

## ACCESS CARE

|  |   |
|--|---|
| Cover  | <b>HOSPITAL BENEFIT</b>   |
| Specialist & GP Procedure, in hospital treatment | 100% of NAMAF tariff  |
| Condition  | 180% of NAMAF tariff  |
| Overall annual limit (OAL)                       | Subject to pre-authorisation<br>N\$250 000 per beneficiary<br>limited to N\$150 000 per event |

| DESCRIPTION  | BENEFIT PER BENEFICIARY         |
|--|---------------------------------|
| <b>Hospital Services</b>   | Sub-limit of N\$150 000         |
| Ward and theatre fees  |                                 |
| Operations and procedures including blood transfusions                 |                                 |
| General practitioners and specialists while hospitalised               | 180% of NAMAF tariff            |
| <b>Gynaecology and Obstetrics</b>                                      | Sub-limit of N\$15 000          |
| Maternity and Gynaecological treatment                                 | Sub-limit of 2 scans            |
| <b>Surgical Appliances</b>   | Sub-limit of N\$10 000          |
| Internal Surgical Prosthesis, External Prosthesis & Appliances         |                                 |
| <b>Trauma Cover</b>  | Sub-limit of N\$40 000          |
| Procedures and treatment related to:                                   |                                 |
| Kidney dialysis  |                                 |
| Organ Transplants  |                                 |
| Oncology   |                                 |
| Cardio Vascular Disease  |                                 |
| (Includes all in- and out-of-hospital medication)                      |                                 |
| <b>Discharge Medication</b>  | Sub-limit of N\$1 000 per event |
| Prescribed medication on discharge                                     |                                 |
| <b>Radiology</b>   | Sub-limit of N\$3 000           |
| MRI & CT Scans (in- and out-of-hospital)                               |                                 |
| X-rays (in-hospital)   |                                 |
| <b>Pathology</b>   | Sub-limit of N\$3 000           |
| Blood and histology tests  |                                 |
| <b>Maxillo &amp; Oral Surgery</b>                                      | Sub-limit of N\$7 000           |
| Defined specialised dental surgery<br>(excluding orthognathic surgery) |                                 |
| <b>MVA and 3rd party cases</b>   | Subject to Overall Annual Limit |
| Motor vehicle accidents and injury on duty                             | Subject to signing undertaking  |
| <b>Ambulance Services</b>  | Sub-limit of N\$6 000           |
| Inter-hospital & non-emergency transportation                          |                                 |
| <b>Alternative Services</b>  | Sub-limit of N\$5 000           |
| In-hospital alternative treatment                                      |                                 |

## GROUP PREMIUMS

| Salary           | Main | M+1   | M+2   | M+3   | M+4   |
|------------------|------|-------|-------|-------|-------|
| <b>0-2000</b>    | 445  | 740   | 870   | 995   | 1,115 |
| <b>2001-3000</b> | 520  | 870   | 1,000 | 1,125 | 1,245 |
| <b>3001-4500</b> | 600  | 1,020 | 1,150 | 1,275 | 1,395 |

|  |   |
|--|---|
| Cover  | <b>DAY-TO-DAY BENEFIT</b>                       |
|  | 100% of NAMAF tariff<br>unless stated otherwise |
| Benefit Builders allow members to selectively increase their day-to-day benefits, allowing members to tailor-make a unique benefit package |   |

| DESCRIPTION  | BENEFIT PER BENEFICIARY                               |
|--|---|
| <b>Consultations</b>   |   |
| General Practitioners and Specialists                              | 8 Consultations                                       |
| Primary Health Clinics & Pharmacy Advice Therapy                   | 8 Consultations                                       |
| Antenatal Visits   | 8 Consultations                                       |
| <b>Medical Services</b>  | N\$4 200  |
| Out-of-hospital Pathology, X-rays and In-rooms procedures          |   |
| <b>Medication</b>  | N\$6 000  |
| <b>NMPL Levy:</b> • Generic medicines: 5% • Ethical medicines: 15% |   |
| <b>Acute Medication</b>  | Sub-limit of N\$3 000                                 |
| General Practitioners  |   |
| Primary Health Clinics & Pharmacy Advice Therapy                   |   |
| Specialists  |   |
| Self Medication (OTC)  | 100% of NMPL - No levy payable                        |
| Homeopathic Medication   |   |
| Materials and Injections   |   |
| <b>Chronic Medication</b>  | Sub-limit of N\$3 000                                 |
| Subject to registration  |   |
| <b>Optical</b>   |   |
| Lenses, frames and contact lenses                                  | N\$1 200 every 2nd year<br>(Frames limited to N\$500) |
| Eye Test   | 1 test  |
| <b>Dentistry</b>   | N\$3 150  |
| Specialised and Conservative dentistry                             |   |
| <b>Auxiliary Services</b>  | N\$4 200  |
| Alternative treatment  |   |
| Addiction related visits   | sub-limit of 2 visits                                 |
| Addiction related therapy  | sub-limit of N\$2 500                                 |
| Addiction related medication                                       | sub-limit of N\$1 250                                 |
| Lifestyle related visits   | sub-limit of 1 visit                                  |
| Lifestyle related medication                                       | sub-limit of N\$750                                   |

| Salary           | Main | M+1   | M+2   | M+3   | M+4   |
|------------------|------|-------|-------|-------|-------|
| <b>4501-6000</b> | 705  | 1,200 | 1,330 | 1,455 | 1,575 |
| <b>6001-7500</b> | 800  | 1,380 | 1,510 | 1,635 | 1,755 |
| <b>7501+</b>     | 890  | 1,525 | 1,655 | 1,780 | 1,900 |