



♦ DEBMARINE NAMIBIA | ♦ NDTC | ♦ NAMDEB

Affordable and quality health cover for employer groups

# OPTION 1 BENEFIT STRUCTURE 01 JANUARY 2021 TILL 31 DECEMBER 2021

**01 JANUARY 2021 TILL 31 DECEMBER 2021** 

	OPTION 1: 2021 BENEFIT & CONTRIBUTION STRUCTURE					
B1	HOSPITALISATION	Overall Annual Limit N\$ 1,250,000 per beneficiary Limited to N\$ 2,100,000 per annum per family				
	Private Hospitals, including medicines, materials, hospital apparatus and 7 days take out medication					
	Provincial Hospitals, including medicines, materials, hospital apparatus and 7 days take out medication	100% tariff Subject to Overall Annual limit				
	Blood Transfusion					
	In-Hospital Radiology & Pathology (Hospitalisation is subject to prior approval)					
B2	POST-OPERATIVE BENEFIT					
	Post –operative wound dressing following a major operation. Limited to 6 weeks treatment	100% tariff Subject to Overall Annual limit				
	Subject to clinical protocals and pre-authorisation					
В3	IN-HOSPITAL TREATMENT AND PROCEDURES					
	Specialist In-Hospital Treatment	200% of tariff				
	GP Treatment & Procedures	135% of tariff				
	GP In-Hospital visits	150% of tariff				
B4	INTERNAL PROSTHESIS					
	Internal Prosthesis - example: Knee/Hip/Pacemakers. Including intra-occular lenses. Subject to pre-authorisation and clinical risk management protocols.	Subject to clinical protocols				
B5	MRI/CT SCANS (In/Out of Hospital)	N\$ 19,450 pbpa				
	In and Out of Hospital Benefit. Subject to pre-approval and Clinical protocols.	Part of the Sub-limit B5				

**EXPLANATION OF ABBREVIATIONS:** 

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**PFPA:** PER FAMILY PER ANNUM

Disclaimer: The NAMDEB 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.

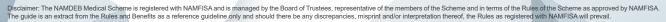


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В6	MENTAL HEALTH (PSYCHIATRY)						
	Psychiatric hospital accommodation, treatment and services. Subject to clinical protocols and pre-authorisation (All-inclusive benefit including Accommodation))	Limited to 21 days and N\$ 2,900 per day pbpa  Part of the Sub-limit of B6					
	Alcohol & Drug Addiction, addiction Therapy, related Pathology and medication. (Part of treatment plan protocols)  (All-inclusive benefit including Accommodation)						
В7	REFRACTIVE SURGERY	N\$ 32,000 pbpa					
	Excimer Laser (All-inclusive benefit – including Accommodation)	Part of the Sub-limit B7 (Benefit payable once off)					
В8	CATARACT EYE OPERATIONS	(Benefit payable once off)  N\$ 45,300 pbpa  Part of the Sub-limit B8					
	Cataract Eye Operations (All-inclusive benefit – including Accommodation)	Part of the Sub-limit B8					
В9	MATERNITY	PART OF OAL					
	Hospital Caesarean (Non-Emergency)	100% tariff with a 10% co-payment					
	GP and specialist Caesarean (Non-Emergency)(In-Hospital)	200% of tariff with a 10% co-payment					
	Hospital Confinement / Caesarean (Emergency)	100% of tariff					
	GP and Specialist Confinement / Caesarean(Emergency(Hospital)	200% of tariff					
B10	CIRCUMCISION	PART OF OAL					
	Hospital Circumcision subject to authorisation	100% tariff 20% co-payment for circumcisions done in hospital  • 20% co-payment on circumcisions not applicable on children from 0-10 years					
	Specialists circumcision (In-Hospital)	200% tariff, with a 20% co-payment					
	GP circumcision (In-Hospital)	135% tariff with a 20% co-payment					

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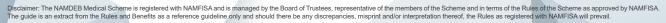


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B11	GASTROSCOPY & COLONOSCOPY	PART OF OAL		
	Hospital Gastroscopy/Colonoscopy	100% tariff		
	Specialist Gastroscopy/Colonoscopy (Hospital)	200% tariff		
	GP: Gastroscopy/Colonoscopy (Hospital)	135% tariff		
B12	TRAUMA COVER	PART OF OAL		
	RENAL (KIDNEY) DIALYSIS/ ORGAN TRANSPLANT/ ONC	COLOGY TREATMENT		
	Hospital Admission	100% of tariff		
	Specialists (Hospital)	200% of tariff		
	Specialist in Rooms	100% of tariff		
	GP (Out of Hospital)	100% of tariff		
	GP (In-Hospital)	135% of tariff		
	Medication	100% NRP		
B13	MVA/THIRD PARTY	PART OF OAL		
	MVA/Third Party(In-Hospital)	100% tariff		
	Specialist treatment and services (In-Hospital)	200% NRP		
	GP treatment and services (In-Hospital)	135% tariff		
	MVA Medication	100% NRP		
B14	MAXILLO FACIAL	PART OF OAL		
	Non-Elective Maxillo Facial/Oral Surgery - Trauma.	Hospital: 100% tariff		
	Dental extractions of more than 3 teeth or multiple	GP: 135% tariff		
	fillings in children under the age of ten and disabled dependants.	Specialist : 200% of tariff		
	<ul> <li>Removal of impacted wisdom teeth.</li> <li>(All Inclusive Benefit - Accommodation, surgery, treatment and services). Part of Clinical protocols</li> </ul>	Dental Implant : N\$ 14,050 pbpa		
B15	AUXILLIARY SERVICES	PART OF OAL		
	Including Physiotherapy, Biokinetics, Occupational therapy in Hospital	100% of tariff		
B16	ALTERNATIVES TO HOSPITALISATION	N\$ 20,500 pbpa		
	Frail Care, Private Nursing (home nursing and Hospice Limited)	Part of the Sub-limit B16 and limited to 460 per day		

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B17	STEPDOWN FACILITIES	PART OF OAL		
	Stepdown Facilities (Part of clinical protocols)	Part of OAL		
B18	AMBULANCE SERVICES	100% of cost limited to:		
	M1	N\$ 2,950 pbpa		
	M2	N\$ 3,820 pbpa		
	M3	N\$ 4,500 pbpa		
	M4+	N\$ 5,230 pbpa		
B19	CHRONIC MEDICATION	N\$ 35,750 pbpa		
	Chronic medication (preferred)	no levy		
	Chronic medication (non-preferred)	20% levy		
B20	HIV MEDICATION	N\$ 30,400 pbpa		
	HIV Medication	100% NRP		
B21	EXTERNAL MEDICAL APPLIANCES	N\$ 23,500 pbpa		
	General appliances including artificial limbs, eyes, wheelchairs, hearing aids and all approved appliances  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	100% of cost		

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	OUT OF HOSPITAL (DAY TO DAY BENEFITS)						
C1	OVERALL ANNUAL LIMIT	Per Beneficiary: N\$ 33,400 Limited to N\$ 78,900 per family per annum.  * All day to day benefits are subject to the Day to Day OAL					
	GP/Specialist and Primary Health Consultations including Out patient Visits.	16 pbpa limited to 36 per family pfpa including 5 tele/virtual consultations pbpa GP: 100% tariff Specialist: 160% of tariff Part of the Sub-limit C1					
	GP and specialists and Primary Health care Procedures in Rooms	N\$18,800 pbpa GP: 100% of tariff Specialist: 100% of tariff Part of the Sub-limit C1					
	Antenatal consultations	10 per beneficiary per annum GP: 100% tariff Specialist: 160% of tariff Part of the Sub-limit C1					
C2	ACUTE MEDICATION	N\$ 13,650 pbpa * benefit subject to day to day overall limit					
	Acute medication including Primary Healthcare Scripts						
	GP/Specialist and Primary Health Care Injections and materials	100% NRP 10% levy per prescription					
С3	materials						
С3	materials  Homeopathic medication						

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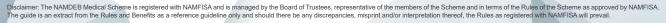


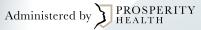
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C4	PARAMEDICAL SERVICES	N\$ 15,150 pbpa * benefit subject to day to day overall limit				
	Including Physiotherapy, Social Workers, Speech, Audiology, Acousticians, Dieticians, Occupational Therapy, Homeopath / Chiropractic / Osteopathy, Podiatry, Acupuncture etc.	100% tariff Part of the sub-limit C4				
	Biokinetic	Limited to N\$ 2,900 pbpa * benefit subject to day to day overall limit Part of the sub-limit C4				
<b>C</b> 5	PSYCHOLOGY & PSYCHIATRY	N\$ 15,000 pbpa * benefit subject to day to day overall limit				
	Clinical Psychology, Psychiatric treatment	100% tariff Part of the Sub-limit C5				
C6	DENTISTRY	N\$ 13,300 pbpa limited to N\$ 28 200 Per family * benefit subject to day to day overall limit				
	Including Conservative dentistry and specialized dentistry	subject to day to day overall limit Part of the sub-limit C4  N\$ 15,000 pbpa * benefit subject to day to day overall limit  100% tariff Part of the Sub-limit C5  N\$ 13,300 pbpa limited to N\$ 28 200 Per family * benefit subject to day to day overall limit  100% tariff, part of C6 Sub-limit  100% tariff, Limited to N\$2,800 pbpa * benefit subject to day to day overall limit  100% tariff, part C6 Sub-limit  100% of Tariff Every 2 <sup>nd</sup> year  N\$ 500 pbpa				
	Selected maxillo facial procedures in rooms	* benefit subject to day to day overall				
	Orthodontic treatment paid	100% tariff, part C6 Sub-limit				
<b>C7</b>	OPTICAL SERVICES					
	Consultation	N\$ 500 pbpa				
	Single Vision Lens per pair	N\$ 800 per pair				
	Bifocal Lens per pair	N\$ 1 700 per pair				
	Multifocal Lens per pair	N\$ 2 500 per pair				
	Contact Lenses	N\$ 1 700 per pair				
	Frames and Lens Enhancements	N\$ 2 500				

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C8	RADIOLOGY & PATHOLOGY	N\$ 14,050 pbpa * benefit subject to day to day overall limit			
	Radiology & Pathology, diagnostic scopes, maternity scans	100% tariff Part of the Sub-limit C8			
<b>C8</b>	Benefit Accumulator				
	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\$6 670 M1: N\$13 330  M2: N\$19 750 M3: N\$23 690  M4: N\$27 650 M5+: N\$31 600			

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COMPLIMENT	COMPLIMENTARY BENEFITS						
Preventative		Part of the OAL					
Baby Immunisations	100% NRP	0 - 7 years					
Cholesterol/Test Blood Sugar(Finger Prick)		1 per beneficiary					
Mammogram		1 per female beneficiary (>40 years)					
DEXA Bone Density scan)		1 per beneficiary (> 50 years)					
Pap Smear	100% tariff	1 per female beneficiary (>15 years)					
Glaucoma Screening		1 per beneficiary (>40 years)					
Prostate Screening		1 per male beneficiary (>40 years)					
HPV Vaccine	400% NPP	3 per beneficiary once in a lifetime - Females 9 - 26 years					
Pneumoccocal Vaccine	— 100% NRP	1 per beneficiary adults (>65 years) Children 9<5 years)					
Flu Vaccines		1 Flu vaccination per beneficiary per year.					

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### **CONTRIBUTION FOR 2021 (EFFECTIVE 01 APRIL)**

Non-Pensioners - Option 1							
Income Band		М	M + 1	M + 2	M +3	M + 4	M + 5
0	8370	1903	3550	4426	5126	5636	6106
8371	10790	2075	3862	4802	5561	6093	6602
10791	13050	2300	4255	5307	6133	6720	7282
13051	15000	2472	4592	5713	6607	7229	7832
15001	19180	2726	5023	6270	7255	7959	8623
19181	23560	2910	5392	6718	7721	8496	9202
23561	28060	3019	5594	6968	8008	8811	9543
28061	32420	3204	5932	7382	8482	9334	10109
32421	37700	3330	6164	7666	8809	9694	10498
37701	70870	3454	6394	7954	9141	10056	10893
70871	0	3753	6950	8650	9939	10934	11845

Pensioners - Option 1							
Income Band		M	M + 1	M + 2	M +3	M + 4	M + 5
0	8370	2364	4413	5502	6369	7005	7588
8371	10790	2579	4798	5966	6912	7572	8204
10791	13050	2859	5286	6597	7623	8353	9050
13051	15000	3071	5709	7099	8211	8984	9734
15001	19180	3387	6241	7791	9014	9892	10717
19181	23560	3615	6702	8350	9596	10558	11435
23561	28060	3751	6953	8660	9954	10949	11860
28061	32420	3981	7373	9173	10542	11600	12563
32421	37700	4139	7658	9526	10946	12047	13046
37701	70870	4292	7944	9885	11362	12497	13538
70871	0	4665	8638	10748	12352	13587	14720



#### **IMPORTANT INFORMATION**

#### **CLAIM SUBMISSION PERIOD**

All claims should be submitted within four (4) months from the date on which the service was rendered, otherwise the healthcare provider or member may lose the right to payment in respect of these claims.

#### **PROVIDER CLAIM INQUIRIES**

Kindly contact the nearest branch office or the provider call centre for claim related inquiries.

Provider Call Centre: +264 83 299 9000

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#### **MANAGED HEALTHCARE**

Hospital pre-authorisation: +264 83 299 9500 hpa@prosperitynam.com Hospital clinical updates: +264 83 299 9500 hcu@prosperitynam.com Emergency After-hour: +264 81 145 7233

#### MEMBER BENEFIT CONFIRMATION: MRI/CT/PET SCAN

+264 83 299 9000 scansauth@prosperitynam.com

#### **REGISTRATION**

HIV management programme: +264 83 299 9718 care@prosperitynam.com
Maternity programme: +264 83 299 9500

#### **CHRONILINE**

Chronic medicine registration: +264 83 299 9991 chronic@prosperitynam.com
General pharmacy queries: +264 83 299 9990

#### **MEDINET EDI SUBMISSIONS**

(only EDI data file, no queries) medinet@prosperitynam.com

#### **PRACTICE REGISTRATIONS AND UPDATES**

hp1@prosperitynam.com

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