

GEMHEALTH

MEDICAL AID SCHEME

WE CARE FOR YOU

BENEFIT STRUCTURE

01 JANUARY 2024 - 31 DECEMBER 2024

Administered by  PROSPERITY
HEALTH

083 2999 000

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2024 BENEFITS: OPTION 1
IN-HOSPITAL BENEFITS

NO	Benefit	Annual Limit
B1	Overall Annual Limit	Per Beneficiary: N\$1 375 000 Per Family: N\$2 330 000
B2	<p>Hospitalisation Hospitalisation non-emergency caesarean (subject to pre-authorisation and approval) Accommodation and Theatre</p> <ul style="list-style-type: none"> Intensive and High Care High Care General Ward Private Wards <ul style="list-style-type: none"> Medication, including medicines, materials, hospital apparatus and 7 days take out medication 	<p>Subject to Overall Annual Limit 100% of Scheme tariff 90% of Scheme Tariff with 10% co-payment by member</p> <p>100% of Scheme tariff Subject to Overall Annual Limit</p> <p>100% of Scheme Tariff (Max. 3 days) 100% of Scheme Tariff (Max. 10 days) 100% of Scheme Tariff 100% of Scheme Tariff - Subject to pre-authorisation and approval 100% of Scheme Medicine Tariff</p>
B3	Specialist and General Practitioners	<p>125% of Scheme tariff (GP procedures) 130% of Scheme tariff (GP visits) 150% of Scheme tariff (Specialist visits and Procedures)</p> <p>Circumcision: 20% co-payment if procedure is performed in theatre (in hospital). Co-payments not applicable on circumcisions done in Hospital for Children aged 0- 10 years.</p> <p>Tonsillectomies 10% co-payment to apply on all tonsillectomies</p>
B4	Post-operative Benefit	<p>100% of Scheme Tariff</p> <p>Post-operative wound dressing following a major operation. Limited to 6 weeks' treatment</p> <p>Subject to Clinical Protocols & Pre-authorisation Process</p>
B5	Internal Prosthesis & Materials	<p>100% of Scheme tariff</p> <p>Cardiac Stents x 3 N\$22 550</p> <p>Aorta and Peripheral Stents N\$67 500</p> <p>Heart Valves N\$67 500</p> <p>Pacemakers N\$73 200</p> <p>Implantable Defibrillators N\$67 490</p> <p>Hip, Knee, Ankle, Shoulder or Elbow including cement N\$118 150</p> <p>Spinal Fixation Devices N\$50 750</p> <p>Fixation Devices -non spinal (fractures) N\$67 500</p> <p>Bone Lengthening Devices N\$67 500</p> <p>Cochlear Implants N\$253 000</p> <p>Phaco lenses/orbital implants N\$50 750</p> <p>Devices: N\$45 050</p> <p>Implantable Devices, disc prosthesis, Hyphoplasty N\$95 650</p> <p>Neuro Stimulators and Deep Brain Stimulator N\$95 650</p> <p>Internal Sphincters and Stimulators N\$95 650</p>

B6	Confinement Benefit	Subject to Overall Annual Limit <ul style="list-style-type: none"> 150% of Scheme tariff (Specialist & GP Procedures in Hospital) Hospital will only be paid 90% + 10% co-payment = 100% on caesarean procedure (Unless an emergency).
B7	Specialised Radiology: MRI and CT Scans	100% of Scheme Tariff Specialist referral Limited to: N\$38 600 per family with a 5% co-payment Limit applies to MRI & CT scans in-and-out of hospital.
B8	Radiology and Pathology (In Hospital)	100% of Scheme Tariff Limited to: N\$25 000 Per Beneficiary Limited to N\$62 500 per family
B9	Colonoscopy, Gastroscopy including all endoscopic procedures (In & Out Hospital)	100% of Scheme Tariff 10% Co-payment Subject to Pre-authorisation
B10	Psychiatry (All-inclusive including Accommodation)	100% of Scheme Tariff Limited to 21 days per beneficiary Limited to N\$3 180 per day Subjected to Protocols
B11	Blood Transfusions	100% of Scheme Tariff Subject to Overall Annual Limit
B12	Trauma Organ Transplant and Donor Cost (subject to Board approval) Oncology (Radiotherapy and Chemotherapy) Renal Dialysis	Limited to: <ul style="list-style-type: none"> N\$650 000 for Oncology per beneficiary N\$300 000 for Organ Transplant per beneficiary N\$250 000 for Kidney Dialyses per beneficiary. In hospital GP - 125% of Scheme Tariff Specialist - 150% of Scheme Tariff Medication - 100% of Scheme Tariff Pathology & Radiology – 100% of Scheme Tariff Out of Hospital GP- 100% of Scheme Tariff Specialist – 100% of Scheme Tariff Medication - 100% of Scheme Medicine Tariff Pathology & Radiology – 100% of Scheme tariff
B13	Cataract Eye Operation (All-inclusive including Accommodation)	GP- 125% of Scheme Tariff Specialist - 150% of Scheme Tariff Limited to N\$44 000 per beneficiary 10% co-payment applicable to members younger than the age of 45
B14	Refractive Surgery (All-inclusive including Accommodation)	GP - 125% of Scheme Tariff Specialist - 150% of Scheme Tariff Limited to: <ul style="list-style-type: none"> N\$25 000 per beneficiary, once off N\$36 000 per family
B15	Eye Surgery (All-inclusive including Accommodation)	GP - 125% of Scheme Tariff Specialist - 150% of Scheme Tariff Limited to N\$35 000 per beneficiary
B16	Auxiliary Services Including Physiotherapy, Biokinetics, Psychology & Dieticians	100% of Scheme Tariff Limited to: <ul style="list-style-type: none"> N\$8 000 per beneficiary Requires a specialist referral letter. Additional benefits to be allocated subject to submission and approval of a treatment plan
B17	HIV Benefit	100% of Scheme Tariff Medication limited to N\$33 300 per beneficiary Consultations - 6 per beneficiary Pathology & Radiology Tests

<p>B18</p>	<p>Dentistry Including: -Maxillo facial -Dental extraction of more than 3 teeth and multiple fillings (for children under 10 years and disabled patients) -Removal of wisdom teeth -Subject to prior approval and clinical protocols) -All-inclusive benefit</p>	<p>100% of Scheme tariff N\$60 000 per beneficiary, N\$90 000 per family</p> <p>In-hospital Dentist - 100% of Scheme Tariff in-hospital Specialist - 100% of Scheme Tariff in-hospital Subject to co-payment of 5% on elective procedure</p> <p>In hospital procedures done in rooms Dentist - 125% of Scheme Tariff in-rooms Specialist - 150% of Scheme Tariff in-rooms</p>
<p>B19</p>	<p>Dental Implant (All-inclusive Benefit)</p>	<p>Dental Implant Components and procedure covered at 100% of Scheme tariff, limited to: N\$18 500 per beneficiary, N\$30 000 per family</p>
<p>B20</p>	<p>Alternative Hospital</p>	<p>100% of Scheme Tariff. Limited to: N\$22 450 per beneficiary per day: N\$510</p>
<p>B21</p>	<p>Stepdown facilities in lieu of Hospitalisation</p>	<p>100% of Scheme Tariff Overall Annual Limit Subjected to Clinical Protocols and pre-approval.</p>
<p>B22</p>	<p>Ambulance Services (Out of town transfers)</p>	<p>100% of Scheme tariff limited to: Subject to Clinical Protocols and pre-approval</p>
<p>B23</p>	<p>Ambulance Services (In-town transfers)</p>	<p>100% of Scheme tariff. Limited to: M0: N\$3 230 M1: N\$4 190 M2: N\$4 930 M3+: N\$5 720</p>
<p>B24</p>	<p>Chronic Medicine</p>	<p>100% of Scheme Medicine Tariff, limited to N\$20 000 per beneficiary and N\$38 500 per family 0% co-payment on preferred medicine as per scheme's formulary 20% co-payment on chronic medicines that are not preferred medicines as per the Scheme's formulary.:</p>
<p>B25</p>	<p>External Prosthesis and Medical Appliances</p>	<p>1. Minor Appliances: 100% of Scheme tariff N\$5 000 per beneficiary, limited to N\$9,800 per family Subject to a co-payment of 5%</p> <p>Ankle Boot Age 16 years and below – limited to 1 every year Age 17years and older – limited to 1 every two years</p> <p>Bath swivel stool or shower chair – limited to 1 per beneficiary every (3) three years</p> <p>Bedpans – limited to 1 per beneficiary every (3) three years</p> <p>Blood Pressure Meters – limited to 1 per beneficiary every (3) three years</p> <p>Arm immobiliser Sling - limited to 1, every (3) three years</p> <p>Walker – limited to 1 per beneficiary every (3) three years</p> <p>Diabetic Monitoring Meters – limited to 1 per beneficiary every (3) three years</p> <p>Humidifiers – limited to 1 per beneficiary every (3) three years</p> <p>Oximeter – limited to 1 per beneficiary every (3) three years</p> <p>Nebulizers – limited to 1 fill per beneficiary every (3) three years</p> <p>Aero chambers/Spacers – limited to 1 fill per beneficiary every (3) three years</p> <p>Subject to clinical protocols and pre-authorisation</p>

		<p>2. Major Appliances: 100% of Scheme tariff Limited to N\$25 750 per Beneficiary. Subject to a co-payment of 5%</p> <p>Wheel Chairs – limited to every (5) five years Hearing Aids - limited to 1 pair per beneficiary every (2) two years Oxygen Concentrators - limited to 1 every (5) five years Sleep Apnea machines – limited to 1 per beneficiary every (3) three years. CPAP Machine– limited to 1 per beneficiary every (3) three years Artificial Limbs - every two years Subject to clinical protocols and pre-authorization</p>
		<p>3. Maintenance, Repairs and Batteries of External Appliances. Part of the major appliances benefit, limited to N\$3 000 per beneficiary Subject to clinical protocols and pre-authorization</p>
B26	Insertion of Intrauterine Device (All-inclusive benefit: Includes Device & Procedure)	100% of Scheme tariff. Limited to: Per Beneficiary: N\$6 800 every 3 years Subject to pre-authorization
B27	Motor Vehicle Accidents (MVA)	GP- 125% of Scheme Tariff Specialist – 150% of Scheme Tariff Subject to Overall Annual Limit
B28	Emergency Evacuations	100% of Scheme tariff Overall Annual Limit Subject to a 5% Co-payment

DAY-TO-DAY BENEFITS

NO	Benefit	Annual Benefit Limit
C1	Overall Annual Limit	Overall Annual Limit (OAL): Per Beneficiary: N\$36 600 Per Family: N\$86 850 All Out-of-Hospital Benefits are subject to OAL
C2	General Practitioners and Specialists	100% of Scheme Tariff for GP's and Specialist (excl. Specialist consultations at 130% of Scheme Tariff): per beneficiary: N\$15 000 per family: N\$28 000 <ul style="list-style-type: none"> • 16 Consultations per beneficiary including a maximum of 5 tele/virtual - consultation per beneficiary • 36 consultations per family • 10 Ante-natal consultations All other outpatient/in rooms procedures subject to GP and Specialist limit.
C3	Optical Benefit	N\$5 000 per beneficiary every second year <ul style="list-style-type: none"> • Consultation/Tests - 1 per beneficiary - 100% of Scheme tariff • Lenses - 150% of Scheme tariff subject to optical limit • Frames & Lens Enhancements - 100% of Scheme tariff, limited to N\$2 600 per beneficiary- subject to optical limit
C4	Dentistry	100% of Scheme Tariff limited to: per beneficiary: N\$14 600 per family: N\$27 800 <ul style="list-style-type: none"> • Conservative Dentistry • Specialised Dentistry • Orthodontic: Subject to a 10% Co-payment • Maxillo Facial limited to N\$3 070 per Beneficiary
C5	Medicine Benefits	Acute Medicine 100% of Scheme medicine tariff, Per Beneficiary: N\$10 000 100% of Scheme medicine tariff, Per Family: N\$28 000 15% Levy Self-Medication (OTC)- Subject to Acute Medicine Limit 100% of Scheme medicine tariff per beneficiary: N\$1 800 Limited to N\$310 per script 15% Levy Vitamins OTC - Subject to Acute Medicine limit per beneficiary: N\$640 , limited to N\$140 per script 15% Levy
C6	Radiology and Pathology (Out of Hospital)	100% of Scheme Tariff per beneficiary limit of N\$15 400 for: <ul style="list-style-type: none"> • X-Rays • Scans: Ultra Sounds/Antenatal 5% co-payment applicable on all Radiology & Pathology
C7	Auxiliary Services	100% of Scheme Tariff. Limited to N\$8 000 per beneficiary, N\$20 000 per family Biokinetics limited to N\$3 180 per beneficiary, Excl.: <ul style="list-style-type: none"> • Post Burn wounds • Children/Adults with physical disabilities • Guillan Barré and other paralyzing diseases (Post-op biokinetics paid from OAL) Physiotherapy, Social Workers, Speech, Audiology, Acousticians, Dieticians, Occupational Therapy, Biokenetics, Hom/ Chiro/ Osteopathy, Podiatry, etc.

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C8	Psychology and Psychiatry	100% of Scheme Tariff. Limited to: per beneficiary: N\$8 000
C9	Preventative Benefits	<p>100% of Scheme Tariff</p> <ul style="list-style-type: none"> • Cholesterol/ Test Blood Sugar (Finger Print) - 1 per beneficiary • HIV Test, all ages - 1 per beneficiary • Dental examination • Mammogram -1 per beneficiary (>40 years) • Pap smear - 1 per beneficiary (>15 years) • Prostate screening -1 per beneficiary (>40 years) • DEXA Bone Density scan - 1 per beneficiary • Haemoglobin test • Cervical screening test <p>Immunizations (Vaccines)</p> <ul style="list-style-type: none"> • Standard Baby Immunization (0-7 years) • Flu Vaccine - 1 per beneficiary per annum • HPV Vaccine - 3 per beneficiary (once-off) • Pneumococcal Vaccine - 1 per beneficiary (adults <65 years & children 9-5 years)
C10	Wellness Reward	<p>Member earns benefit reward to Benefit Accumulator</p> <ul style="list-style-type: none"> • BMI/Blood pressure test/Cholesterol/Test Blood Sugar (Finger Prick Test) -N\$100 • Mammogram/Dexa Scan -N\$150 • Pap Smear -N\$100 • HIV Test -N\$100 • Prostate Screening -N\$150 • Chronic Disease Wellness Management -N\$150
C11	Benefit Accumulator	<p>5% of the difference between the actual day-to-day claims paid and the overall annual limit (OAL).</p> <p>Threshold (maximum claims to qualify):</p> <p>M0: N\$7 300 M1: N\$14 600 M2: N\$21 650 M3: N\$26 000 M4: N\$30 300 M5+: N\$34 650</p>

MONTHLY CONTRIBUTIONS EFFECTIVE 01 APRIL 2024: TOTAL CONTRIBUTIONS

Active Employees							
Income Band		M	M + 1	M + 2	M + 3	M + 4	M + 5
0	9130	2373	4426	5519	6392	7027	7613
9131	11780	2588	4815	5987	6935	7598	8232
11781	14230	2869	5304	6617	7647	8380	9080
14231	16380	3083	5725	7122	8238	9014	9766
16381	20940	3399	6263	7818	9046	9924	10751
20941	25710	3628	6723	8377	9627	10593	11473
25711	30620	3765	6975	8688	9986	10986	11899
30621	35390	3996	7397	9204	10576	11638	12603
35391	41140	4152	7686	9558	10983	12086	13088
41141	77370	4305	7973	9917	11397	12538	13581
77371	0	4679	8666	10784	12393	13633	14769

Pensioners							
Income Band		M	M + 1	M + 2	M + 3	M + 4	M + 5
0	9130	2948	5502	6859	7941	8735	9460
9131	11780	3216	5983	7439	8618	9442	10229
11781	14230	3565	6591	8225	9505	10414	11285
14231	16380	3830	7118	8852	10238	11202	12137
16381	20940	4224	7782	9713	11239	12335	13363
20941	25710	4507	8357	10411	11964	13165	14257
25711	30620	4677	8670	10798	12411	13652	14787
30621	35390	4964	9192	11437	13145	14464	15665
35391	41140	5160	9547	11878	13649	15021	16265
41141	77370	5352	9905	12326	14167	15581	16880
77371	0	5817	10771	13401	15400	16940	18353

EXPLANATION OF ABBREVIATIONS:

- NAMAF - Namibia Medical Aid Funds Association * pmpa- per member per annum * pbpa- per beneficiary per annum
* pfpa - per family per annum * NMPL - Namibia Medicine Price List * NRP - Namibia Reference Price.

Disclaimer: GEMHEALTH Medical Aid Scheme is registered with NAMFISA and is managed by the Board of Trustees, representative of the members of the Scheme and in terms of the Rules of the Fund as approved by NAMFISA. This guide is an extract from the Rules and Benefits as a reference guideline only and should there be any discrepancies, misprint and/or interpretation thereof, the Rules as registered with NAMFISA will prevail.