

NEWSLETTER

DECEMBER 2021

TOPICS FOR DISCUSSION

1. 2022 Benefit & Contribution Increases
2. Prosperity Operating hours during the festive season
3. Health News

that compares the GEMHEALTH Scheme to other open medical aid funds. The process included feedback received from members during road shows and interaction with the Administrator's client service personnel during the past year.

The benefit review exercise is conducted in consultation with the Scheme actuaries and all other factors that affect the Scheme are taken into account when determining the proposed percentage increase in contributions and benefits enhancements. The 2022 review also took into consideration the current state of the economy, which adversely continues to affect all our key stakeholders and as such took a conservative approach on the 2022 benefit and premium increases.

The sound financial position of the Scheme is critical in providing members with peace of mind, and is necessary to meet the regulatory requirements as set by the Registrar of Medical Funds/NAMFISA. In following the comprehensive and inclusive review process, we ensure that all changes are fully supported with well calculated risks assessments and actuarial reviews. Thus, in order to cater for the increase in claims costs, increase in the



1. NEW BENEFIT & CONTRIBUTIONS CHANGES FOR 2022

One of the core strategic objectives of the Board of Trustees is to ensure that the Scheme remains competitive in its benefit and premium offering. Like any other business organization, GEMHEALTH Medical Aid Scheme and its long-term sustainability is influenced by industry-related factors such as medical inflation, claims, demographic profile and ageing of the Scheme. As part of the 2022 benefit design process, the Trustees repeated the annual benchmarking review

Scheme tariff structure for 2022, expected continuation of increase in utilisation of benefits, and benefit enhancements effective 01 January 2022, the Board of Trustees herewith announce:

An overall premium increase effective 1st of April 2022 as follow:

- Option 1: Overall increase of 4.5 % on all income brackets
- Option 2: 0% increase

Attached on page 3, is the new 2022 premium tables effective 01 April 2022. Please note that the implementation of the new changes effective 01 January 2022, will only include the introduction of the new benefits.

We trust that you will understand the circumstances under which the above decisions have been made. We ask that you bear with us as we work towards ensuring that the GEMHEALTH Medical Aid Scheme survives the challenges of time, and remains affordable and sustainable. We will continue to strive to ensure that we do our best to live up to your expectations and offer your initiatives to best manage your healthcare expenses, reduce your out-of-pocket expenses and continue to have access to quality healthcare benefits and services.

In conclusion, the Board of Trustees would like to take this opportunity to wish all members and their loved ones a joyous festive season, and encourage members to remain safe by following the Covid regulations and for the ones traveling during this period to adhere to the road rules and to drive safely.

1.1 Additional Benefit Changes:

All benefit categories received an overall inflationary increase for 2022, however, listed benefits below received a higher percentage increase. All the new increased benefits will be effective 01 January 2022. Please refer to Annexure A, for the new benefit structure.

Summary of benefit changes:

No	Benefit	Current Benefit	New Benefit Effective 01 January 2022
1	MRI & CT Scans	Option 1 N\$ 19,500 pbpa Option 2 N\$14 600 pbpa	Option 1 N\$ 36,450 pfpa Option 2 N\$30,150 pfpa
2	Paramedic Services Biokinetic Benefits	Option 1 - N\$15,160 pbpa Biokinetics limited to N\$2,900 pbpa Options 2 - N\$7, 800 pbpa	Option 1 - N\$15,700 pbpa Biokinetics limited to N\$3,000 pbpa Options 2 - N\$8,100 pbpa

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No	Benefit	Current Benefit	New Benefit Effective 01 January 2022
		Biokinetics limited to N\$1,450 pbpa	<p>Biokinetics : limited to N\$1 500 pb</p> <p>NB: Biokinetic treatment related to the following conditions may be covered from the OAL, based on the clinical protocols.</p> <ul style="list-style-type: none"> • Orthopaedic surgeries • Spinal surgeries /Injuries • All tendon and ligament injuries/ surgeries • Post Cardio Thoracic surgeries • Brain / Head injuries • CVA / Stroke • Post Burn wounds • Children/Adults with physical disabilities • Guillan Barré and other paralyzing diseases <p>(Applicable on Option 1 & 2)</p>
<p>Explanation of Abbreviations:</p> <p>pbpa - per beneficiary per annum pfpa - per family per annum</p>			

1.2 New Contributions effective 01 April 2022 excluding Funeral Cover:

Total Contributions: Active Employees (Member and Company portion) Option 1:

Income Band	M	M + 1	M + 2	M + 3	M + 4	M + 5
N\$ 0 -8 290	1,912	3,567	4,448	5,151	5,663	6,135
N\$ 8 291 - 10 690	2,085	3,880	4,825	5,588	6,123	6,634
N\$ 10 691 - 12 920	2,312	4,275	5,333	6,162	6,753	7,317
N\$ 12 921 - 14 860	2,484	4,614	5,740	6,639	7,264	7,870
N\$ 14 861 - 19 000	2,739	5,047	6,300	7,290	7,997	8,664
N\$ 19 001 - 23 330	2,924	5,418	6,751	7,758	8,537	9,246
N\$ 23 331 - 27 790	3,034	5,621	7,002	8,047	8,853	9,589
N\$ 27 791 - 32 110	3,220	5,961	7,417	8,523	9,379	10,157
N\$ 32 111 - 37 330	3,346	6,194	7,703	8,851	9,740	10,548
N\$ 37 331 - 70 190	3,470	6,425	7,992	9,185	10,104	10,945
N\$ 70 191 +	3,771	6,984	8,691	9,987	10,986	11,902

Total Contributions: Active Employees (Member and Company portion) Option 2

Non-Pensioners - Option 2							
Income Band		M	M + 1	M + 2	M + 3	M + 4	M + 5
-	8,290	1,118	2,087	2,602	3,012	3,313	3,589
8,291	10,690	1,255	2,334	2,903	3,362	3,685	3,993
10,691	12,920	1,430	2,643	3,298	3,812	4,178	4,525
12,921	14,860	1,599	2,970	3,694	4,273	4,675	5,066
14,861	19,000	1,831	3,375	4,212	4,873	5,348	5,795
19,001	23,330	1,954	3,623	4,515	5,188	5,707	6,183
23,331	27,790	2,104	3,899	4,857	5,583	6,142	6,652
27,791	32,110	2,287	4,233	5,270	6,056	6,664	7,218
32,111	37,330	2,432	4,504	5,602	6,436	7,082	7,671
37,331	70,190	2,552	4,725	5,879	6,756	7,432	8,050
70,191	-	2,837	5,253	6,538	7,514	8,263	8,953

Total Contributions: Pensioners (Member and Company portion) Option 1

Pensioners - Option 1							
Income Band		M	M + 1	M + 2	M + 3	M + 4	M + 5
-	8 290	2 375	4 434	5 528	6 400	7 039	7 624
8 291	10 690	2 592	4 821	5 995	6 945	7 609	8 243
10 691	12 920	2 873	5 312	6 628	7 660	8 393	9 094
12 921	14 860	3 086	5 736	7 133	8 250	9 027	9 781
14 861	19 000	3 404	6 271	7 828	9 057	9 940	10 769
19 001	23 330	3 632	6 734	8 390	9 642	10 609	11 490
23 331	27 790	3 769	6 987	8 702	10 002	11 002	11 917
27 791	32 110	4 000	7 408	9 217	10 593	11 656	12 624
32 111	37 330	4 159	7 694	9 572	10 999	12 105	13 108
37 331	70 190	4 313	7 982	9 933	11 417	12 557	13 603
70 191	-	4 688	8 680	10 800	12 411	13 652	14 791

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Total Contributions: Pensioners (Member and Company portion) Option 2

Pensioners - Option 2							
Income Band		M	M + 1	M + 2	M + 3	M + 4	M + 5
-	8 290	1 399	2 609	3 256	3 768	4 144	4 489
8 291	10 690	1 570	2 920	3 632	4 207	4 609	4 994
10 691	12 920	1 788	3 307	4 125	4 767	5 226	5 660
12 921	14 860	2 001	3 715	4 620	5 344	5 848	6 336
14 861	19 000	2 291	4 221	5 270	6 095	6 689	7 246
19 001	23 330	2 445	4 534	5 647	6 488	7 140	7 734
23 331	27 790	2 633	4 879	6 077	6 983	7 683	8 320
27 791	32 110	2 860	5 296	6 591	7 574	8 335	9 028
32 111	37 330	3 044	5 634	7 007	8 050	8 858	9 595
37 331	70 190	3 193	5 911	7 354	8 451	9 296	10 070
70 191	-	3 549	6 571	8 177	9 396	10 336	11 196



2. Operating Hours of Prosperity Health Offices over the Festive Season

No	Office	Operating Hours & Additional Information
1	Prosperity Head Office Windhoek	<ul style="list-style-type: none"> Office will remain open, operating on all working days except Public Holidays Normal working hours will be from 08h00 till 17:00
2	Tsumeb Ongwediva Oranjemund Walvisbay Swakopmund	<ul style="list-style-type: none"> All Offices will remain open operating normal working hours from 08h00 till 17:00

After hour /emergency numbers:

Hospital Authorisations (After hours): 0811457233
Emergency Evacuation /Ambulance Services: 924 Health News

3. Health News

3.1 Safety tips for Covid during the festive season



We are fast approaching the festive season , and If there is anything that we have learnt over the past few months of the Covid Pandemic, it's the three C's of danger namely Crowds, Closed environments, and Close contact. With the recent outbreak of the new Omicron variant , members are cautioned to remain alert and take the necessary precautions.

Traditionally, the festive season is the time when many of us travel long distances to celebrate the season with our loved ones and as we all aware travelling, increases the chances of getting and spreading the virus that causes COVID-19 and we need to ensure that we adhere to the regulation and not expose ourselves.

Below is a few tips how we can protect ourselves over the festive season:

- Wear a mask that covers both the mouth and nose when you are outside of your home.
- Wash your hands often with soap and water for at least 20 seconds or use hand sanitizer that contains at least 60% alcohol.
- Avoid crowded gatherings
- Avoid using excessive alcohol that may alter judgment and make it more difficult to practice COVID-19 safety measures.
- Stay at least 6 feet (about 2 arm lengths) away from other people.
- Monitor yourself and household members for symptoms of COVID-19.

3.2 How to keep fit during the festive season

With the festive season fast approaching, training & diet will take a backwards step on everyone's list of priorities. We tend to ruin our usual diets during the festive season, and as a result, gain additional weight that make us feel guilty. We should always remember that we are still able to enjoy the festive season and stay fit at the same time! Below are a few useful tips that might help:

Eat Less and more often

Distribute your meals evenly throughout the day, and do not eat everything at once. Eat your dinner earlier and have a nice walk before going to bed

Avoid Skipping Meals

Don't skip meals, especially breakfast! Even though it can be tempting to skip on certain meals, believing that it will make up for the treats you consumed in the previous day, don't do it because it will only lead to counterproductive results.

Eat Before Heading Out

It is best that you eat something before heading out to visits or family dinners. By doing so, you will no longer be tempted to eat a lot or overindulge yourself since you have already eaten. Skipping on meals is not a good idea either, because you will only be forced to eat more later.

Drink With Moderation

It is best to regulate your drinking since alcohol, coke or other juices can add calories.

Drink a Lot Of Water

This can reduce your appetite as well as keep you hydrated at all times. And it will also prevent a possible hangover if you overdo it with alcohol.

Be Active

You should still perform your fitness routine whenever possible and if you can't do that, simply walk more, park your car some distance away from the store or just use the stairs!

Spend some time outdoors

Make the holidays a family affair and plan outdoor activities where everyone is involved.

SCHEME CONTACT DETAILS

No.	Service	Mail address	Contact number
1	Hospital pre-authorisations	hospitalpreauth@prosperitynam.com	083 2999 0000 After hours - 0811457233
2	Chronic medication registration	preauth@mediscor.co.za chronic@prosperitynam.com	South Africa - 0860 119 553 Namibia: +26461 2999 991 +26461 2999 512
3	Chroni-line speak to pharmacists	preauth@mediscor.co.za chronic@prosperitynam.com	South Africa : 0860 119 553 Namibia: +26461 2999 991
4	Submit claims - practice	claims@prosperitynam.com	083 2999 0000
5	Submit claims – members	speedline@prosperitynam.com gemhealthmember@prosperitynam.com	083 2999 0000
6	Submit fast claims (cash paid for refund)	speedline@prosperitynam.com claims@prosperitynam.com	083 2999 0000 083 232111 083 232113 0832 32110
7	Client service enquiries – Healthcare Providers	Claudia.tjizoo@prosperitynam.com Stephanie.bezuidenhoudt@prosperitynam.com	083 2999 9107 083 2999 9106
8	Client service enquiries – Members	estelle.iitula@prosperitynam.com nathan.haininga@prosperitynam.com nadine.kruger@prosperitynam.com clientservices2@prosperitynam.com	0832999000 0833232111
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10	Complains	ceo@prosperitynam.com lydia.chimana@prosperitynam.com	0832999000