehealth GP Consultations				
GP Consultations Per Beneficiary	1,800	1,800	100%	100%
GP Consultations Per Family	3,000	3,000	100%	100%
Specialists Consultations Per Beneficiary	3,600	3,600	100%	100% Subject to referral from GP
Specialists Consultations Per Family	6,000	6,000	100%	100% Subject to referral from GP
Acute Medication Per Beneficiary	5,000	7,000	70% of NRP	70% of NRP
Acute Medication Per Family	8,500	13,000	70% of NRP	70% of NRP
Self-Medication Per Family	2,500	3,500	70% of NRP	70% of NRP
Optical (frame and lenses)	2,000	3,000	100%	100% Frames every 2 years
Optical - bifocals (frame and lenses)	2,800	4,300	100%	100% Frames every 2 years
Optical - Test	500	500	100%	100%
Dentistry - Basic Per Family	8,000	10,000	100%	100%* Consults 2 per year per beneficiary *X-ray limited to 4 per year per beneficiary
Dentistry - Specialised Per Family*	10,500	12,500	100%	100%*Preventative dentistry - 2 per year
Pathology - out-of-Hospital Per Beneficiary	3,960	3,960	100%	100% *Crowns - 3 per year with 10% co-payment
Pathology - out-of-Hospital Per Family	6,600	6,600	100%	100%*Dentures limited to one set in 5 years
Radiology - out-of-Hospital Per Beneficiary				
Combined with hospital Combined with hospital	100%	100% * Orthodontic treatment - 20% co payment		
Radiology - out-of-Hospital Per Family	100%	100%		
External Prosthesis	No benefit	No benefit	No benefit	No benefit
Supplementary and paramedical services*	4,500	4,500	100%	100%
Mental Wellness (include psychiatrist, psychologist, social worker Include all service such as consults, therapy and counselling)	6,000	6,000	100%	100%
Appliances - Hearing Aids	6,200	6,200	100% of cost	100% of cost *Limited to 1 hearing aid in 5 years per ear.
Appliances - Other	2,600	2,600	100% of cost	100% of cost
HIV/AIDS Benefit	1,510	1,510	100%	100%
Drug or alcohol rehabilitation	1,510	1,510	100%	100%

* Include Physiotherapy, speech therapy, occupational therapy, dieticians, podiatry, orthoptic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists

Standard Plan

Made to keep your life moving forward

Standard Day-to-Day Benefits

	Limits (N\$)	% Namaf Tariff		
Annual Day to Day Benefits	21,000	30,000		
Unlimited WASABDOC Telehealth GP Consultations				
GP Consultations Per Beneficiary	3,800	3,800	100%	100%
GP Consultations Per Family	6,500	6,500	100%	100%
Specialists Consultations Per Beneficiary	7,200	7,200	100%	100%
Specialists Consultations Per Family	12,000	12,000	100%	100%
Acute Medication Per Beneficiary	8,400	10,400	70% of NRP	70% of NRP 30% co payment on branded medication
Acute Medication Per Family	14,000	18,500	70% of NRP	70% of NRP
Self-Medication Per Family	3,000	4,000	70% of NRP	70% of NRP
Optical (lenses per beneficiary)	1,800	2,800	100%	Frames/lenses every 2 years
Optical (lenses per family)	4,300	5,800	100%	100%
Optical (frame per beneficiary)	1,000	1,000	100%	100%
Optical (frame per family)	2,500	2,500	100%	100%
Optical - Test (per beneficiary)	700	700	100%	100%
Dentistry - Basic Per Family	13,000	15,000	100%	100%
Dentistry - Specialised Per Family	15,000	17,000	100%	*Consults 2 per year per beneficiary *X-ray limited to 4 per year per Beneficiary 100% *Preventative dentistry - 2 per year
Pathology - out-of-Hospital Per Beneficiary	6,000	6,000	100%	100% *Crowns - 3 per year with 10% co-payment
Pathology - out-of-Hospital Per Family	10,000	10,000	100%	100%* Dentures limited to one set in 5 years
Radiology - out-of-Hospital Per Beneficiary	4,800	4,800	100%	100% *Orthodontic treatment - 20% co-payment
Radiology - out-of-Hospital Per Family	8,000	8,000	100%	100%
External Prosthesis (including hearing aids & other appliances)	11,000	11,000	100% of Cost	100% of Cost
Supplementary and paramedical services*	10,000	10,000	100%	100%
Mental Wellness (include psychiatrist, psychologist, social worker Include all service such as consults, therapy and counselling)	7,000	7,000	100%	100%
Appliances - Hearing Aids				
Appliances - Other	combined with external prosthesis		100%	100%
	combined with external prosthesis		100%	100%
HIV/AIDS Benefit	1,510	1,510	100%	100% *Limited to 1 hearing aid in 5 years per ear
Drug or alcohol rehabilitation	1,510	1,510	100%	100%
* Include Physiotherapy, speech therapy, occupational therapy, dieticians, podiatry, orthoptic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists				

* Include Physiotherapy, speech therapy, occupational therapy, dieticians, podiatry, orthotic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists

Super Plan

Designed to support the life you build

Super Day-to-Day Benefits

Annual Day to Day Benefits

Unlimited WASABDOC Telehealth GP Consultations

GP Consultations Per Beneficiary	6,500	6,500	100%	100%
GP Consultations Per Family	11,000	11,000	100%	100%
Specialists Consultations Per Beneficiary	12,000	12,000	100%	100%
Specialists Consultations Per Family	20,000	20,000	100%	100%

Acute Medication Per Beneficiary

	14,400	16,400	70% of NRP	70% of NRP
Acute Medication Per Family	24,000	28,500	70% of NRP	30% co-payment on branded medication
Self-Medication Per Family	4,500	5,500	70% of NRP	70% of NRP

Optical (lenses per beneficiary)

	2,200	3,200	100%	100%
Optical (lenses per family)	5,000	6,500	100%	100%
Optical (frame per beneficiary)	1,500	1,500	100%	100%
Optical (frame per family)	3,000	3,000	100%	100%
Optical - Test (per beneficiary)	700	700	100%	100%
Dentistry - Basic Per Family	24,000	26,000	100%	100%

Dentistry - Specialised Per Family

	30,000	32,000	100%	100%
Pathology - out-of-Hospital Per Beneficiary	10,800	10,800	100%	100%
Pathology - out-of-Hospital Per Family	18,000	18,000	100%	100%

Radiology - out-of-Hospital Per Beneficiary

	9,000	9,000	100%	100%
Radiology - out-of-Hospital Per Family	15,000	15,000	100%	100%
External Prosthesis (including hearing aids and other appliances)	18,000	18,000	100% of Cost	100% of Cost
Supplementary and paramedical services*	15,000	15,000	100%	100%

Mental Wellness

(include psychiatrist, psychologist, social worker Include all service such as consults, therapy and counseling)

	12,000	12,000	100%	100%
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Appliances - Hearing Aids

combined with external prosthesis			100%	100%
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Appliances - Other

	100%	100%		
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HIV/AIDS Benefit

	1,510	1,510	100%	100%
	1,510	1,510	100%	100%

Drug or alcohol rehabilitation

* Include Physiotherapy, speech therapy, occupational therapy, dieticians, podiatry, orthoptic treatment, audiometry, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists

Baobab

Healthcare that moves
at the pace of your life



Baobab Hospital Benefits

(Subject to clinical risk management protocols)

	Limits (N\$)	% Namaf Tariff		
Overall Annual Limit	250,000	250,000		
Accommodation and theatre	250,000	250,000	95%	95% per family
Accommodation Private Ward	20,000	20,000	95%	95% per family
Blood transfusions	250,000	250,000	95%	95% per family
Medicine while in Hospital	40,000	40,000	95%	95% per family
Chronic medicine in or out of Hospital Per Beneficiary	15,000	15,000	70% of NRP	70% of NRP per beneficiary *30% co payment on generic
Chronic medicine in or out of Hospital Per Family	21,000	21,000	70% of NRP	70% of NRP per family* 51% co-payment on branded
Chronic medicine - Bi-annual GP & Specialist consultations	2 visits per beneficiary annually	95%		95% per family
Pathology in hospital	40,000	40,000	95%	95% per family
Hospital Casualty & Dr call out fee	7,000	7,000	95%	95% per family
Physiotherapy in hospital	8,000	8,000	95%	95% per family
Psychiatric Care (including substance abuse/addiction)	45,000	45,000	95%	95% per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	66,000	66,000	95%	95% per family * Joint replacements - N\$ 5000 co-payment
Oncology in or out Hospital	350,000	350,000	95%	95% per family
Organ transplant (including renal dialysis)	350,000	350,000	95%	95% per family
Step-down/Hospice/Private Nursing	42,000	42,000	95%	95% per family
Radiology and Pathology (in hospital)				
Basic radiology in hospital	36,000	36,000	95%	95% per family
Specialised Radiology in hospital	40,000	40,000	95%	95% per family

Hospital Plans



Essential in-hospital protection to ensure you are fully covered during unexpected emergencies, surgical procedures, and extended admissions.

Baobab Hospital Benefits Continued

	Limits (N\$)	% Namaf Tariff		
Consultations and procedures in hospital				
GP/Specialist consultations in hospital	OAL	OAL	125%	125% per family
*Scopes (gastrosopes/colonoscopy/arthrosopes)	N\$ 2,500 co payment on hospital account			
Surgical procedures in hospital	OAL	OAL	125%	125% per family
Refractive surgery	20,000	40,000	125%	125% per family
Dental Surgery				
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)	10,000	10,000	125%	125% per family
- Dental implants	No benefit	No benefit	No benefit	
Reconstructive surgery	18,000	18,000	125%	125% per family
Maternity benefit				
Maternity confinement	68,000	68,000	100%	100% per family
Maternity procedure in theatre	OAL	OAL	225%	225% per family
Neonatal Care (28 days)	200,000	200,000	100%	100% per family
Antenatal consultations	12	12	100%	100% per pregnancy
Antenatal scans	2	2	100%	100% per pregnancy
Pediatrician consults	2	2	100%	100% per pregnancy
Prenatal vitamins	1,200	1,200	100%	100% per year
Lifestyle and Wellness Benefits				
Lifestyle Benefit	6,000	6,000	95%	95%
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)	5,000	5,000	95%	95%
Wellness Benefits/Screenings	Separate list (all plans)	Separate list (all plans)	95%	95%
Unlimited WASABDOC Telehealth GP Consultations				

Acacia

Created for you, built for life



Acacia Hospital Benefits

(Subject to clinical risk management protocols)

	Limits (N\$)	% Namaf Tariff		
Overall Annual Limit	1,250,000	1,250,000		
Accommodation and theatre	125,000	125,000	95%	95% per family
Accommodation Private Ward	No benefit	No benefit	95%	95% per family
Blood transfusions	125,000	125,000	95%	95% per family
Medicine while in Hospital	30,000	30,000	95%	95% per family
Chronic medicine in or out of Hospital Per Beneficiary	9,500	9,500	70% of NRP	70% of NRP per beneficiary Limit to 40 conditions only
Chronic medicine in or out of Hospital Per Family	15,000	15,000	70% of NRP	70% of NRP per family *30% co payment on generic
Chronic medicine -				
Bi-annual GP & Specialist consultations	2 visits per beneficiary annually	95%	95% per family	*51% co payment on branded medication
Pathology in hospital	30,000	30,000	95%	95% per family
Hospital Casualty & Dr call out fee	7,000	7,000	95%	95% per family
Physiotherapy in hospital	8,000	8,000	95%	95% per family
Psychiatric Care (including substance abuse/addiction)	45,000	45,000	95%	95% per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	58,000	58,000	95% of Cost	95% of Cost per family *Joint replacements - N\$ 5000 co-payment *58 000 per family
Oncology in or out Hospital	220,000	220,000	95%	95% per family
Organ transplant (including renal dialysis)	275,000	275,000	95%	95% per family
Step-down/Hospice/Private Nursing	35,000	35,000	95%	95% per family
Radiology and Pathology (in hospital)				
Basic radiology in hospital	32,000	32,000	95%	95% per family
Specialised Radiology in hospital	38,000	38,000	95%	95% per family

Hospital Plans



Essential in-hospital protection to ensure you are fully covered during unexpected emergencies, surgical procedures, and extended admissions.

Acacia Hospital Benefits Continued

	Limits (N\$)	% Namaf Tariff		
Consultations and procedures in hospital				
GP/Specialist consultations in hospital	OAL	OAL	125%	125% per family
*Scopes (gastrosopes/colonoscopy/arthrosopes)				
N\$ 2,500 co payment on hospital account				
Surgical procedures in hospital	OAL	OAL	125%	125% per family
Refractive surgery	15,000	30,000	125%	125% per family
Dental Surgery				
- Maxillo-facial & Oral surgery				
(non-elective/trauma, all-inclusive surgery, treatment & services)	7,500	7,500	125%	125% per family
Dental implants	No benefit	No benefit	No benefit	No benefit No benefit
Reconstructive surgery	12,000	12,000	125%	125% per family
Maternity benefit				
Maternity confinement	55,000	55,000	100%	100% per family
Maternity procedure in theatre	OAL	OAL	225%	225% per family
Neonatal Care (28 days)	100,000	100,000	100%	100% per family
Antenatal consultations	6	6	100%	100% per pregnancy
Antenatal scans	2	2	100%	100% per pregnancy
Pediatrician consults	2	2	100%	100% per pregnancy
Prenatal vitamins	1,200	1,200	100%	100% per year
Lifestyle and Wellness Benefits				
Lifestyle Benefit	6,000	6,000	95%	95%
Reproductive Health –				
Oral and injectable contraceptives				
and IUD (limited over 3 years)	2,500	2,500	95%	95%
Wellness Benefits/Screenings	Separate list (all plans)	95%	95%	
Unlimited WASABDOC Telehealth GP Consultations				

Kiaat

Shaped around your life

Kiaat Hospital Benefits

(Subject to clinical risk management protocols)

	Limits (N\$)		% Namaf Tariff	
Overall Annual Limit	500,000		500,000	
Accommodation and theatre	50,000	50,000	95%	95% per family
Accommodation Private Ward	No benefit	No benefit	95%	95% per family
Blood transfusions	50,000	50,000	95%	95% per family
Medicine while in Hospital	20,000	20,000	95%	95% per family
Chronic medicine in or out of Hospital Per Beneficiary	5,000	5,000	70% of NRP	70% of NRP per beneficiary * Limit to 40 conditions only
Chronic medicine in or out of Hospital Per Family	9,000	9,000	70% of NRP	70% of NRP per family * 30% co payment on generic
Chronic medicine - Bi-annual GP & Specialist consultations	2 visits per beneficiary annually		95%	95% per family * 51% co payment on branded medication
Pathology in hospital	20,000	20,000	95%	95% per family
Hospital Casualty & Dr call out fee	4,000	4,000	95%	95% per family
Physiotherapy in hospital	4,000	4,000	95%	95% per family
Psychiatric Care (including substance abuse/addiction)	15,000	15,000	95%	95% per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	30,000	30,000	95% of Cost	95% of Cost per family * Joint replacements - N\$ 5000 co-payment
Oncology in or out Hospital	No Benefit	No Benefit	95%	95% per family
Organ transplant (including renal dialysis)	No Benefit	No Benefit	95%	95% per family
Step-down/Hospice/Private Nursing	28,000	28,000	95%	95% per family
Radiology and Pathology (in hospital)				
Basic radiology in hospital	20,000	20,000	95%	95% per family
Specialised Radiology in hospital	25,000	25,000	95%	95% per family

Hospital Plans



Essential in-hospital protection to ensure you are fully covered during unexpected emergencies, surgical procedures, and extended admissions.

Kiaat Hospital Benefits Continued

	Limits (N\$)	% Namaf Tariff		
Consultations and procedures in hospital				
GP/Specialist consultations in hospital	OAL	OAL	125%	125% per family
Surgical procedures in hospital	OAL	OAL	125%	125% per family
				*Scopes (gastrosopes /colonoscopy /arthrosopes) N\$ 2,500 co-payment on hospital account
Refractive surgery	No benefit	No benefit	No benefit	No benefit per family
Dental Surgery				
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)	No benefit	No benefit	No benefit	No benefit per family
- Dental implants	No benefit	No benefit	No benefit	No benefit per family
Reconstructive surgery	No benefit	No benefit	No benefit	No benefit per family
Maternity benefit				
Maternity confinement	40,000	40,000	100%	100% per family
Maternity procedure in theatre	OAL	OAL	225%	225% per family
Neonatal Care (28 days)	80,000	80,000	100%	100% per family
Antenatal consultations	6	6	100%	100% per pregnancy
Antenatal scans	2	2	100%	100% per pregnancy
Pediatrician consults	2	2	100%	100% per pregnancy
Prenatal vitamins	1,200	1,200	100%	100% per year
Lifestyle and Wellness Benefits				
Lifestyle Benefit	6,000	6,000	95%	95%
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)	2,500	2,500	95%	95%
Wellness Benefits/Screenings	Separate list (all plans)		95%	95%
Unlimited WASABDOC Telehealth GP Consultations				

Camelthorn

For your life, anytime



Camelthorn Hospital Benefits

(Subject to clinical risk management protocols)

	Limits (N\$)	% Namaf Tariff		
Overall Annual Limit	3,200,000	3,200,000		
Accommodation and theatre	320,000	320,000	95%	95% per family
Accommodation Private Ward	24,000	24,000	95%	95% per family
Blood transfusions	320,000	320,000	95%	95% per family
Medicine while in Hospital	50,000	50,000	95%	95% per family
Chronic medicine in or out of Hospital Per Beneficiary	18,000	18,000	70% of NRP	70% of NRP per beneficiary *30% co-payment on generic
Chronic medicine in or out of Hospital Per Family	24,000	24,000	70% of NRP 7	0% of NRP per family *51% co payment on branded medication
Chronic medicine - Bi-annual GP & Specialist consultations	2 visits per beneficiary annually	2 visits per beneficiary annually	95%	95% per family
Pathology in hospital	50000	50,000	95%	95% per family
Hospital Casualty & Dr call out fee	10,000	10,000	95%	95% per family
Physiotherapy in hospital	7,000	7,000	95%	95% per family
Psychiatric Care (including substance abuse/addiction)	45,000	45,000	95%	95% per family
Internal Prosthesis Per Family				
(Including Cardiac, Spinal, Orthopedic prosthesis)	65,000	65,000	95% of Cost	95% of Cost per family
Oncology in or out Hospital	400,000	400,000	95%	95% per family
Organ transplant (including renal dialysis)	360,000	360,000	95%	95% per family
Step-down/Hospice/Private Nursing	38,000	38,000	95%	95% per family
Radiology and Pathology (in hospital)				
Basic radiology in hospital	40,000	40,000	95%	95% per family
Specialised Radiology in hospital	50,000	50,000	95%	95% per family
	Limits (N\$)	% Namaf Tariff		
Camel Thorn Hospital Benefits (Continued)				
Consultations and procedures in hospital				
GP/Specialist consultations in hospital	OAL	OAL	125%	125% per family *Scopes (gastrosopes /colonoscopy /arthrosopes) N\$ 2,500 copayment on hospital account
Surgical procedures in hospital	OAL	OAL	125%	125% per family
Refractive surgery	20,000	40,000	125%	125% per family
Dental Surgery				
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)	70,000	70,000	125%	125% per family
- Dental implants Day-to Day Day-to Day	per family			
Reconstructive surgery	18,000	18,000	125%	125% per family
Maternity benefit				
Maternity confinement	68,000	68,000	100%	100% per family
Maternity procedure in theatre	OAL	OAL	225%	225% per family
Neonatal Care (28 days)	250,000	250,000	100%	100% per family
Antenatal consultations	12	12	100%	100% per pregnancy
Antenatal scans	2	2	100%	100% per pregnancy
Pediatrician consults	2	2	100%	100% per pregnancy

Comprehensive Plan



All-inclusive healthcare solutions combining robust hospital cover with generous day-to-day benefits for complete peace of mind.

Camelthorn Hospital Benefits continued

	Limits (N\$)	% Namaf Tariff		
Prenatal vitamins	1,200	1,200	100%	100% per year
Lifestyle and Wellness Benefits				
Lifestyle Benefit	6,000	6,000	95%	95%
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)	5,000	5,000	95%	95%
Wellness Benefits/Screenings	Separate list (all plans)	95%	95%	
	Limits (N\$)	% Namaf Tariff		
Camel Thorn Day to Day Benefits				
Annual Day to Day Benefits	50,000	50,000		
Unlimited WASABDOC Telehealth GP Consultations				
GP Consultations Per Beneficiary	9,000	9,000	100%	100%
GP Consultations Per Family	15,000	15,000	100%	100%
Specialists Consultations Per Beneficiary	18,000	18,000	100%	100%
Specialists Consultations Per Family	30,000	30,000	100%	100%
Acute Medication Per Beneficiary	10,000	12,000	70% of NRP	70% of NRP
Acute Medication Per Family	16,000	20,500	70% of NRP	*30% co payment on generic 70% of NRP * 51% co payment on branded medication
Self-Medication Per Family	4,000	5,000	70% of NRP	70% of NRP
Optical (lenses per beneficiary)	4,800	5,800	100%	100% Frames and lenses every 2 years
Optical (lenses per family)	8,000	9,500	100%	100%
Optical (frame per beneficiary)	3,600	3,600	100%	100% Frames every 2 years
Optical (frame per family)	6,000	6,000	100%	100% Frames every 2 years
Optical - Test (per beneficiary)	750 per beneficiary	750 per beneficiary	100%	100%
Dentistry - Basic Per Family	24,000	26,000	100%	100% *Consults 2 per year per beneficiary *X-ray limited to 4 per year per beneficiary
Dentistry - Specialised Per Family	40,000	42,000	100%	100% *Preventative dentistry - 2 per year
Pathology - out-of-Hospital Per Beneficiary	11,000	11,000	100%	100% *Crowns - 3 per year with 10% co-payment
Pathology - out-of-Hospital Per Family	18,000	18,000	100%	100% * Dentures limited to one set in 5 years
Radiology - out-of-Hospital Per Beneficiary	Combined with hospital	Combined with hospital	100%	100%* Orthodontic treatment - 20% co payment
Radiology - out-of-Hospital Per Family	100%	100%		
External Prosthesis	16,000	16,000	100% of Cost	100% of Cost
Supplementary and paramedical services*	10,000	10,000	100%	100%
Mental Wellness (include psychiatrist, psychologist, social worker Include all service such as consults, therapy and counselling)	12,000	12,000	100%	100%
Appliances - Hearing Aids	18,000	18,000	100% of Cost	100% of Cost *Limited to 1 hearing aid in 5 years per ear.
Appliances - Other	6,000	6,000	100% of Cost	100% of Cost
HIV/AIDS Benefit	1,510	1,510	n/a	100%
Drug or alcohol rehabilitation	1,510	1,510	n/a	100%

*Include Physiotherapy, speech therapy, occupational therapy, dieticians, podiatry, orthoptic treatment, audiology, hearing aid acoustics, biokinetics, chiropractors, osteopaths, homeopaths, naturopaths and herbalists

Maroela

Here for your life,
whatever comes

Maroela Hospital Benefits

(Subject to clinical risk management protocols)

	Limits (N\$)	% Namaf Tariff		
Overall Annual Limit	1,250,000	1,250,000		
Accommodation and theatre	125,000	125,000	95%	95% per family
Accommodation Private Ward	24,000	24,000	95%	95% per family
Blood transfusions	125,000	125,000	95%	95% per family
Medicine while in Hospital	30,000	30,000	95%	95% per family
Chronic medicine in or out of Hospital Per Beneficiary	9,500	9,500	70% of NRP	70% of NRP per beneficiary
Chronic medicine in or out of Hospital Per Family	15,000	15,000	70% of NRP	70% of NRP per family
Chronic medicine - Bi-annual GP & Specialist consultations	2 visits p.a.	2 visits p.a.	95%	95% per family
Pathology in hospital	30,000	30,000	95%	95% per family
Hospital Casualty & Dr call out fee	6,000	6,000	95%	95% per family
Physiotherapy in hospital	6,000	6,000	95%	95% per family
Psychiatric Care (including substance abuse/addiction)	30,000	30,000	95%	95% per family
Internal Prosthesis Per Family (Including Cardiac, Spinal, Orthopedic prosthesis)	58,000	58,000	95% of cost	95% of cost per family
Oncology in or out Hospital	250,000	250,000	95%	95% per family
Organ transplant (including renal dialysis)	250,000	250,000	95%	95% per family
Step-down/Hospice/Private Nursing	32,000	32,000	95%	95% per family
Radiology and Pathology (in hospital)				
Basic radiology in hospital	30,000	30,000	95%	95% per family
Specialised Radiology in hospital	38,000	38,000	95%	95% per family
Maroela Hospital Benefits (Continued)				
Consultations and procedures in hospital				
GP/Specialist consultations in hospital	OAL	OAL	125%	125% per family
Surgical procedures in hospital	OAL	OAL	125%	125% per family
Refractive surgery	10,000	30,000	125%	125% per family
Dental Surgery				
- Maxillo-facial & Oral surgery (non-elective/trauma, all-inclusive surgery, treatment & services)	50,000	50,000	125%	125% per family
- Dental implants	Benefits under Specialised Dentistry		Benefits in day to day per family	
Reconstructive surgery	15,000	15,000	150%	150% per family
Maternity benefit				
Maternity confinement	55,000	55,000	100%	100% per family
Maternity procedure in theatre	OAL	OAL	225%	225% per family
Neonatal Care (28 days)	100,000	100,000	100%	100% per family
Antenatal consultations	12	12	100%	100% per pregnancy
Antenatal scans	2	2	100%	100% per pregnancy
Pediatrician consults	2	2	100%	100% per pregnancy
Prenatal vitamins	1,200	1,200	100%	100% per year
Lifestyle and Wellness Benefits				
Lifestyle Benefit	6,000	6,000	95%	95% per family
Reproductive Health – Oral and injectable contraceptives and IUD (limited over 3 years)	3,300	3,300	95%	95% per family
Wellness Benefits/Screenings	Separate list (all plans)	95%	95% per family	

Comprehensive Plan



All-inclusive healthcare solutions combining robust hospital cover with generous day-to-day benefits for complete peace of mind.

Maroela Day to Day Benefits

	Limits (N\$)	% Namaf Tariff		
Annual Day to Day Benefits	18,000	30,000		
Unlimited WASABDOC Telehealth GP Consultations				
GP Consultations Per Beneficiary	3,500	3,500	100%	100%
GP Consultations Per Family	6,000	6,000	100%	100%
Specialists Consultations Per Beneficiary	10,000	10,000	100%	100%
Specialists Consultations Per Family	15,000	15,000	100%	100%
Acute Medication Per Beneficiary	8,000	10,000	70% of NRP	70% of NRP *30% co payment on generic medication
Acute Medication Per Family	14,000	18,500	70% of NRP	70% of NRP *51% co payment on branded medication
Self-Medication Per Family	2,500	3,500	70% of NRP	70% of NRP
Optical (lenses per beneficiary)	2,700	3,700	100%	100% Frames and lenses every 2 years
Optical (lenses per family)	4,500	6,000	100%	100%
Optical (frame per beneficiary)	2,500	2,500	100%	100% Frames every 2 years
Optical (frame per family)	4,100	4,100	100%	100% Frames every 2 years
Optical - Test (per beneficiary)	750	750	100%	100%
Dentistry - Basic Per Family	12,500	14,500	100%	100% *Consults 2 per year per beneficiary
Dentistry - Specialised Per Family*	18,000	20,000	100%	100% *X-ray limited to 4 per year per beneficiary
Pathology - out-of-Hospital Per Beneficiary	6,500	6,500	100%	100% *Preventative dentistry - 2 per year
Pathology - out-of-Hospital Per Family	11,000	11,000	100%	100% *Crowns - 3per year with 10% co-payment
Radiology - out-of-Hospital Per Beneficiary	Combined with hospital	Combined with hospital	100%	100% *Dentures limited to one set in 5 years
Radiology - out-of-Hospital Per Family			100%	100% *Orthodontic treatment - 20% co payment
External Prosthesis	6,000	6,000	100% of cost	100% of cost
Supplementary and paramedical services* Mental Wellness (include psychiatrist, psychologist, social worker Include all service such as consults, therapy and counselling)	8,000	8,000	100%	100%
Appliances - Hearing Aids	10,000	10,000	100% of cost	100% of cost *Limited to 1 hearing aid in 5 years per ear.
Appliances - Other	3,000	3,000	100% of cost	100% of cost
HIV/AIDS Benefit	1510	1 00%	1,510	100%
Drug or alcohol rehabilitation	1510	1,510	100%	

Contributions



Affordable Plans

Aloe Plan

Individual

Age Band	Principal Member	Adult Dependant	Child Dependant
18-25	399	318	168
26-30	410	324	168
31-35	434	352	168
36-40	457	370	168
41-45	480	387	168
46-50	502	404	168
51-55	525	422	168
56-60	549	445	168
61-65	572	462	168

Group

Age Band	Principal Member	Adult Dependant	Child Dependant
18-25	359	286	150
26-30	370	291	150
31-35	390	317	150
36-40	411	332	150
41-45	432	349	150
46-50	452	364	150
51-55	473	379	150
56-60	494	400	150
61-65	514	416	150
66-75	535	432	150

Income Band	Principal Member	Adult Dependant	Child Dependant
0 - 1500	364	289	150
1501 - 3000	401	325	150
3001 - 5000	443	355	150



Affordable Plans

Moringa Plan

Individual

Age Band	Principal Member	Adult Dependant	Child Dependant
18-25	1,199	961	438
26-30	1,239	985	438
31-35	1,311	1,040	438
36-40	1,382	1,105	438
41-45	1,454	1,160	438
46-50	1,526	1,208	438
51-55	1,589	1,271	438
56-60	1,661	1,326	438
61-65	1,748	1,391	438
66+	1,810	1,454	438

Group

Age Band	Principal Member	Adult Dependant	Child Dependant
18-25	1,079	865	393
26-30	1,115	886	393
31-35	1,180	937	393
36-40	1,244	994	393
41-45	1,308	1,043	393
46-50	1,373	1,087	393
51-55	1,430	1,144	393
56-60	1,494	1,195	393
61-65	1,572	1,251	393
66+	1,631	1,308	393

Income Band	Principal Member	Adult Dependant	Child Dependant
0 - 1500	1,097	875	393
1501 - 3000	1,212	965	393
3001 - 6000	1,341	1,064	393
6001 - 10000	1,461	1,169	393



Affordable Plans

Hoodia Plan

Individual

Age Band	Principal Member	Adult Dependant	Child Dependant
18-25	2,339	1,927	771
26-30	2,339	1,927	771
31-35	2,591	2,179	771
36-40	2,591	2,179	771
41-45	3,322	2,657	771
46-50	3,322	2,657	771
51-55	3,946	3,122	771
56-60	4,053	3,189	771
61-65	5,248	4,145	771
66-75	5,248	4,145	771
75+	5,248	4,145	771

Group

Age Band	Principal Member	Adult Dependant	Child Dependant
18-25	2,105	1,734	693
26-30	2,105	1,734	693
31-35	2,332	1,962	693
36-40	2,332	1,962	693
41-45	2,990	2,392	693
46-50	2,990	2,392	693
51-55	3,551	2,810	693
56-60	3,648	2,871	693
61-65	4,723	3,730	693
66-75	4,723	3,730	693
75+	4,723	3,730	693



Comprehensive Plans

Maroela Plan

Individual

Age Band	Principal Member	Adult Dependant	Child Dependant
18-25	3,561	2,938	1,521
26-30	3,718	3,080	1,521
31-35	3,913	3,250	1,521
36-40	4,159	3,366	1,521
41-45	4,510	3,665	1,521
46-50	4,823	3,925	1,521
51-55	5,239	4,264	1,521
56-60	5,979	4,874	1,521
61-65	7,019	5,745	1,521
66-75	8,202	6,668	1,521
75+	8,202	6,668	1,521

Group

Age Band	Principal Member	Adult Dependant	Child Dependant
18-25	3,205	2,644	1,368
26-30	3,345	2,773	1,368
31-35	3,522	2,925	1,368
36-40	3,744	3,030	1,368
41-45	4,059	3,299	1,368
46-50	4,340	3,533	1,368
51-55	4,715	3,837	1,368
56-60	5,381	4,388	1,368
61-65	6,318	5,171	1,368
66-75	7,382	6,001	1,368
75+	7,382	6,001	1,368

Contributions



Comprehensive Plans

Camelthorn Plan

Individual

Age Band	Principal Member	Adult Dependand	Child Dependand
18-25	3,896	3,244	2,297
26-30	4,382	3,684	2,297
31-35	5,139	4,192	2,297
36-40	5,685	4,820	2,297
41-45	6,609	5,661	2,297
46-50	7,922	6,822	2,297
51-55	9,131	7,911	2,297
56-60	10,765	9,379	2,297
61-65	12,803	11,274	2,297
66-75	15,087	13,406	2,297
75+	17,373	15,522	2,297

Group

Age Band	Principal Member	Adult Dependand	Child Dependand
18-25	3,507	2,920	2,068
26-30	3,944	3,315	2,068
31-35	4,625	3,773	2,068
36-40	5,116	4,338	2,068
41-45	5,947	5,095	2,068
46-50	7,130	6,139	2,068
51-55	8,217	7,120	2,068
56-60	9,689	8,442	2,068
61-65	11,522	10,147	2,068
66-75	13,579	12,065	2,068
75+	15,636	13,910	2,068



Hospital Plans

Baobab Plan

Individual

Age Band	Principal Member	Adult Dependand	Child Dependand
18-25	1,872	1,710	1,317
26-30	1,999	1,872	1,317
31-35	2,207	2,022	1,317
36-40	2,426	2,241	1,317
41-45	2,750	2,554	1,317
46-50	3,074	2,843	1,317
51-55	3,478	3,212	1,317
56-60	4,182	3,883	1,317
61-65	5,211	4,818	1,317
66-75	6,390	5,905	1,317
75+	7,475	6,932	1,317

Group

Age Band	Principal Member	Adult Dependand	Child Dependand
18-25	1,684	1,539	1,186
26-30	1,799	1,684	1,186
31-35	1,986	1,820	1,186
36-40	2,183	2,018	1,186
41-45	2,475	2,298	1,186
46-50	2,766	2,558	1,186
51-55	3,130	2,891	1,186
56-60	3,764	3,493	1,186
61-65	4,690	4,336	1,186
66-75	5,751	5,314	1,186
75+	6,727	6,239	1,186



Hospital Plans

Acacia Plan

Individual

Age Band	Principal Member	Adult Dependand	Child Dependand
18-25	1,681	1,563	1,137
26-30	1,823	1,681	1,137
31-35	1,990	1,823	1,137
36-40	2,214	1,954	1,137
41-45	2,499	2,214	1,137
46-50	2,783	2,415	1,137
51-55	3,126	2,724	1,137
56-60	3,802	3,269	1,137
61-65	4,714	4,039	1,137
66-75	5,767	4,891	1,137
75+	6,810	5,685	1,137

Group

Age Band	Principal Member	Adult Dependand	Child Dependand
18-25	1,514	1,407	1,023
26-30	1,641	1,514	1,023
31-35	1,791	1,641	1,023
36-40	1,993	1,759	1,023
41-45	2,249	1,993	1,023
46-50	2,505	2,174	1,023
51-55	2,814	2,451	1,023
56-60	3,421	2,942	1,023
61-65	4,242	3,634	1,023
66-75	5,191	4,402	1,023
75+	6,129	5,116	1,023



Hospital Plans

Kiaat Plan

Individual

Age Band	Principal Member	Adult Dependand	Child Dependand
18-25	1,514	1,386	994
26-30	1,572	1,467	994
31-35	1,710	1,606	994
36-40	1,872	1,721	994
41-45	2,068	1,918	994
46-50	2,346	2,172	994
51-55	2,588	2,391	994
56-60	3,074	2,843	994
61-65	3,652	3,396	994
66-75	4,263	3,951	994
75+	4,898	4,552	994

Group

Age Band	Principal Member	Adult Dependand	Child Dependand
18-25	1,363	1,248	894
26-30	1,414	1,321	894
31-35	1,539	1,445	894
36-40	1,684	1,549	894
41-45	1,862	1,727	894
46-50	2,111	1,955	894
51-55	2,329	2,153	894
56-60	2,766	2,558	894
61-65	3,286	3,057	894
66-75	3,837	3,557	894
75+	4,409	4,097	894



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Wellness Benefits

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

Category	Sub-Category	Age Band	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	1 medical exam every 3 years	100%
		Adults 60–69 years	1 medical exam every 2 years	100%
		Adults 70 years / older	1 medical exam every year	100%
	Pap smear			
	• consultation	Females 15 years +	Once every year	100%
	• pathology test	Females 15 years +	Once every year	100%
	Prostate Specific Antigen (PSA) Test (Pathologist)	Males 40–49 years	Every 5 years	100%
		Males 50–59 years	Every 3 years	100%
		Males 60–69 years	Every 2 years	100%
		Males 70 years / older	Every year	100%
	Free prostate Specific Antigen (Free PSA) Only if PSA is raised (Pathologist)	Males 40–49 years	Every 5 years	100%
		Males 50–59 years	Every 3 years	100%
		Males 60–69 years	Every 2 years	100%
		Males 70 years / older	Every year	100%
	* Only if finger prick is Raised above 6mmol/L			
	• LDL	Adults	Once every year	100%
	• basic total	Adults	Once every year	100%
	• HDL	Adults	Once every year	100%
	• Triglyceride	Adults	Once every year	100%
	• Lipogram	Adults	Once every year	100%
	* Only if finger prick is Raised above 11mmol/L			
	• Blood sugar- Quantitative	Adults	Once every year	100%
	Mammogram (Includes sonar)	Females 40 years +	Once every 2 years	100%
	Bone Densitometry	Adults 50 years +	Once every 3 years	100%
	Glaucoma test	Adults 40–49 years	Once every 2 years	100%
		Adults 50 years +	Once every year	100%

Clinitouch Remote



Patient Monitoring

Free to all
Heritage Health members

Proven remote patient monitoring technology from the UK is now available to people in Namibia as Clinico Health Group announces new partner.

Access, affordability and quality of healthcare services in Namibia are set to be transformed through a pioneering new partnership between Clinico Health Group and Clinitouch.

The remote patient monitoring technology, developed by UK-based Spirit Health and powered by Microsoft, allows medical professionals to track people's health from anywhere, helping to provide better care, no matter the location.

The partnership will focus on 'lifestyle conditions', including Type 2 diabetes and hypertension, where remote monitoring technology can help to monitor symptoms and promote better self-management. It will also explore digital health pathways for asthma, post-operative monitoring and infections that can be managed within primary healthcare.

With proven results that Clinitouch helps to reduce hospital admissions for long-term conditions, this partnership will deliver better care for patients whilst helping to reducing high claims costs for insurers. All patients severely impacted by chronic health conditions or that are far removed from medical services are encouraged to make use of the Clinitouch Remote Patient Monitoring program.

To make use of the Clinitouch service, you will need a smart phone or tablet. Clinitouch allows you to stay in touch with our team of doctors and nurses. The Clinitouch application allows for small surveys informing us about your health condition as well as inserting your daily health readings taken from your medical devices be it scale, blood pressure or blood sugar measurements.

Our team monitor the results and reach out to you if concerns or abnormalities are noted. In this manner we ensure that your treatment is always optimal and that you avoid costly hospitalisation.



Clinitouch connects patients with their clinical team, so that their health can be remotely monitored from anywhere.



Contact us on clinitouch@clinicohealth.com A member of the Clinico team will reach out to you to register you on the program. The program is free of charge for all Heritage Health members. All you need is your own mobile phone or tablet.

Chronic Condition List

Medication Registration

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

It is important to note that you have a choice between branded and generic medication items and by choosing a branded item you will be subjected to a 51% co-payment. To avoid this co-payment **please ask your healthcare service provider for a generic alternative.**

When purchasing a generic alternative, you will only be subjected to a 30% co-payment. This rule does not apply to Moringa and Aloe plans.

Condition	Moringa & Aloe	Hoodia, Maroela, Kiaat & Acacia	Camelthorn & Baobab
Addison's disease	Yes	Yes	Yes
Ankylosing spondylitis	No benefit	Yes	Yes
Asthma	Yes	Yes	Yes
Attention Deficit			
Hyperactivity Disorder	No benefit	Yes	Yes
Behcet's disease	No benefit	No benefit	Yes
Benign Prostatic hypertrophy	No benefit	Yes	Yes
Bipolar mood disorder	Yes	Yes	Yes
Bronchiectasis	Yes	Yes	Yes
Cardiac failure	Yes	Yes	Yes
Cardiomyopathy	Yes	Yes	Yes
Chronic Obstructive Pulmonary Disease	Yes	Yes	Yes
Chronic renal disease	Yes	Yes	Yes
Connective tissue disorder (mixed)	No benefit	No benefit	Yes
Coronary artery disease	Yes	Yes	Yes
Crohn's disease	Yes	Yes	Yes
Cushing's disease	No benefit	No benefit	Yes
Cystic fibrosis	No benefit	No benefit	Yes
Delusional disorder	No benefit	No benefit	Yes
Dermatomyositis	No benefit	Yes	Yes
Diabetes insipidus	Yes	Yes	Yes
Diabetes mellitus types 1 and 2	Yes	Yes	Yes
Dysrhythmias	Yes	Yes	Yes
Epilepsy	Yes	Yes	Yes
Gastro oesophageal/reflux	Yes	Yes	Yes
Generalised anxiety disorder	No benefit	Yes	Yes
Glaucoma	Yes	Yes	Yes
Haemophilia	Yes	Yes	Yes
Huntington's disease	No benefit	No benefit	Yes
Hyperlipidaemia	Yes	Yes	Yes
Hyperparathyroidism	Yes	Yes	Yes
Hypertension	Yes	Yes	Yes
Hypothyroidism	Yes	Yes	Yes
Major depression	Yes	Yes	Yes
Motor neurone disease	No benefit	No benefit	Yes
Multiple sclerosis	Yes	Yes	Yes
Muscular dystrophy and other inherited myopathies	No benefit	No benefit	Yes
Myasthenia gravis	No benefit	No benefit	Yes
Obsessive compulsive disorder	No benefit	No benefit	Yes
Osteoporosis	Yes	Yes	Yes
Paget's disease	No benefit	Yes	Yes
Panic disorder	No benefit	Yes	Yes
Paraplegia	No benefit	No benefit	Yes
Parkinson's disease	Yes	Yes	Yes
Pemphigus	No benefit	No benefit	Yes
Pituitary micro adenomas	No benefit	No benefit	Yes
Polyarthritis Noosa	No benefit	Yes	Yes
Post-traumatic stress disorder	No benefit	No benefit	Yes
Psoriasis/dermatitis/eczema	No benefit	Yes	Yes
Psoriatic arthritis	No benefit	Yes	Yes
Pulmonary interstitial fibrosis	No benefit	No benefit	Yes
Quadriplegia	No benefit	No benefit	Yes
Rheumatoid arthritis	Yes	Yes	Yes
Schizophrenia	Yes	Yes	Yes
Sjogren's syndrome	No benefit	No benefit	Yes
Stroke	Yes	Yes	Yes
Systemic Lupus Erythematosus	Yes	Yes	Yes
Systemic sclerosis	No benefit	No benefit	Yes
Thrombocytopenia purpura	No benefit	No benefit	Yes
Trigeminal Neuralgia	No benefit	No benefit	Yes
Ulcerative colitis	Yes	Yes	Yes
Valvar heart disease	No benefit	No benefit	Yes
Wegener's granulomatosis	No benefit	No benefit	Yes



ADDITIONAL INFORMATION

JOINING AND RESIGNING FROM THE FUND

Joining

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 when joining during the course of the year. This means that annual benefit limits may be calculated according to the number of months left in the benefit year from the date of joining.

Resigning

Members are required to provide one month written notice when resigning the Fund by submitting a resignation notice by the 15th of the month and paying contributions for the notice month. Resignation notices received after the 15th will only become effective in the subsequent month.

PRE-EXISTING CONDITIONS AND NON-DISCLOSURES

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

If found that, misleading or incorrect information was submitted or that relevant information such as the presence of pre-existing conditions was deliberately omitted on an application form, the Fund may in terms of its rules re-underwrite the members application or terminate the members Fund membership.

WAITING PERIODS AND EXCLUSIONS

New Individual Members

A general waiting period of 3 months will apply for all new members. A condition specific waiting period of 12 months will apply to day-to-day and major medical expense claims relating to specific illnesses. If a principal member and/or dependant suffers from a specific illness, the Fund has the right to exclude benefits for this specific condition for a period of up to 12 months.

A maternity waiting period of 12 months will apply to day-to-day and major medical expense claims relating to members that join the Fund already pregnant. All maternity related treatment is included under the 12 months waiting period.

New Employer Group Members

The Fund may waive the above-mentioned waiting periods and exclusions for members/dependants that join the Fund as part of an employer group provided that they become members within 3 months after becoming eligible for membership.

Should the 3-month cut-off period be missed the above-mentioned waiting periods and exclusions will apply.

Continued Condition-Specific Waiting Period

A condition-specific waiting period will apply if the previous medical aid Fund imposed such a waiting period and it had not expired at the time of termination.

New Born or Adopted Dependents

New-borns must be registered on the medical aid within 30 days of their date of birth, in order to qualify for immediate benefits.

If a member applies to register a baby older than 30 days or newly adopted child as a dependant after 3 months following the date of birth or adoption of the child, the Fund may subject the child dependant to a waiting period.

PRE-AUTHORISATION AND MEDICATION REGISTRATION

Major Expense Pre-Authorisation

Heritage Health members must obtain pre-authorisation before any major medical benefit will cover any claims. For all planned or emergency hospital admission, specialised radiology, or selected procedures members must contact the Fund to confirm their authorisation number.

Essential guidelines on Fund membership, regarding membership terms, waiting periods, pre-authorisation procedures, specialist referrals, and medication rules.

Hospital pre-authorisation is a process where a member applies to the Fund prior to hospital admission. Members must obtain pre-authorisation at least 72 hours before hospital admission for a planned procedure. In the case of an emergency requiring hospital admission, authorisation is mandatory within 48 hours after hospital admission.

Travel Expense Pre-Authorisation

The Fund reimburses members for travel expenses if treatment can only be done outside the town where they normally reside. Travel expenses will only be reimbursed upon pre-authorisation.

The following information is required for pre-authorisation:

1. A referral letter from the treating doctor
2. The date of the treatment appointment
3. Completed Travel Reimbursement form with supporting documents
4. Proof of expenses paid
5. Travel documents (e.g. ticket)
6. Pre-authorisation letter from the Fund
7. The maximum reimbursement fee for travel expenses whether by own private vehicle, by air or by bus is N\$ 7,500 per family per annum.

REFERRALS

Referral and authorisation for physiotherapy treatment in-hospital. In hospital physiotherapist treatment must be approved by the Fund on the patient's authorisation. Without a doctors referral letter and Fund authorisation claims for the physiotherapist will not be refunded.

For the post-op treatment for patients who had orthopaedic surgery, Physiotherapists have to apply in advance for the authorisation. The authorisation date should be effective from the date of treatment after the patient was discharged.

Referral for specific specialist treatment

To access an obstetrics and gynaecology specialist, paediatrician and orthopaedic surgeon, a GP will first have to be consulted to determine if a specialist visit is really clinically necessary. These mentioned specialist claims will be rejected in the absence of a referral letter from a GP.

INTER-HOSPITAL TRANSFERS

No payment will be done for the inter-hospital transfer of patients from a facility that does not have on-site radiology services, to an off-site facility that does provide the service. One of the criteria's to be registered as a hospital is to have an on-site radiology service. Any Hospital without such a service may not bill transfer cost to a patient.

CHRONIC MEDICATION REGISTRATION

Chronic Medication

Chronic medication is medicine needed to treat a long-term illness. It is taken on a regular basis, usually daily, for a period of 3 months or longer. To ensure appropriate funding, members with chronic conditions should inform the Fund of their conditions as soon as a healthcare provider has diagnosed and provided a prescription for chronic medication.

Chronic medication 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.

Acute Medication

Acute medication is medicine prescribed once off for less than a month by a healthcare provider, or medicine for conditions not listed or recognised as chronic conditions by the Fund.

Moringa and Aloe Preapproved Tariffs

The following benefit tariff codes are pre-approved and can be done at the discretion of the treating clinician.

DENTISTRY

Tariff Code	Description
8101	Appointment
8343	Amalgam - 3 surface
8104	Examination for specific problem
8344	Amalgam - 4 or more surface
8107	Radiographs
8351	Resin - Ones surface
8109	Infection control
8110	Sterile tray
8145	Local Anaesthetic
8201	Extraction 1st tooth
8352	Filling (small)
8202	Extraction 2nd tooth
8353	Filling (medium)
8341	Amalgam - 1 surface
8354	Filling (large)
8342	Amalgam - 2 surfaces

OPTICAL

Tariff Code	Description
560	Accommodative Support Lens
1200	Intermediate to Near Lens
250	Single Vision Standard CR39 Lens
250	Single Vision Standard Glass Lens
560	Bifocal CR39 Lens
560	Bifocal Glass Lens
1200	Multifocal CR39 Lens
1200	Multifocal Glass Lens
530	Single Vision Surfaced CR39 Lens
530	Single Vision Surfaced Glass Lens
600	Consultation: Refraction, Tonometry and Visual Field
500	Consultation/Refraction only
550	Consultation & Tonometry or Visual Field
460	Re-Examination
	–
	–

Tariff Code	Procedure
0307	Excision and repair by direct suture; excision nail fold or other minor procedures of similar magnitude
0311	Excision of large benign tumour (more than 5cm)
1105	Removal of adenoids
1587	Upper gastro-intestinal endoscopy
1653	Total colonoscopy
1676	Flexible sigmoidoscopy (including rectum and anus)
1677	Sigmoidoscopy: First and subsequent with or without biopsy
1949	Cystoscopy
1954	Urethroscopy
2133	Circumcision: Clamp procedure
2137	Circumcision: Surgical excision other than by clamp or dorsal slit - any age
2139	Circumcision: Dorsal slit of prepuce (independent procedure)
2272	Removal of small superficial benign lesions
2436	Hysteroscopy (excluding after-care)
2443	Dilatation and curettage (D&C) (excluding after-care)
2444	Fractional dilatation and curettage (D&C) (excluding after-care)
2799	Procedures for pain relief: Intrathecal injections for pain
2801	Procedures for pain relief: Epidural injection for pain
2802	Procedures for pain relief: Peripheral nerve block
2825	Excision: Neuroma Peripheral Excision
3287	Spinal joint and ligament injection

Moringa and Aloe Preapproved Tariffs

The following benefit tariff codes are pre-approved and can be done at the discretion of the treating clinician.

RADIOLOGY

Tariff Code Description

3615	Routine obstetric ultrasound 10 to 20 weeks
3617	Routine obstetric ultrasound at 20 to 24 weeks
10100	X-ray of the skull
11120	X-ray of the nasal bones
14100	X-ray of the mandible
20100	X-ray of soft tissue of the neck
30100	X-ray of the chest, single view
30110	X-ray of the chest two views, PA and lateral
30120	X-ray of the chest complete with additional views
30150	X-ray of the ribs
30155	X-ray of the chest and ribs
34100	X-ray mammography including ultrasound.
34101	X-Ray mammography unilateral, including Ultrasound
34110	X-ray mammography study for localisation
34120	X-ray stereotactic mammography? Localisation
34130	X-ray stereotactic mammography? Biopsy
34140	X-ray of biopsy specimen of the mamma
34200	Ultrasound study of the breast
40100	X-ray of the abdomen
40105	X-ray of the abdomen supine and erect, or decubitus
40110	X-ray of the abdomen multiple views including chest
40210	Ultrasound study of the whole abdomen including the pelvis
43250	Ultrasound study of the pregnant uterus, first trimester
43260	Ultrasound study of the pregnant uterus, second trimester
43270	Ultrasound study fo the pregnant uterus, third trimester, first visit
51110	X-ray of the cervical spine, one or two views
51120	X-ray of the cervical spine, more than two views
53110	X-ray of the lumbar spine, one or two views
53120	X-ray of the lumbar spine, more than two views
55100	X-ray of the pelvis
56100	X-ray of the left hip
56110	X-ray of the right hip
56120	X-ray pelvis and hips
61100	X-ray of the left clavicle
61105	X-ray of the right clavicle
61110	X-ray of the left scapula
61115	X-ray of the right scapula
61120	X-ray of the left scapula
61125	X-ray of the right acromio-clavicular joint
61130	X-ray of the left shoulder
61135	X-ray of the right shoulder

Tariff Code Description

62100	X-ray of the left humerus
62105	X-ray of the right humerus
63100	X-ray of the left elbow
63105	X-ray of the right elbow
64100	X-ray of the left forearm
64105	X-ray of the right forearm
65100	X-ray of the left hand
65105	X-ray of the right hand
65120	X-ray of the finger
65130	X-ray of the left wrist
65135	X-ray of the right wrist
65140	X-ray of the left scaphoid
65145	X-ray of the right scaphoid
71100	X-ray of the left femur
71105	X-ray of the right femur
72100	X-ray of the left knee one or two views
72105	X-ray of the right knee one or two views
72110	X-ray of the left knee, more than two views
72115	X-ray of the right knee, more than two views
72120	X-ray of the left knee including patella
72125	X-ray of the right knee including patella
72150	X-ray both knees standing? Single view
73100	X-ray of the left lower leg
73105	X-ray of the right lower leg
74100	X-ray of the left ankle
74105	X-ray of the right ankle
74120	X-ray of the left foot
74125	X-ray of the right foot
74130	X-ray of the left calcaneus
74135	X-ray of the right calcaneus
74140	X-ray of both feet - standing - single view
74145	X-ray of a toe



Note:

Code 34100 may not be combined with **34205** when these two procedures are done in the same sitting.

Code 34100 includes ultrasound. In this situation use code **80605** (fine needle aspiration) with **34100**.

Moringa and Aloe Preapproved Tariffs

The following benefit tariff codes are pre-approved and can be done at the discretion of the treating clinician.

PATHOLOGY

Tariff Code	Description
53709	Antiglobulin Test (Coomb's or trypsinized red cells)
53743	Erythrocyte sedimentation rate
53755	Full blood count (includes items 53739, 53762, 53783, 53785, 53791)
53762	Haemoglobin estimation
53764	Grouping: A B and O antigens
53765	Grouping: Rh antigens
53783	Leucocyte differential count
53785	Leucocytes: total count
53791	Packed cell volume: Haematocrit
53797	Platelet count
53805	Prothrombin index
53816	T and B-cells EAC markers (per marker)
53865	Parasites in blood smear
53867	Miscellaneous (body fluids urine, exudate, etc)
53869	Faeces (including parasites)
53881	Mycobacteria
53887	Antibiotic susceptibility test: per organism
53893	Bacteriological culture: miscellaneous
53922	viable cell count
53923	Biochemical identification of bacterium: abridged
53932	Antibodies to human immunodeficiency virus (HIV) ELISA
53946	IgM: specific antibody titer: EELISA/EMIT: per Ag
53948	IgG: specific antibody titer: ELISA/EMIT: per Ag
53949	Qualitative Kahn, VDRL or other flocculation
53961	Quantitative Kahn, VDRL or other flocculation
53961	Slide agglutination test
53974	Polymerase chain reaction
53999	Albumin
54001	Alkaline phosphatase
54006	Amylase
54009	Bilirubin: total
54010	Bilirubin: conjugated
54025	Chol/HDL/LDL/Trig
54026	LDL cholesterol (chemical determination)
54027	Cholesterol total
54028	HDL cholesterol
54032	Creatinine
54057	Glucose: Quantitative
54064	HbA1C (HPL Method)
54113	Potassium
54114	Sodium
54117	Protein: Total
54130	Aspartate aminotransferase (AST)
54131	Alaine aminotransferase (AIT)
54133	Lactate dehydrogenase (LD)
54134	Gamma glutamyl transferase (GGT)
54147	Triglyceride
54151	Urea
54155	Uric acid
54171	sodium + potassium + chloride + CO2 + urea
54188	Urine dipstick, per stick (irrespective of the number of tests on stick)
54450	HCG; Monoclonal immunological: Qualitative
54451	HCG; Monoclonal immunological: Quantitative
54482	Free thyroxine (FT4)
54507	Thyrotropin (TSH)
54531	Hepatitis: per antigen or antibody
54543	collection material: per patient (not chargeable with any consultation item)
54566	Vaginal or cervical smears, each
53865	Parasites in blood smear
54117	Protein: Total



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