



NAMDEB

Medical Scheme

Affordable and quality health cover for employer groups

**OPTION 2
BENEFIT STRUCTURE
01 JANUARY 2019 TILL 31 DECEMBER 2019**

083 2999 000

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Administered by  Prosperity Health

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OPTION 2: 2019 BENEFIT & CONTRIBUTION STRUCTURE		
B1	HOSPITALISATION	Overall Annual Limit N\$750, 000 per beneficiary Per family N\$1,350, 000 per annum
	Private Hospitals including medicines, materials, hospital apparatus and 7 days take out medication	100% tariff Subject to Overall Annual limit
	Provisional Hospitals including medicines, materials, hospital apparatus and 7 days take out medication	
	Blood Transfusion	
	In Hospital Radiology & Pathology	
	(NB: Hospitalisation is subject to prior approval)	
B2	IN HOSPITAL TREATMENT & PROCEDURES: GP & SPECIALIST TREATMENT	
	Specialist In Hospital Treatment	200% of tariff
	GP Treatment & Procedures	100% of tariff
	GP In hospital visits	150% of tariff
B3	INTERNAL PROSTHESIS	
	Internal Prosthesis - example: Knee/Hip/Pacemakers. Including intra ocular lenses. Subject to pre-authorization and clinical risk management protocols.	Subject to clinical protocols
B4	MRI/CT SCANS (In/Out Hsp)	
		13 670 per beneficiary Family 27 350
	In and Out of Hospital Benefit. Subject to pre-approval and Clinical protocols.	Part of the Sub-limit B4
B5	PSYCHIATRIC TREATMENT	
		23 200 per family
	Psychiatric hospital Accommodation, treatment and services. Subject to clinical protocols and pre-authorization (All inclusive benefit including Accommodation)	Part of the Sub-limit of B5
	Alcohol & Drug Addiction, addiction Therapy, related Pathology and medication . (Part of treatment plan protocols) (All inclusive benefit including Accommodation)	Part of the Sub-limit of B5

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B6	REFRACTIVE SURGERY	18 000 per beneficiary
	Excimer Laser (All inclusive benefit – including Accommodation)	Part of the Sub-limit B6 (once off)
B7	CATARACT EYE OPERATIONS	25 500 per beneficiary
	Cataract Eye Operations (All inclusive benefit – including Accommodation)	Part of the Sub-limit B7
B8	MATERNITY	PART OF OAL
	Hospital Caesarean (Non-Emergency)	100% tariff with a 10% co-payment
	GP and specialist Caesarean(Non-Emergency)(Hsp)	200% of tariff with a 10% co-payment
	Hospital Confinement/Caesarean (Emergency)	100% of tariff
	GP and Specialist Confinement/Caesarean	200% of tariff
B9	CIRCUMCISION	
	Hospital Circumcision subject to authorization	100% tariff 20% co-payment for circumcisions done in hospital
	Specialists circumcision(In Hospital)	200% tariff with a 20% co-payment
	GP circumcision(In Hospital)	100% tariff with a 20% co-payment
B10	GASTROSCOPY & COLONOSCOPY	PART OF OAL
	Hospital Gastroscopy/Colonoscopy	100% tariff
	Specialist Gastroscopy/Colonoscopy(Hospital)	200% tariff
	GP: Gastroscopy/Colonoscopy(Hospital)	100% tariff
B11	TRAUMA COVER	PART OF OAL
	RENAL (KIDNEY) DIALYSIS/ ORGAN TRANSPLANT/ONCOLOGY TREATMENT	
	Hospital Admission	100% of tariff
	Specialists In Hospital	200% of tariff
	GP in Hospital	100% of tariff
	GP & Specialist (In Rooms)	100% of tariff
	Medication	100% NRP N\$ 15 levy per prescribed item

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B12	MVA/THIRD PARTY	PART OF OAL
	MVA/Third Party(Hospital)	100% tariff
	Specialist treatment and services (In Hospital)	200% NRP
	GP treatment and services (Hospital)	100% tariff
	MVA Medication	100% NRP N\$ 15 levy per prescribed item
B13	MAXILLO FACIAL	PART OF OAL
	Non-Elective Maxillo Facial/Oral Surgery - Trauma. <ul style="list-style-type: none"> Dental extractions of more than 3 teeth or multiple fillings in children under the age of ten and disabled dependants. Removal of impacted wisdom teeth. (All Inclusive Benefit - Accommodation, surgery, treatment and services). Part of Clinical protocols 	Hospital : 100% tariff
		GP : 100% tariff
		Specialist : 200% of Tariff
		Dental Implants pb: 6,710 Per family 13,710
B14	AUXILLIARY SERVICES	PART OF OAL
	Including Physiotherapy, Biokenetics, Occupational therapy in Hospital	100% of tariff
B17	ALTERNATIVES TO HOSPITALISATION	12 190 pb
	Frail Care, Private Nursing (home nursing and Hospice Limited	Part of the Sub-limit B16 and limited to N\$ 450 per day
B18	STEPDOWN FACILITIES	PART OF OAL
	Stepdown Facilities	Limited to 5 days after hospitalisation
B19	AMBULANCE SERVICES	100% of cost limited to:
	M1	2,080
	M2	2,730
	M3	3240
	M4+	3,720
B20	Chronic Medication	7,930
	Chronic medication (preferred)	100% of NRP
	Chronic medication (non- preferred)	20% levy
B21	HIV MEDICATION	28,490
	HIV Medication	100% NRP

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B22	EXTERNAL MEDICAL APPLIANCES	11, 970 per beneficiary
	General appliances including artificial limbs, eyes, wheelchairs, hearing aids and all approved appliance	100% of cost
DAY TO DAY BENEFITS (OUT-OF-HOSPITAL)		
C1	OVERALL ANNUAL LIMIT	Per Beneficiary: N\$17,090 Per family N\$37,450 All day to day benefits are subject to OAL
	GP/Specialist and Primary Health Consultations including Out patient Visits.	Limit per beneficiary: 6,090 family 15,250 10 per beneficiary per annum limited to 36 per family GP: 100% tariff Specialist: 100% of tariff Part of the Sub-limit C1
	GP and specialists and Primary Health care Procedures in Rooms	GP: 100% of tariff Specialist: 100% of tariff Part of the Sub-limit C1
	Antenatal consultations	7 per beneficiary per annum GP: 100% tariff Specialist: 160% of tariff Part of the Sub-limit C1
C2	Acute Medication	Per beneficiary 6,090
	Acute medication including Primary Healthcare Scripts	100% NRP With a N\$ 15 levy per prescribed item
	GP/Specialist and Primary Health Care Injections and materials including Homeopathic medication	
C3	OTC MEDICATION	
	OTC medication	2,440 pb , Limited to 230 per script 100% NRP, With a N\$ 15 levy per prescribed item
	Vitamins	360 pb, Limited to N\$ 80 per script 100% NRP, with a N\$ 15 levy per prescribed item
C4	Paramedical Services	7,320 per beneficiary
	Including Physiotherapy, Social Workers, Speech, Audiology, Acousticians, Dieticians, Occupational Therapy, Hom/ Chiro/ Osteopathy, Podiatry, Acupuncture etc.	100% tariff Part of the sub-limit C4
	Biokinetic	Limited to 2,700 per beneficiary Part of the sub-limit C4 Additional benefits to be allocated on submission of a treatment plan

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C5	Psychology & Psychiatry	7,320 per beneficiary
	Clinical Psychology , Psychiatric treatment	100% tariff Part of the Sub-limit C5
C6	Dentistry	Per beneficiary 7,930 , Per family 15,850
	Including Conservative dentistry, specialized dentistry and	100% tariff Part of the Sub-limit C6
	Selected maxillo facial procedures in rooms	100% tariff Limited to 2,080 per beneficiary
	Orthodontic treatment paid	80% tariff Part of the Sub-limit C6
C7	Optical Services	4 270 per beneficiary every 2nd year
	Frames	100% cost 890 per beneficiary part of sublimit C7
	Eye Test	100% tariff 1eye tests per beneficiary
	Lenses	100% of tariff part of sublimit C7
C8	RADIOLOGY & PATHOLOGY	Per beneficiary 4,270
	Radiology & Pathology, diagnostic scopes, maternity scans	100% tariff, Part of the Sub-limit C8 2 Maternity scans pb

Complimentary Benefits			
	Preventative		Part of the OAL
	Baby Immunisations	100% NRP	0 - 7 years
	Cholestrol/Test Blood Sugar(Finger Prick)	100% tariff	1 per beneficiary
	Mammogram		1 per female beneficiary (>40 years)
	DEXA Bone Density scan)		1 per beneficiary (> 50 years)
	Pap Smear		1 per female beneficiary (>15 years)
	Glaucoma Screening		1 per beneficiary (>40 years)
	Prostate Screening		1 per male beneficiary (>40 years)
	HPV Vaccine	100% NRP	3 per beneficiary once in a lifetime Females 9 - 26 years
	Pneumococcal Vaccine		1 per beneficiary adults (>65 years) Children (9<5 years)
	Flu Vaccines		1 Flu vaccination per beneficiary per year.

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