



NEWSLETTER

DECEMBER 2020

TOPICS FOR DISCUSSION:

1. 2021 BENEFIT & CONTRIBUTION INCREASES
2. PROSPERITY OPERATING HOURS DURING THE FESTIVE SEASON
3. HEALTH NEWS

01 NEW BENEFIT & CONTRIBUTIONS CHANGES FOR 2021

The outbreak of the COVID-19 pandemic has brought about various economic challenges and uncertainties affecting all business organizations worldwide and in Namibia. Notwithstanding the fact that the Scheme annual benefit review process concludes at the end of October each year, the Scheme had to gear itself for the pandemic by availing benefits to ensure that the Namdeb Scheme members and their beneficiaries are fully covered.

One of the core strategic objectives of the Board of Trustees is to ensure that the Scheme remains competitive in its benefit and premium offering, and like any other business organization, Namdeb Medical Aid Scheme and its long-term sustainability is influenced by industry-related factors such as medical inflation, claims, demographic profile and ageing of the Scheme. As part of the 2021 benefit design process, the Trustees repeated the annual benchmarking review that compares the Namdeb Scheme to other open medical aid funds, the process included feedback received from members during road shows and interaction with the Administrators client service personnel during the past year.

The exercise is conducted in consultation with the Scheme actuaries and all other factors that affect the Scheme where taken into account when determining the proposed percentage increase in contributions and benefits enhancements. The 2021 review also took into consideration the current state of the economy, which adversely affected all our key stakeholders and as such took a conservative approach on the 2021 benefit and premium increases.

The sound financial position of the Scheme is critical in providing members with peace of mind, and is necessary to meet the regulatory requirements as set by the Registrar of Medical Funds/ NAMFISA. In following the comprehensive and inclusive review process, we ensure that all changes are fully supported with well calculated risks assessments and actuarial reviews. Thus, in order to cater for the increase in claims costs, increase in the Scheme tariff structure for 2021, expected continuation of the increase in utilisation of benefits and benefit enhancements effective 01 January 2021, the Board of Trustees herewith announce:

1. AN OVERALL PREMIUM INCREASE EFFECTIVE 1ST OF APRIL 2021 AS FOLLOWS:

- Option 1: Overall increase of 4.5 % on all income brackets
- Option 2: 0% increase

Attached as annexure A, is the new 2021 benefit structure and premium tables. Please note that the implementation of the new changes effective 01 January 2021 will only include the introduction of the new benefits, the implementation of the 2021 premiums will remain effective 01 April 2021.

We trust that you will understand the circumstances under which the above decisions have been made. We ask that you bear with us as we work towards ensuring that the Namdeb Medical Aid Scheme survives the challenges of time, remain affordable and sustainable. We will continue to strive to ensure that we do our best to live up to your expectations and offer your initiatives to best manage your healthcare expenses, reduce your out-of-pocket expenses and continue to have access to quality healthcare benefits and services.

In conclusion, the Board of Trustees would like to take this opportunity to wish all members and their loved ones a joyous festive season, and encourage members to remain safe by following the Covid regulations and for the ones travelling during this period to adhere to the road rules and to drive safely.

1.1.2 ADDITIONAL BENEFIT CHANGES:

All benefit categories received an overall inflationary increase for 2021, however the listed benefits below received a higher percentage increase. All the new increased benefits will be effective 01 January 2021. Refer to the new benefit structure annexure.

SUMMARY OF BENEFIT CHANGES

NO	BENEFIT	CURRENT 2020 BENEFIT	NEW BENEFITS EFFECTIVE 01 JANUARY 2021
1	Circumcisions done in Hospital (Applicable on Option 1 & 2)	20% co-payment applicable on circumcisions done in Hospital	20% co-payment on circumcisions done in hospital will not be applicable on children from 0-10 years

SUMMARY OF BENEFIT CHANGES

NO	BENEFIT	CURRENT 2020 BENEFIT	NEW BENEFITS EFFECTIVE 01 JANUARY 2021
2	GP & Specialist Procedures in rooms (Post-Operative treatment and procedures) (Applicable on Option 1 & 2)	Paid from the overall Day-to-Day benefits	Paid from the Hospital Overall annual limit Limited to 6 weeks treatment Subject to Clinical Protocols & Pre-authorization
3	Out-of-Hospital consultations for General Practitioners (GP) & Specialists	Option 1 14 x Consultations per beneficiary limited to 36 per family 2 x Tele-Consultations per beneficiary	16 x Consultations per beneficiary, limited to 36 per family 5 x Telephonic or Virtual Consultations
		Option 2 10 x per beneficiary Consultations, limited to 30 per family 2 x Tele-Consultations per beneficiary	12 x Consultations, limited to 30 per family 5 x Tele or Virtual Consultations
4	Mental Health (Psychiatry) All-inclusive benefits	Option 1: N\$ 30,200 per family	New benefit - limited to 21 days per beneficiary. Limited to N\$ 2,900.00 per day • Subject to pre-authorization and clinical protocols
		Option 2: N\$ 24,150 per family	New benefit - limited to 21 days per beneficiary. Limited to N\$ 2300.00 per day • Subject to authorization and clinical protocols

SUMMARY OF BENEFIT CHANGES

NO	BENEFIT	CURRENT 2020 BENEFIT	NEW BENEFITS EFFECTIVE 01 JANUARY 2021
5	Optical Benefit	Option 1: N\$ 4,750	
	Optical Test	1 x per beneficiary	Consultation - N\$ 500.00 per beneficiary
	Option 1 - Frames	N\$ 1,500	Frames & Enhancements - N\$ 2,500
	Lenses	All lenses - Limit subject to Optical benefit limits	1. Single vision lenses - N\$ 800.00 per pair 2. Bifocal lenses - N\$ 1,700.00 per pair 3. Multi Focal lenses - N\$ 2,500.00 per pair
	Contact Lenses	N\$ 1,500 per annum	N\$ 1,700 per annum
	Option 2 : Optical benefit		
	Optical Test	1 x Test	Consultation - N\$ 400 per beneficiary
	Frames	N\$ 1,200	Frames & Enhancements - N\$ 2,000
	Lenses	Subject to the Optical Benefit	1. Single vision lenses - N\$ 650.00 per pair 2. Bifocal lenses - N\$ 1,350.00 per pair 3. Multi Focal lenses - N\$ 2,000.00
	Contact Lenses	N\$ 1,200	N\$ 1,350

1.3 NEW CONTRIBUTIONS EFFECTIVE 01 APRIL 2021 (EXCLUDING E-MED & FUNERAL COVER)

Active Employees - Option 1							
Income Band		M	M + 1	M + 2	M + 3	M + 4	M + 5
-	8,050	1,830	3,413	4,256	4,929	5,419	5,871
-	8,370	1,903	3,550	4,426	5,126	5,636	6,106
8,371	10,790	2,075	3,862	4,802	5,561	6,093	6,602
10,791	13,050	2,300	4,255	5,307	6,133	6,720	7,282
13,051	15,000	2,472	4,592	5,713	6,607	7,229	7,832
15,001	19,180	2,726	5,023	6,270	7,255	7,959	8,623
19,181	23,560	2,910	5,392	6,718	7,721	8,496	9,202
23,561	28,060	3,019	5,594	6,968	8,008	8,811	9,543
28,061	32,420	3,204	5,932	7,382	8,482	9,334	10,109
32,421	37,700	3,330	6,164	7,666	8,809	9,694	10,498
37,701	70,870	3,454	6,394	7,954	9,141	10,056	10,893
70,871	-	3,753	6,950	8,650	9,939	10,934	11,845

1.3 NEW CONTRIBUTIONS EFFECTIVE 01 APRIL 2021 (EXCLUDING E-MED & FUNERAL COVER)

Non-Pensioners - Option 2							
Income Band		M	M + 1	M + 2	M + 3	M + 4	M + 5
	8,370	1,118	2,087	2,602	3,012	3,313	3,589
8,371	10,790	1,255	2,334	2,903	3,362	3,685	3,993
10,791	13,050	1,430	2,643	3,298	3,812	4,178	4,525
13,051	15,000	1,599	2,970	3,694	4,273	4,675	5,066
15,001	19,180	1,831	3,375	4,212	4,873	5,348	5,795
19,181	23,560	1,954	3,623	4,515	5,188	5,707	6,183
23,561	28,060	2,104	3,899	4,857	5,583	6,142	6,652
28,061	32,420	2,287	4,233	5,270	6,056	6,664	7,218
32,421	37,700	2,432	4,504	5,602	6,436	7,082	7,671
37,701	70,870	2,552	4,725	5,879	6,756	7,432	8,050
70,871	-	2,837	5,253	6,538	7,514	8,263	8,953

N\$ DOLLAR VALUE CONTRIBUTION INCREASE EFFECTIVE 01 APRIL 2021

Option 1: 40% Member Portion only							
Income Band		M	M + 1	M + 2	M + 3	M + 4	M + 5
0	8370	29	55	68	79	87	94
8371	10790	32	60	74	86	94	102
10791	13050	35	66	82	94	103	112
13051	15000	38	71	88	102	111	120
15001	19180	42	77	96	112	122	133
19181	23560	45	83	103	119	131	142
23561	28060	46	86	107	123	136	147
28061	32420	49	91	114	130	144	156
32421	37700	51	95	118	136	149	162
37701	70870	53	98	122	141	155	168
70871	0	58	107	133	153	168	182

1.4. GROUP RISK TRANSFER COVER

2021 premium for Funeral Cover

Funeral Cover - N\$ 15.00 per family per month

02 OPERATING HOURS OF PROSPERITY HEALTH OFFICES OVER THE FESTIVE SEASON

No	Office	Operating Hours & Additional Information
1	Prosperity Head Office Windhoek	<ul style="list-style-type: none"> Office will remain open, operating on all working days except Public Holidays: Normal working hours will be from 08h00 till 17:00:
2	Tsumeb Ongwediva Oranjemund Walvisbay Swakopmund Luderitz	<ul style="list-style-type: none"> All Offices will remain open operating normal working hours from 08h00 till 17:00:

EMERGENCY SERVICES & AFTER HOURS CONTACT NUMBERS

1. Appointment of E-Med Rescue

Members are hereby informed that the Namdeb Scheme has appointed **E-Med Rescue 24**, as the provider for Emergency Evacuation and Ambulance Services.

In an event of medical emergencies, members should please contact **924**.

2. After Hours Contact Numbers:

Hospital Authorisations: 0811457233

03 HEALTH NEWS

3.1 SAFETY TIPS FOR COVID DURING THE FESTIVE SEASON

If there is anything that we have learnt over the past few months of the Covid Pandemic, it's the three C's of danger namely Crowds, Closed environments, and Close contact. We are fast approaching the festive season and despite the fact that we have seen a decrease in the numbers of Covid-19 positive cases reported countrywide, we need to remember that the pandemic has become part of our everyday life and it is critical that we remain on alert and take the necessary precautions. Namibia is also cautioned not to relax and to stay diligent to ensure that we not hit by a second wave of the virus and that has showed internationally is worse than the first one.

Traditionally, the festive season is the time when many of us travel long distances to celebrate the season with our loved ones and as we all aware travelling, increases the chances of getting and spreading the virus that causes COVID-19 and we need to ensure that we adhere to the regulation and not expose ourselves.

BELOW IS A FEW TIPS HOW WE CAN PROTECT OURSELVES OVER THE FESTIVE SEASON:

- Wear a mask that covers both the mouth and nose when you are outside of your home.
- Wash your hands often with soap and water for at least 20 seconds or use hand sanitizer that contains at least 60% alcohol.
- Avoid crowded gatherings
- Avoid using excessive alcohol that may alter judgment and make it more difficult to practice COVID-19 safety measures.
 - Stay at least 6 feet (about 2 arm lengths) away from other people.
 - Monitor yourself and household members for symptoms of COVID-19.

3.2 HOW TO KEEP FIT DURING THE FESTIVE SEASON

With the festive season fast approaching, training & diet will take a backwards step on everyone's list of priorities. We tend to ruin our usual diets during the festive season and as a result gain additional weight that make us feel guilty. We should always remember that we are still able to enjoy the festive season and stay fit at the same time, below is a few useful tips that might help:

EAT LESS AND MORE OFTEN

Distribute your meals evenly throughout the day, and do not eat everything at once. Eat your dinner earlier and have a nice walk before going to bed.

AVOID SKIPPING MEALS

Don't skip meals, especially breakfast! Even though it can be tempting to skip on certain meals, believing that it will make up for the treats you consumed in the previous day, don't do it because it will only lead to counterproductive results.

EAT BEFORE HEADING OUT

It is best that you eat something before heading out to visits or family dinners. By doing so, you will no longer be tempted to eat a lot or overindulge yourself since you have already eaten. Skipping on meals is not a good idea either, because you will only be forced to eat more later in the day.

DRINK WITH MODERATION

It is best to regulate your drinking since alcohol, coke or other juices can add calories.

DRINK A LOT OF WATER

This can reduce your appetite as well as keep you hydrated at all times. And it will also prevent a possible hangover if you overdo it with alcohol. Don't drink and drive!!

BE ACTIVE

You should still perform your fitness routine whenever possible and if you can't do that, simply walk more, park your car some distance away from the store or just use the stairs!

SPEND SOME TIME OUTDOORS

Make the holidays a family affair and plan outdoor activities where everyone is involved.