



BENEFIT BUILDERS

Benefit Builders allows members to selectively increase specific day-to-day benefits, allowing members to tailor-make a unique benefit package.

Consultations

Cover	Benefit	Premium pm
Standard	12 Consultations	N\$ 140 per beneficiary
Executive	16 Consultations	N\$ 150 per beneficiary

Dental Services

Cover	Benefit	Premium pm
Standard	N\$ 8 000	N\$ 495 per beneficiary
Executive	N\$ 12 000	N\$ 745 per beneficiary

Medical Services

Cover	Benefit	Premium pm
Standard	N\$ 5 000	N\$ 265 per beneficiary
Executive	N\$ 10 000	N\$ 495 per beneficiary

Acute Medication

Cover	Benefit	Premium pm
Standard	N\$ 4 500	N\$ 275 per beneficiary
Executive	N\$ 6 500	N\$ 325 per beneficiary

Chronic Medication

Cover	Benefit	Premium pm
Basic	N\$ 6 000	N\$ 325 per beneficiary
Standard	N\$ 12 000	N\$ 485 per beneficiary
Executive	N\$ 24 000	N\$ 645 per beneficiary

Optical Services

Cover	Benefit	Premium pm
Standard	N\$2 000 (Excimer laser N\$6 000 per beneficiary based on Optolmic Scales)	N\$ 175 per beneficiary
Executive	N\$4 000 (Excimer laser N\$8 000 per beneficiary based on Optolmic Scales)	N\$ 360 per beneficiary

Auxiliary & Essential Services

Cover	Benefit	Premium pm
Standard	N\$ 4 500	N\$ 275 per beneficiary
Executive	N\$ 6 500	N\$ 325 per beneficiary

General Rules applicable to Benefit Builders:

- (1) If you buy down on a product cover at the beginning of the year then you are only allowed to buy benefit builders until 31 March of that year
- (2) If you did not buy down on a product cover at the beginning of the year then you are allowed to buy benefit builders until 30 June of that year
- (3) Benefit builders' cover is pro-rated on from the date opted for the cover