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Affordable and quality health cover for employer groups

OPTION B BENEFIT STRUCTURE 2016

BENEFIT GUIDE 2016

	SERVICE	% BENEFIT	ANNUAL LIMIT
A	OVERALL ANNUAL LIMIT	100% of SCHEME TARIFF	OAL OF N\$ 600 000 PER BENEFICIARY TO A MAXIMUM OF N\$ 1 200 000 PER FAMILY PER ANNUM
B	IN HOSPITAL & CHRONIC MEDICATION BENEFITS		
B1	PRIVATE & PUBLIC HOSPITALS REGISTERED UNATTACHED OPERATING THEATRES DAY CLINICS 1 Accommodation in a general ward, high care ward and ICU 2 Theatre fees 3 Medicines, materials and hospital equipment 4 Visits by medical practitioners 5 Visits by Specialists (excludes Psychiatrists and Maxillo Facial Surgeons) 6 Outpatient visits 7 Confinement and midwives 8 Take out medication	100% of Tariff 100% of Tariff 100% of Tariff 150% of Tariff 200% of Tariff 100% of Tariff 100% of Tariff 100% of Cost to a max of NMPL	Subject to OAL Subject to OAL Subject to OAL Subject to OAL Subject to OAL Subject to limits in C1 below Subject to OAL Limited to 7 days supply
B2	Surgical Procedures in hospital by General Medical Practitioners	100% of Tariff	Subject to OAL
	Specialists (Excluding Psychiatry and Maxillo Facial Surgeons)	200% of Tariff	Subject to OAL
B3	Psychiatry hospitalisation	100% of Tariff	Limited to 15 days hospitalisation
B4	Renal Dialysis	100% of Tariff	Subject to OAL
B5	Oncology Treatment Medication	100% of NMPL with a N\$ 15.00 levy	Subject to OAL per prescribed
B6	Organ Transplants	100% of Tariff	Subject to OAL
B7	HIV Medication	100% of Tariff	Subject to Limit of N\$ 13 740 PBPA
B8	Radiology and Pathology (in Hospital)	100% of Tariff	Subject to OAL
B9	MRI & CT Scans	100% of Tariff	N\$ 10 000 per beneficiary N\$ 20 000 per family
B10	Physiotherapy and Biokenetics	100% of Tariff	Subject to OAL
B11	Maxillo Facial / selected dental procedures	100% of Tariff	Subject to OAL
B12	Ambulance Services	100% of Cost	M = N\$ 1 700 M1 = N\$ 2 230 M2 = N\$ 2 650 M3 = N\$ 3 050
B13	Internal Surgical Prosthesis	100% of Cost	N\$ 30 000 per beneficiary N\$ 45 000 per family
B14	Blood Transfusions	100% of Tariff	Subject to OAL
B15	Alternatives to Hospitalisation and Step-down Facilities 1 Registered Frail Care Facilities 2 Step-down Nursing Facilities 3 Private Nursing 4 Hospice	100% of Tariff	Limited to N\$ 10 000 PBPA With a sub-limit of N\$ 335 per day
B16	Prescribed Medicine for Chronic Management Programme - Effective 01 January 2015	100% of NMPL with a N\$ 15 levy item. 20% Levy on Non-Preferred Meds Subject to Medicine Formulary	N\$ 6 500 PBPA provided that the member is registered on a chronic management programme

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.

BENEFIT GUIDE 2016

	SERVICE % BENEFIT	% BENEFIT	ANNUAL LIMIT
	DAY TO DAY OVERALL LIMIT	100% of NAMAFA TARIFF	N\$ 12 500 PER BENEFICIARY TO A MAXIMUM OF N\$ 31 250 PER FAMILY
C	OUT-OF-HOSPITAL BENEFITS		
C1	GENERAL PRACTITIONERS AND SPECIALISTS (Subject to Overall Day to Day limit) 1 Consultations and visits (out-of-hospital) General Practitioners 2 Consultations and visits (out-of-hospital) Specialists including antenatal visits	100% of Tariff 160% of Tariff	N\$ 5 000 per beneficiary & N\$ 12 500 per family Limited to 10 visits PBPA GP's and specialists combination. N\$20 co-payment applicable from 6 - 10 consultations
3	All other outpatient procedures unless stated otherwise in this annexure 4 Telephonic Scripts Ante-natal Chronic	100% of Tariff 100% of Tariff 100% of Tariff	Subject to General Practitioners and Specialists limits 2 consultations PBPA 6 consultations PBPA 4 consultations PBPA
C2	DENTAL SERVICES (Subject to Overall Day to Day limit) 1 Conservative Dentistry 2 Specialised Dentistry 3 Maxillo facial	100% of Tariff 100% of Tariff 100% of Tariff	N\$ 6 500 per beneficiary, limited to N\$ 13 000 per family per annum, orthodontic treatment to be paid at 80% of tariff Limited to N\$ 1 700 per beneficiary per annum
C3	MEDICINE AND INJECTION MATERIAL (Subject to Overall Day to Day limit) 1 Acute sickness conditions (including homeopathic medicines) 2 Self-Medication 3 Vitamins OTC	100% of NMPL with a N\$ 15,00 levy per item 100% of NMPL with a N\$ 15,00 levy per item 100% of NMPL with a 15,00 levy per item	N\$ 5 000 per beneficiary N\$ 2 000 per beneficiary limited N\$ 200 per script N\$ 300 per beneficiary limited N\$ 30 per script
C4	RADIOLOGY, PATHOLOGY AND MEDICAL TECHNOLOGY (Subject to Overall Day to Day limit) 1 X-rays 2 Scopes Diagnostic 3 Scans - Ultra Sound 4 Angiography		Limited to N\$ 3 500 PBPA
C5	OPTICAL BENEFITS (Subject to Overall Day to Day limit) 1 Frames, lenses, contact lenses and disposable contact lenses 2 Eye examinations 3 Refractive surgery	100% of Cost 100% of Tariff 100% of Tariff	Limited to N\$ 2 200 every two years with sub-limit of N\$ 670 for frames 1 test per annum only Based on optometric scale to max of N\$ 7 000
C6	PARAMEDICAL SERVICES (Subject to Overall Day to Day limit) Consultations, procedures and medicines at: 1 Audiology / Speech Therapy / Chiropractic / Acupuncture 2 Chiropody 3 Dietician 4 Homeopathy 5 Occupational Therapy 6 Physiotherapy / Biokinetics 7 Drug and alcohol rehabilitation	100% of Tariff 100% of Tariff	Limited to N\$ 6 000 PBPA
C7	PSYCHOLOGY AND PSYCHIATRY Out-patient (Subject to Overall Day to Day limit)	100% of Tariff	Subject to Paramedical Services limit in C6
C8	MEDICAL APPLIANCES (Subject to Overall Day to Day limit) 1 Hearing aids 2 Wheelchair 3 Oxygen, cylinders 4 Nebulisers / Glucometers 5 Colostomy kits 6 Diabetic equipment 7 Chiropractor appliances	100% of Cost	Limited to N\$ 9 000 PBPA

(1) Tariff - The maximum amount payable for medical services.

(2) NMPL - Namibia Maximum Price List - this is the maximum amount payable for medication

(3) PBPA - Per beneficiary per annum

(5) OAL - Overall annual limits

(6) NEP - Net Equisation Price

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