

## What are the Healthcare Benefits of Vital Care?

In-Hospital (subject to pre-authorisation)		Day-to-Day	
<b>Hospital &amp; Surgical Admissions</b> (Access to "private wing" of state hospitals)		<b>Healthcare Practitioners</b>	
Blood transfusions	100% of tariff Unlimited	Consultations & Out-of-Hospital Services	100% of negotiated tariff for nurse & GP consultations Only at network service provider N\$15 levy for every visit Consultations by State Specialist only upon referral by GP
MRI & CAT scans	100% of tariff Limited to N\$ 2 500 per family In- and Out-of-Hospital Subject to authorisation and referral	<b>Medication</b>	
Radiology & Pathology	100% of tariff Unlimited	Acute	100% of negotiated tariff Only at network service provider Dispensed by GP
General Practitioners & Specialists	100% of tariff Limited to N\$ 15 000 per family	Chronic	100% of negotiated tariff Only at network service provider Dispensed by GP
Appliances	100% of cost N\$ 1 500 per family	<b>Dentistry</b>	
Dialysis & Organ Transplants	100% of tariff N\$ 6 000 per family Subject to case management	Conservative Dentistry	100% of negotiated tariff Only at network service provider [Fillings Level 1-3 (Black), extractions, fluoride treatment, instructions on oral hygiene, plastic dentures (full set only) - one set per family every 24 months]
<b>Ambulance Services</b> (Road Ambulance Services only)		<b>Radiology</b>	
Emergency Ambulance Services	100% of tariff Subject to prior approval	Radiology Tests	100% of negotiated tariff Only at network service provider Referral by GP
Non-Emergency Ambulance Service Hospital Transfer	100% of tariff Limited to N\$ 2 000 per beneficiary	<b>Pathology</b>	
Long-haul Transportation Air Evacuation	No Benefit	Pathology Tests	100% of negotiated tariff Only at network service provider Referral by GP
		<b>Optical</b>	
		Optical	100% of negotiated tariff Only at network service provider (including eye tests, spectacles & clear glass lenses)

### HIV and Aids Treatment Benefits (subject to registration on management program)

Overall Annual Limit Sub Limited to the following:		N\$ 100 000 per beneficiary/annum	
<b>Hospitalisation</b> (Access to Private Hospitals & Surgical Admissions, Consultations & Procedure-in-Hospital, Radio Pathology In-Hospital, Blood Transfusion)	N\$ 60 000 per beneficiary/annum	<b>Counselling</b>	N\$ 3 500 per beneficiary/annum
<b>Medication</b> (Including Vitamins & Supplements) & ARV Medication	N\$ 25 000 per beneficiary/annum	<b>Consultations</b> (GP- & Specialist-) Consultations /Visits Out-of-Hospital	N\$ 2 400 per beneficiary/annum
<b>Radiology &amp; Pathology</b>	N\$ 9 100 per beneficiary/annum		

## What are the Monthly Premium Contributions of Vital Care?

Salary Band	Main Member	Adult Dependant	Child Dependants
0 - 800	229	160	80
801 - 1 500	240	168	84
1 501 - 2 000	252	176	88
2 001 - 2 500	265	185	93
2 501 - 3 000	278	194	97
3 001 - 3 750	292	204	102
3 751 - 4 500	306	214	107
4 501+	400	280	140