



HERITAGE
HEALTH®
LIVE BOLDLY

4th Quarter 2026

Member Newsletter

BENEFITS

Bigger Benefits Are Coming! Here's What You Need to Know.

Great news, from 1 October 2026, we're boosting several of your day-to-day benefits! You'll see higher limits on things like acute medication, dentistry, and optical cover, plus better refractive surgery benefits on selected plans. It's all part of our commitment to giving you more value from your Heritage cover.

One important note: in the run-up to the changes, members will only be able to switch down to a more affordable plan before 1st October, buying up to a higher plan won't be available until the new year. If you'd like to switch to a lower-cost plan, option change forms must be submitted by 25 September 2026.

This October, We Stand with You.

Breast cancer impacts millions of families worldwide, a mother, a daughter, a sister, a colleague, and a friend. This October, Heritage Health is joining hands with women across Namibia to say: "You don't have to face this alone, and you don't have to face it too late."

Awareness ribbons are a beautiful symbol, but they don't save lives on their own. But a five-minute self-check does, and a screening appointment does too. That's what this month is about, turning awareness into action.

So, this month, we're encouraging every woman to:

- **Do a monthly breast self-exam**
- **Book a clinical screening if you're 40+, or younger, with a family history.**
- **Do not wait for symptoms to get checked (early-stage breast cancer often has none).**

Early detection often allows for simpler, less invasive treatments like minor surgery, leading to faster recovery with fewer side effects and significantly lower financial costs compared to managing advanced cancer.

Heritage Health members can use WASABDOC to consult a clinician about appropriate screening options, at no extra cost.

A five-minute chat today could be the reason for an early diagnosis tomorrow.



Next time something feels off, don't wait it out Just WASABDOC it

We encourage you to take full advantage of WASBDOC, a complimentary telehealth service free for all Heritage Health members. WASABDOC transforms how you access healthcare by eliminating the need for appointments, travel, or waiting rooms. You can connect instantly with a registered clinician from anywhere, whether you're home, at work, or on the go, just with your phone. With WASBDOC one can receive a prescription, GP referral, or sick note after a consultation, all through WhatsApp. So, you don't only enjoy convenient, cost-free access to care but also help preserve your medical savings by reducing unnecessary out-of-hospital claims. No appointments. No queues. Just your phone and a clinician on the other end. While WASABDOC makes daily healthcare effortless, our commitment to you goes much deeper. Here is what truly makes Heritage Health worth belonging to.



Reasons to love Heritage Health



Essentially, Heritage Health is more than just "medical aid," it is variety entwined with quality and convenience. Needless to say, that no one does it quite like Heritage Health as far as affordability and access to essential healthcare benefits are concerned. With access to over 18 pharmacies countrywide and online reach through WASAB Doc (a telemedicine platform that enables members to communicate directly with a general practitioner), one has no choice but to absolutely love the resourcefulness and efficacy that Heritage Health has demonstrated and continues to demonstrate to all its members. Add to that the plethora of medical aid options ranging from hospital plans (Acacia, Baobab, and Kiaat) to affordable plans such as (Hoodia, Moringa, and Aloe). All catered to accommodate different needs, ages, and consumer demands in the most considerate and detail-oriented manner. Talking about affordability, let's shine some light on Hoodia and how this unique benefit works specifically for you.

Hoodia Explained: What You Get, What to Know and Who It's For

For some reason, Heritage Health medical aid always hits the mark. Think of it like this, if you as a recently employed graduate or job seeker, were offered a medical aid plan that is both cost-efficient and stacked with multiple layers of a well-curated collection of medical aid benefits, would you accept it or turn it down? At most, you would accept it right? That is exactly what Hoodia is.

An affordable plan created with prospective entry level members in mind. With benefits such as General Practitioners consultations, Optical, Dentistry, Paramedical services, and mental wellness services all geared towards providing you (yes, you the member!) with a seamless experience. Add to that the fact that Hoodia is tailored to different individual rates with age groups starting from 18-25 and above as well as to different group rates that cover both principal members, adult dependents and child dependents.

A cover like this exists for the moment life gets hard, and some of those moments are harder to talk about than others. Which brings us to a conversation we don't talk about enough.



Men's Mental Health: The Silent Killer We Don't Talk About Enough

Here's an uncomfortable truth: men are far less likely to talk about how they're really doing and far more likely to suffer in silence until things reach a breaking point.

It's not weakness. It's conditioning. Many men grow up hearing, directly or indirectly, that struggling isn't something you say out loud. So instead, it gets buried under work, silence, or "I'm fine."

But untreated stress, anxiety, and depression don't just disappear; they show up as burnout, strained relationships, and in the most serious cases, tragedy.

Some signs worth taking seriously in yourself or someone you care about:

- **Increased irritability or anger that feels "out of nowhere"**
- **Withdrawing from friends, family, or things once enjoyed**
- **Trouble sleeping, or sleeping far too much**
- **Leaning harder on alcohol to cope**

Reaching out isn't a failure. It's the strongest thing you can do.

You don't have to carry it alone. Start the conversation today.

True strength is knowing when to get support.

Whether it's for your mind or your body, having the right healthcare backing you makes all the difference as you step into every chapter."



60+ and Living Boldly: Choosing Healthcare Cover That Grows with You

Why healthcare needs can change after 60

Ageing is a natural part of life. As the old saying puts it, with age comes responsibility. In this respect, understanding medical aid benefits and choosing cover aligned with your individual healthcare needs becomes extremely imperative. Healthcare requirements can differ from person to person. Some may need more frequent medical consultations, while others may require ongoing treatment or monitoring for chronic conditions.

Managing chronic conditions and medication

Conditions such as hypertension, diabetes and other long-term illnesses require one to stay abreast of their medical information through regular monitoring and consultations. Doing so can be a lifesaver, especially when emergencies arise and medication or treatment is required.

Mental wellness matters at every age

Mental wellbeing is just as important as physical health. Retirement, changes in lifestyle, loss of loved ones, social isolation, or adjusting to a new stage of life can affect emotional wellbeing. Speaking to a qualified professional when support is needed is an important part of looking after yourself.

Maroela and Camelthorn: Exploring Broader Healthcare Cover

For members aged 60 and above, choosing medical aid is about more than the monthly contribution. Maroela and Camelthorn provide broader levels of cover that can be explored by individuals seeking more comprehensive healthcare benefits. Understanding your healthcare cover can help you make informed choices and prepare for the future. Therefore, reach out to Heritage Health and we will chart a way forward for you.

ANY QUESTIONS OR QUERIES? CONTACT US:

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