



BENEFIT BUILDERS

We acknowledge that each individual person's healthcare needs are unique, and that his / her health status may change at any time during the year. For this reason we offer you a plethora of medical benefits, which you may buy, in order to extend your cover. Please call us at +264 83 299 9000 to apply.

BENEFIT BUILDERS AVAILABLE ON THESE PRODUCT OPTIONS

ELITE CARE	✓	PRESTIGE CARE	✓	STATUS CARE	✓	CALIBER CARE	✓	ESTEEM CARE	✓
EVOLVE CARE	X	PREMIERE CARE	X						

BENEFIT BUILDER OPTIONS

	ANNUAL CONTRIBUTION	MONTHLY CONTRIBUTIONS
Family Benefit Builder N\$ 3,000	N\$ 2,700	N\$ 225
Family Benefit Builder N\$ 5,000	N\$ 4,500	N\$ 375
Family Benefit Builder N\$ 7,000	N\$ 6,300	N\$ 525
Family Benefit Builder N\$ 10,000	N\$ 9,000	N\$ 750
Family Benefit Builder N\$ 12,000	N\$ 10,800	N\$ 900
Family Benefit Builder N\$ 15,000	N\$ 13,500	N\$ 1,125
Family Benefit Builder N\$ 17,000	N\$ 15,300	N\$ 1,275
Family Benefit Builder N\$ 20,000	N\$ 18,000	N\$ 1,500
Family Benefit Builder N\$ 22,000	N\$ 19,800	N\$ 1,650
Family Benefit Builder N\$ 25,000	N\$ 22,500	N\$ 1,875

BENEFIT BUILDERS COVER

	TARIFF %	BENEFITS
DAY-TO-DAY BENEFITS		
MEDICAL SERVICES		
General Practitioner, specialist consultations and primary healthcare consultations.	100%	Part of the family limit
General Practitioner and Specialist administration fee for chronic patient applications and medical reports.		
Pharmacist and telephone consultations.		
General Practitioner / primary and specialist procedures in rooms including equipment, materials and injections.		
Psychiatric treatment.		
Radiology and Pathology.		
Alcohol and drug addiction and addiction therapy and related pathology. Part of treatment plan protocols.		
Paramedical services including physiotherapy, social workers, speech therapy, audiology, acousticians, dietitians, occupational therapy, clinical psychology, biokinetics, homeo / chiro / osteopathy, podiatry, acupuncture, etc.		
TRANSPORT AND ACCOMMODATION		
Transport cost when referred for specialist services not available in the area of residence.	100%	Part of the family limit
MEDICATION		
Acute medication (Non-preferred and preferred medication) including homeopathic medication and primary health scripts.	100% NRP	Part of the family limit
Pharmacy initiated therapy and OTC medication. Maximum of N\$ 200 per script.	100% NRP	
Chronic medication (Preferred).	100% NRP	
Chronic medication (Non-preferred).	100% NRP	
OPTICAL BENEFIT		
Lenses / contact lenses.	100%	Part of the family limit
Frames.		
Eye tests.		
DENTISTRY BENEFIT		
Conservative dentistry and specialised dentistry including - Fillings, extractions and oral hygiene, dental implants, crowns, bridges, dentures and orthodontic treatment.	100%	Part of the family limit

BENEFIT BUILDERS COVER
TARIFF %
BENEFITS
HOSPITAL BENEFITS
MRI / CT / PET SCAN / BONE DENSITY (In- and Out-of-Hospital)

In- and Out-of-Hospital Benefit. Part of pre-authorisation and clinical protocols.

100%

Part of the family limit

MAXILLOFACIAL AND DENTAL SURGERY (In- and Out-of-Hospital)

Non-elective maxillofacial / oral surgery - Trauma, including dental extractions of more than three teeth or multiple fillings in children under the age of ten and disabled dependants / removal of impacted wisdom teeth. (All-inclusive benefit - surgery, treatment and services). Part of clinical protocols.

100%

Part of the family limit

DENTAL AND ORAL SURGERY

Elective dental and oral surgery, including dental implant surgery, excluding the cost of the dental implant. (All-inclusive benefit - surgery, treatment and services). Part of clinical protocols and applicable Medical Aid Fund Rules.

100%

Part of the family limit

EYE SURGERY

Excimer laser and radial keratotomy only after two years membership. (All-inclusive benefit - admissions, surgery, treatment and services). Part of clinical protocols.

100%

Part of the family limit

RECONSTRUCTIVE SURGERY

Reconstructive Surgery - After two years membership, including breast reductions. (All-inclusive benefit - admissions, surgery, treatment and services). Part of clinical protocols.

100%

Part of the family limit

ALTERNATIVE SERVICES

In- and Out-of-Hospital Benefit including occupational therapy, private nursing, palliative care (end stage terminal diseases) and frail care.

100%

Part of the family limit

MENTAL HEALTH

In- and Out-of-Hospital treatment and services, including psychiatric hospital accommodation, treatment and services, alcohol & drug addiction, addiction therapy and related pathology. (Part of treatment plan protocols). Excluding auxiliary services, which is part of the day to day benefit limits.

100%

Part of the family limit

HEALTH IS VITAL

HIV / AIDS visits.

HIV / AIDS pathology.

HIV / AIDS medication.

HIV counselling.

100%

Part of the family limit