

## INCLUSIVE BENEFITS

Value added benefits exclusively available to Renaissance Health members which promote a healthy lifestyle at no additional cost.

Description	Cover	Annual Benefits
<p><b>Emergency Evacuation Plan</b> Provides cover for medical emergency transportation in the event of serious injury, accident or any life threatening condition.</p>	Air and road ambulance transportation	Unlimited
<p><b>Premium Protection Plan</b> Provides financial assistance for the family's medical aid contribution in the event of death, retrenchment or disability of the principal member.</p>	Medical Aid Premium	3 months medical aid premium
<p><b>Memorial Transportation Plan</b> Provides assistance with regard to the transportation of mortal remains from the place of death to the place of burial within Namibia</p>	Transport Assistance	Unlimited through preferred provider
<p><b>Travel Assistance Plan</b> Provides assistance for travel expenses incurred to obtain medical treatment which was not available in the member's town of residence</p>	Travel Assistance	N\$2 500 per family
<p><b>Health is Vital</b> Renaissance participate in the Health-is-Vital Risk Equalisation Fund providing an essential set of benefits for HIV/Aids treatment</p>	Hospitalisation Medication Pathology/Radiology Counselling Consultations	N\$100 000 per beneficiary  Sub-limit of N\$60 000 Sub-limit of N\$25 000 Sub-limit of N\$9 100 Sub-limit of N\$3 500 Sub-limit of N\$2 400
<p><b>Post HIV Exposure Treatment Cover</b> Members and beneficiaries that may be involuntarily exposed to the HIV virus, e.g, accidents, needle prick or rape will have immediate access to HIV preventative medication.</p>	PEP Medication	Health is Vital Cover
<p><b>Wellness &amp; Lifestyle Program:</b> <b>Wellness Programme</b> Members and their dependants will enjoy the following benefits on the Wellness Programme:</p>		
<p><b>Gym rebate programme</b> Re-imburse members for participating at a recognised fitness centre within Namibia and adhering to the program.</p>	Members Chronic members	50% of subscription fee 75% of subscription fee
<p><b>Preventative Tests</b> To encourage a healthy lifestyle and to detect potential illnesses before they occur, the fund will pay for the following preventative tests.</p>		
<p><b>Test</b> Cholesterol screening HCG (glucose) test Mammogram Pap smear HIV test Glaucoma screening Prostate screening</p>	<p><b>Limited to</b> One per adult every year One per adult every year One per female (over 40 years) every two years or as clinically indicated (family history) One per adult female every year One per beneficiary every year One screening per male (over 50 years) every year One screening per male (over 40 years) every two years</p>	

Note: Inclusive benefits and its associated risk are fully underwritten by a registered insurer as required by the Medical Aid and Insurance Act.

Disclaimer: The schedule is an extract from the terms and conditions of the Insurer as a reference guideline only. Should there be any discrepancies, misprint and or interpretation thereof, the rules as registered with Namfisa will prevail.