

GEMHEALTH

MEDICAL AID SCHEME

WE CARE FOR YOU



BENEFIT STRUCTURE

01 JANUARY 2023 - 31 DECEMBER 2023

Administered by  PROSPERITY
HEALTH

IN-HOSPITAL BENEFITS																																
B1	Overall Annual Limit	Per Beneficiary: N\$1 375 000 Per Family: N\$2 330 000																														
B2	Hospitalisation (subject to prior approval)	Subject to Overall Annual Limit 100% of Scheme tariff																														
B3	Specialist and General Practitioners	135% of Scheme tariff (GP procedures) 150% of Scheme tariff (GP visits) 200% of Scheme tariff (Specialist visits and Procedures, All Specialities) 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.																														
B4	Post –Operative Benefit	Subject to Overall Annual Limit 100% of Scheme Tariff Post-operative wound dressing following a major operation. Limited to 6 weeks treatment Subject to Clinical Protocols & Pre-authorisation Process																														
B5	Internal prosthesis & Materials	<table border="0"> <tr> <td>Cardiac Stents x 3</td> <td>N\$22 550</td> </tr> <tr> <td>Aorta and Peripheral Stents</td> <td>N\$67 500</td> </tr> <tr> <td>Heart Valves</td> <td>N\$67 500</td> </tr> <tr> <td>Pacemakers</td> <td>N\$73 200</td> </tr> <tr> <td>Implantable Defibrillators</td> <td>N\$67 490</td> </tr> <tr> <td>Hip, Knee, Ankle, Shoulder or Elbow including cement</td> <td>N\$118 150</td> </tr> <tr> <td>Spinal Fixation Devices</td> <td>N\$50 750</td> </tr> <tr> <td>Fixation Devices non - spinal (fractures)</td> <td>N\$67 500</td> </tr> <tr> <td>Bone Lengthening Devices</td> <td>N\$67 500</td> </tr> <tr> <td>Cochlear Implants</td> <td>N\$253 000</td> </tr> <tr> <td>Phaco lenses/orbital implants</td> <td>N\$50 750</td> </tr> <tr> <td>Devices</td> <td>N\$45 050</td> </tr> <tr> <td>Implantable Devices, disc prosthesis, Hyphoplasty</td> <td>N\$95 650</td> </tr> <tr> <td>Neuro Stimulators and Deep Brain Stimulator</td> <td>N\$95 650</td> </tr> <tr> <td>Internal Sphincters and Stimulators</td> <td>N\$95 650</td> </tr> </table>	Cardiac Stents x 3	N\$22 550	Aorta and Peripheral Stents	N\$67 500	Heart Valves	N\$67 500	Pacemakers	N\$73 200	Implantable Defibrillators	N\$67 490	Hip, Knee, Ankle, Shoulder or Elbow including cement	N\$118 150	Spinal Fixation Devices	N\$50 750	Fixation Devices non - spinal (fractures)	N\$67 500	Bone Lengthening Devices	N\$67 500	Cochlear Implants	N\$253 000	Phaco lenses/orbital implants	N\$50 750	Devices	N\$45 050	Implantable Devices, disc prosthesis, Hyphoplasty	N\$95 650	Neuro Stimulators and Deep Brain Stimulator	N\$95 650	Internal Sphincters and Stimulators	N\$95 650
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B6	Confinement Benefit	Subject to Overall Annual Limit <ul style="list-style-type: none"> 200% of Scheme tariff (Specialist & GP Procedures in Hospital) 10% co-payment on Caesareans where the procedure is not an emergency. 																														
B7	Specialised Radiology: MRI and CT Scans	100% of Scheme Tariff Subject to Overall Annual Limit and limited to: N\$38 600 per family Limit applies to MRI & CT scans in-and-out of hospital.																														
B8	Radiology and Pathology (Hospital)	100% of Scheme Tariff Subject to Overall Annual Limit																														

B9	Psychiatry (All-inclusive including Accommodation)	100% of Scheme Tariff Limited to 21 days per beneficiary Limited to N\$3 180 per day Subject to Protocols (All-inclusive Benefit including Treatment and Procedures)
B10	Blood transfusions	100% of Scheme Tariff Subject to Overall Annual Limit
B11	Trauma Organ Transplant (Excl. Donor costs, subject to Board approval) Oncology (Radiotherapy and Chemotherapy) Renal Dialysis	Subject to Overall Annual Limit • In hospital GP- 135% of Scheme Tariff Specialist – 200% of Scheme Tariff • Out of Hospital GP- 100% of Scheme Tariff Specialist – 100% of Scheme Tariff • Medication - 100% of NMPL
B12	Cataract Eye Operation (All-inclusive including Accommodation)	GP- 135% of Scheme Tariff Specialist – 200% of Scheme Tariff Limited to N\$49 700 per beneficiary Subject to Clinical Protocols
B13	Refractive Surgery (All-inclusive including Accommodation)	GP- 135% of Scheme Tariff Specialist – 200% of Scheme Tariff Limited to N\$35 050 per beneficiary (once-off) Subject to Clinical Protocols
B14	Eye Surgery	GP- 135% of Scheme Tariff Specialist – 200% of Scheme Tariff Subject to Overall Annual Limit
B15	Auxiliary Services Including Physiotherapy, Biokinetics, Psychology & Dieticians	100% of Scheme Tariff Subject to Overall Annual Limit
B16	HIV Benefit	100% of Scheme Tariff Subject to OAL Medication limited to N\$33 300 per beneficiary Consultations - 6 per beneficiary Pathology & Radiology Tests
B17	Dentistry (All-inclusive subjected to clinical protocols) 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	GP- 135% of Scheme Tariff Specialist – 200% of Scheme Tariff Subject to Overall Annual Limit Dental Implant Components covered at 100% of cost, limited to: Per Beneficiary: N\$15 400

B18	Alternative Hospital	100% of Scheme Tariff. Limited to: Per Beneficiary: N\$22 450 Per day: N\$510 Frailcare, Private Nursing, Step-down Facilities, Hospice
B19	Stepdown facilities in lieu of Hospitalisation	100% of Scheme Tariff Overall Annual Limit Subjected to Clinical Protocols
B20	Ambulance Services (Out of town transfers)	100% of cost limited to: Overall Annual Limit Subject to Clinical Protocols
B21	Ambulance Services (In-town transfers)	100% of Cost. Limited to: M0: N\$3 230 M1: N\$4 190 M2: N\$4 930 M3+: N\$5 720
B22	Chronic Medicine	100% of NMPL, Per Beneficiary: N\$40 200 20% co-payment on chronic medicines that are not preferred medicines as per the Scheme's formulary. If a preferred medicine is used, then no co-payment applies.
B23	Medical Appliances	100% of Cost. Limited to: Per Beneficiary: N\$25 750 Blood Pressure Meters – limited to 1 per beneficiary every (3) three years Diabetic Monitoring Meters – limited to 1 per beneficiary every (3) three years Humidifiers – limited to 1 per beneficiary every (3) three years Nebulizers – limited to 1 fill per beneficiary every (3) three years Aero chambers/Spacers – limited to 1 fill per beneficiary every (3) three years Hearing Aids - limited to 1 pair per beneficiary every (2) two years Subject to pre-authorisation
B24	Insertion of Intrauterine Device (All-inclusive benefit: Includes Device & Procedure)	100% of Cost. Limited to: Per Beneficiary: N\$6 800 every 3 years Subject to pre-authorisation
B25	Motor Vehicle Accidents (MVA)	GP- 135% of Scheme Tariff Specialist – 200% of Scheme Tariff Subject to Overall Annual Limit

DAY- TO –DAY BENEFITS

C1	Overall Day-to-Day Limit	Overall Day-to-Day Limit : Per Beneficiary: N\$36 600 Per Family: N\$86 850 All Out-of-Hospital Benefits are subject to the Day-to-Day Overall Annual Limit
C2	General Practitioners and Specialists	100% of Scheme Tariff for GP's and Specialist (excl. Specialist consultations at 160% of Scheme Tariff): Per Beneficiary: N\$20 600 <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	Colonoscopy and Gastroscopy In Rooms & Unattached Theatres	Overall Annual Limit (OAL) Subject to Pre-authorisation
C4	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 cost limited to N\$2 600 per beneficiary- subject to optical limit
C5	Dentistry	100% of Scheme Tariff limited to: Per Beneficiary: N\$14 600 Per Family: N\$30 950 <ul style="list-style-type: none"> • Conservative Dentistry • Specialised Dentistry (Orthodontic paid at 100% of Scheme Tariff) Maxillo Facial 100% of Scheme Tariff limited to N\$3 070 per Beneficiary
C6	Medicine Benefits	Acute Medicine 100% of NMPL, Per Beneficiary: N\$15 000 10% Levy Self-Medication 100% of NMPL Per Beneficiary: N\$7 600 Limited to N\$310 per script, 10% Levy Vitamins OTC 100% of NMPL, Per Beneficiary: N\$640 Limited to N\$140 per beneficiary per script 10% Levy
C7	Radiology and Pathology	100% of Scheme Tariff Per Beneficiary limit of N\$15 400 for: <ul style="list-style-type: none"> • Pathology • X-Rays • Scopes Diagnostics • Scans: Ultra Sounds/Antenatal • Angiography
C8	Paramedical Services including Physiotherapy, Social Workers, Dieticians, Biokinetics, Podiatry, etc.	100% of Scheme Tariff. Limited to N\$16 650 per Beneficiary. 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)

C9	Psychology and Psychiatry	100% of Scheme Tariff. Limited to: Per Beneficiary: N\$16 650
C10	Preventative Benefits	100% of Scheme Tariff <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) • 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) • DEXA Bone Density scan - 1 per beneficiary • Haemoglobin test • Cervical screening test
	Benefit Accumulator	5% of the difference between the actual day-to-day claims paid and the overall annual limit (OAL). Threshold (maximum claims to qualify): M0: N\$7 300 M1: N\$14 600 M2: N\$21 650 M3: N\$26 000 M4: N\$30 300 M5+: N\$34 650

Explanation of Abbreviations:**EXPLANATION OF ABBREVIATIONS:**

- NAMAFA - 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: The GEMHEALTH Medical 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 Scheme as approved by NAMFISA. The 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.