



**RMA**  
Renaissance Health  
Medical Aid Fund



# ESTEEM CARE 2026

# ESTEEM CARE

## OVERALL ANNUAL LIMIT

Per family: N\$ 1, 840, 000

Per beneficiary: N\$ 1, 200, 000




## MONTHLY CONTRIBUTIONS

AGE	INDIVIDUAL RATES 9 members or less			GROUP RATE 1 For groups with 10 - 49 Principal Members			GROUP RATE 2 For groups with 50 - 249 Principal Members			GROUP RATE 3 For groups with 250 and more Principal Members		
	Principal Member	Adult Dependand	Child Dependand	Principal Member	Adult Dependand	Child Dependand	Principal Member	Adult Dependand	Child Dependand	Principal Member	Adult Dependand	Child Dependand
0 - 25	2,795	1,955	1,065	2,435	1,680	925	2,315	1,580	880	2,160	1,475	815
26 - 30	3,050	2,100	1,065	2,645	1,825	925	2,495	1,700	880	2,335	1,605	815
31 - 35	3,300	2,280	1,065	2,860	1,965	925	2,660	1,830	880	2,515	1,760	815
36 - 40	3,640	2,700	1,065	3,185	2,320	925	2,960	2,200	880	2,790	2,060	815
41 - 45	4,060	2,975	1,065	3,520	2,605	925	3,295	2,415	880	3,125	2,280	815
46 - 50	4,600	3,650	1,065	3,920	3,110	925	3,660	2,880	880	3,465	2,765	815
51 - 55	5,330	4,365	1,065	4,495	3,690	925	4,175	3,440	880	3,950	3,240	815
56 - 60	5,920	5,030	1,065	4,940	4,190	925	4,585	3,880	880	4,330	3,650	815
61 - 65	6,440	5,375	1,065	5,380	4,440	925	5,020	4,180	880	4,715	3,945	815
66+	6,885	5,665	1,065	5,730	4,700	925	5,330	4,405	880	5,070	4,140	815

## MONTHLY CONTRIBUTIONS (GROUPS ONLY)


INCOME	INDIVIDUAL RATES For groups with 9 or less Principal Members			GROUP RATE 1 For groups with 10 - 49 Principal Members			GROUP RATE 2 For groups with 50 - 249 Principal Members			GROUP RATE 3 For groups with 250 and more Principal Members		
	Principal Member	Adult Dependand	Child Dependand	Principal Member	Adult Dependand	Child Dependand	Principal Member	Adult Dependand	Child Dependand	Principal Member	Adult Dependand	Child Dependand
0 - 2, 000	3,500	2,240	1,040	3,065	1,955	900	2,850	1,810	830	2,700	1,755	790
2, 001 - 3, 000	3,650	2,780	1,040	3,150	2,425	900	2,960	2,265	830	2,795	2,160	790
3, 001 - 4, 000	4,020	3,295	1,040	3,515	2,860	900	3,285	2,655	830	3,115	2,545	790
4, 001 - 5, 000	4,525	3,760	1,040	3,945	3,280	900	3,660	3,050	830	3,500	2,895	790
5, 001 - 6, 000	4,980	4,210	1,040	4,330	3,665	900	4,050	3,465	830	3,880	3,285	790
6, 001+	5,645	4,525	1,040	4,900	3,890	900	4,565	3,625	830	4,330	3,465	790

 <b>HOSPITAL BENEFITS</b>		TARIFF %	BENEFITS
<b>TOTAL ALL-INCLUSIVE OVERALL ANNUAL LIMIT</b>			<b>Per family:</b> N\$ 1, 840, 000 <b>Per beneficiary:</b> N\$ 1, 200, 000
<b>HOSPITAL BENEFIT GROUP (Subject to clinical risk management protocols)</b>			<b>Part of the Overall Annual Limit</b>
Private hospital (Including medicines, materials, hospital apparatus & Take-Out Medication, limited to a 7 day supply).	100%		Part of the Overall Annual Limit
Accommodation in private wards.	100%		N\$ 19, 700 per family N\$ 10, 400 per beneficiary
State hospitals (Including medicines, materials, hospital apparatus & Take-Out Medication, limited to a 7 day supply).	100%		Part of the Overall Annual Limit
Sub-acute facility ward fees. (Admission in lieu of hospitalisation).	100%		
Consultations including treatment and services.	125%		
Blood transfusion.	100%		
Radiology and Pathology.	100%		
Physiotherapy.	100%		
Post-Operative Extended Benefit (Following major surgery). Part of pre-authorisation and clinical protocols.	100%		Following surgery limited to 6 weeks treatment or 12 sessions
DBC (Musculoskeletal rehabilitaion in prevention of lumbar-spinal surgery)	Agreed Tariff		As per DBC protocol and treatment plan
<b>SURGICAL PROCEDURES DONE IN ROOMS / UNATTACHED THEATRES</b>			<b>Part of the Overall Annual Limit</b>
Doctors' rooms / Unattached theatres - Selective surgical and endoscopic procedures, circumcisions. Inclusive benefit - Admissions, surgery, treatment and services. Part of pre-authorisation and clinical protocols.	125%		Part of the Overall Annual Limit
Admission to unattached operating theatres and sub-acute facilities.	100%		
<b>MRI / CT / PET SCAN / BONE DENSITY (In- and Out-of-Hospital)</b>			<b>N\$ 36, 100 per family</b> <b>N\$ 18, 000 per beneficiary</b>
In- and Out-of-Hospital Benefit. Part of pre-authorisation and clinical protocols.	100%		Part of the sub-limit
<b>MAXILLOFACIAL AND DENTAL SURGERY (In- and Out-of-Hospital)</b>			<b>N\$ 41, 300 per family</b> <b>N\$ 27, 500 per beneficiary</b>
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. Admission is part of the Overall Annual limit.	125%		Part of the sub-limit
<b>DENTAL AND ORAL SURGERY</b>			<b>N\$ 6, 500 per family</b> <b>N\$ 4, 700 per beneficiary</b>
Admission.	100%		Part of the sub-limit
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.	125%		
<b>EYE SURGERY</b>			<b>Part of the Overall Annual Limit</b>
Admission.	100%		Part of the Overall Annual Limit
Including glaucoma surgery, eye muscle surgery, corneal surgery, vitreo-retinal surgery, eye removal, etc. (All-inclusive benefit - admission, surgery, treatment and services). Part of clinical protocols.			
Cataract surgery only after one year membership. (All-inclusive benefit - admission, surgery, treatment and services). Part of clinical protocols.	125%		N\$ 38, 300 per family
Excimer laser and radial keratotomy only after two years membership. (All-inclusive benefit - admissions, surgery, treatment and services). Part of clinical protocols.			N\$ 16, 400 per family N\$ 10, 900 per beneficiary
<b>RECONSTRUCTIVE SURGERY</b>			<b>N\$ 13, 900 per family</b> <b>N\$ 9, 300 per beneficiary</b>
Admission.	100%		Part of the sub-limit
Reconstructive Surgery - After two years membership. (All-inclusive benefit - admissions, surgery, treatment and services). Part of clinical protocols.	125%		
<b>ALTERNATIVE SERVICES</b>			<b>N\$ 16,600 per family</b>
In- and Out-of-Hospital Benefit including occupational therapy, private nursing, palliative care (end stage terminal diseases) and frail care.	100%		Part of the sub-limit
<b>MENTAL HEALTH</b>			<b>N\$ 38, 300 per family</b>
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 are part of the day-to-day benefit limits.	100%		Part of the sub-limit
<b>INTERNAL PROSTHESIS</b>			<b>N\$ 64, 000 per family</b>
Internal prosthesis - example: knee / hip / pacemakers. Part of pre-authorisation and clinical risk management protocols.	100%		Part of the sub-limit
<b>TRAUMA TREATMENT</b>			<b>Part of the Overall Annual Limit</b>
Acute renal and peritoneal dialysis. (In- and Out-of-Hospital).			Part of Overall limit
Organ transplant. Including Autoimmune diseases (e.g Lupus, Pheumatoid Arthritis, Multiple Sclerosis etc.) as well as other life threatening conditions. (In- and Out-of-Hospital).	125%		N\$ 218, 000 per family
Oncology treatment and services. (In- and Out-of-Hospital).			N\$ 437, 000 per family
Specialised chemotherapeutic and high cost medication treatment. Part of clinical protocols and applicable Medical Aid Fund Rules.	100% NRP		Part of Overall limit
Motor Vehicle Accidents (MVA).	100%		


<b>IUD DEVICES (Intrauterine contraceptive device)</b>		N\$ 7, 300 per family
Placement of IUD (including device and procedure)	100%	N\$ 7, 300 per family
<b>HEALTH IS VITAL</b>		Part of the Overall Annual Limit
Hospital and treatment.	100%	Part of the Overall Annual Limit
HIV / AIDS visits.	100%	N\$ 3, 800 per family
HIV / AIDS pathology.	100%	N\$ 13, 500 per family
HIV / AIDS medication.	100% NRP	N\$ 45, 400 per family
HIV counselling.	100%	N\$ 5, 300 per family

DAY-TO-DAY BENEFITS		TARIFF %	BENEFITS
PROFESSIONAL SERVICES			N\$ 20, 000 per family N\$ 10, 100 per beneficiary
General Practitioner, specialist consultations and primary healthcare consultations.	100%	Part of Professional Service limit	
General Practitioner and specialist administration fee for chronic patient applications and medical reports.	Agreed Tariff		
General Practitioners and Psychologists telephone consultations.	100%		
General Practitioner / primary and specialist procedures in rooms including equipment, materials and injections.	100%		
Psychiatric and Psychology consultations and treatment.	100%		
Radiology.	100%		
Pathology.	100%		
PARAMEDICAL SERVICES			N\$ 6, 100 per family N\$ 4, 100 per beneficiary
Including physiotherapy, social workers, speech therapy, audiology, acousticians, dieticians, occupational therapy, biokinetics, homeo / chiro / osteopathy, podiatry, acupuncture, etc.	100%	Part of the sub-limit	
Auxiliary services - Biokinetics, homeo / chiro / osteopathy, podiatry, acupuncture, etc.	100%		
EXTERNAL PROSTHESIS AND MEDICAL APPLIANCES			N\$ 24, 500 per family N\$ 13, 600 per beneficiary
Prosthesis external - Artificial arms / legs / eyes every two years. Part of pre-authorisation and approval.	100% of cost	Part of the sub-limit	
Special external medical appliances - Wheelchairs every three years; hearing aids apparatus every two years. Part of pre-authorisation and approval.	90% of cost		
General external medical appliances - Including glucometers, blood pressure monitors, stockings, braces etc. Part of pre-authorisation and approval.	80% of cost		
OPTICAL BENEFIT			N\$ 5, 200 per family N\$ 2, 700 per beneficiary
Eye tests.	100%	Part of the sub-limit	
Lenses / contact lenses.	100%		
Frames, once every two years.	100%		N\$ 1, 150 per beneficiary
DENTISTRY BENEFIT			N\$ 13, 600 per family N\$ 7, 200 per beneficiary
Conservative dentistry - Fillings, extractions and oral hygiene.	100%	Part of the sub-limit	
Special dentistry - Dental implants, crowns, bridges, dentures and orthodontic treatments. Part of pre-authorisation and approved treatment plan.	100%		
MEDICATION BENEFIT			N\$ 13, 300 per family N\$ 6, 800 per beneficiary
Acute Medication - Preferred and non-preferred.	80% NRP	Part of Medication Benefit sub-limit	
Pharmacy-initiated therapy and OTC medication as approved by the Fund. Maximum of N\$ 200 per script.		N\$ 1, 600 per family	
Chronic Medication - Preferred and non-preferred. Subject to a defined list of conditions available on the RMA website per Benefit option.		Part of Medication Benefit sub-limit	
EXTENDED MEDICATION BENEFIT			N\$ 75, 000 per family
In- and Out-of-Hospital: Extended Medication Benefit cover for renal care and organ transplant. Part of registration and treatment plan protocols. Including specialised medicines such as biologicals in terms of defined conditions and treatment plan protocols. Excluding off-label medication.	80% NRP	Part of the sub-limit	
Stoma appliances	100% NRP		

**Note:** Specialised chemotherapy treatment means the treatment of the disease by using immunotherapies and includes medicines such as immunomodulators and monoclonal antibodies.

 MATERNITY BENEFITS	TARIFF %	BENEFITS
MATERNITY AND BABY BENEFIT (Including child beneficiary and third generation pregnancies - subject to Fund Rules)		Part of the Overall Annual Limit
Gynaecology / obstetric - In hospital.	125%	Normal birth / Caesarean Section
Gynaecology / obstetric - Out of hospital.	100%	Part of the Overall Annual Limit
Maternity scans.	100%	2 scans per beneficiary
Antenatal visits.	100%	12 visits per beneficiary
Amniocentesis - AHB excluded.	100%	Part of the Overall Annual Limit
Neonatal ICU / ward fees.	100%	
Paediatrician visits - Postnatal.	100%	2 visits per family, per annum

PREVENTATIVE BENEFITS		TARIFF %	BENEFITS
PREVENTATIVE BENEFITS		N\$ 10, 900 per family	
PREVENTATIVE BENEFITS (Members may earn benefit rewards for participation)		Part of Preventative Benefit	
Blood sugar test, cholesterol test, BMI and blood pressure measurement. (Finger prick tests only)	100%	1 per beneficiary, per annum	
Dental examinations.	100%		
Mammogram (inclusive DEXA bone density scan) - Radiology.	100%	1 per female, over 40-years, per annum	
Pap smear. Pathology including general practitioner / gynaecology visits.	100%	1 per female, over 20-years, per annum	
HIV test all ages.	100%	1 per beneficiary	
Prostate screening. Pathology prostate specific antigen test.	100%	1 screen per male beneficiary over the age of 50-years, per annum	
Chronic disease wellness management - To enhance the scope of chronic disease benefits, to incorporate structured and closely monitored early screening for non-communicable diseases, along with the implementation of preventive care treatment plans.	100%	Part of Preventative Benefit. In accordance with an approved clinical treatment plan, for routine follow-up tests when required.	
PREVENTATIVE BENEFIT REWARDS (Benefit Wallet allocation for preventative health behaviour)		Benefit Wallet Reward Points	
Blood sugar test, cholesterol test, BMI and blood pressure measurement.		100	
Dental examinations.		100	
Mammogram (inclusive DEXA bone density scan) - Radiology.		150	
Pap smear. Pathology including general practitioner / gynaecology visits.		100	
HIV test, all ages.		100	
Prostate screening. Pathology prostate specific antigen test.		150	
Chronic medication compliance.		150	
Lifestyle Rewards (for the participation in selective Regional Sport and Fitness events)		N\$100 Benefit Rewards per beneficiary, per annum, to a maximum of N\$ 1,200 per beneficiary, per annum.	
Generic medication compliance of a minimum of 80%.		150	
Blood donation campaigns		150	
IMMUNISATION (Vaccines only)		Part of Preventative Benefit	
Flu vaccines.	100% NRP	1 flu vaccination per beneficiary, per annum	
Pneumococcal vaccine.	100% NRP	1 per beneficiary, over 65-years, per annum	
Baby immunisations 0 - 12 years.	100% NRP	Vaccinations for children 0 - 12 years	
HPV vaccine - Females between 9 - 30 years.	100% NRP	3 injections during the course of a year, once per lifetime	
PREVENTATIVE REHABILITATION TREATMENT		Part of Preventative Benefit	
Orthopaedic rehabilitation and treatment relating to Chronic Disease Management. Part of approved treatment plans, pre-authorisation and clinical risk management. (Note - Biokinetic treatment plans for orthopaedic rehabilitation and chronic members’ disease management - may first be approved and payable from the normal day-to-day Paramedical Services Benefit - additional required treatment sessions may be considered for approval from the Preventative Rehabilitation Treatment Benefit - subject to available treatment sessions).	100%	6-weeks treatment or 12 sessions	

 INCLUSIVE BASE BENEFIT BUILDER	TARIFF %	BENEFITS
INCLUSIVE BASE BENEFIT BUILDER		N\$ 550 per family
Additional medical benefits that allows for the payment of medication co-payments, levies, excess of tariff rejections and additional medical benefits. Medication levies and co-payments will be paid automatically. Optional additional Benefit Builders may be added.	100% of cost	N\$ 550 per family





## COMPLEMENTARY BENEFITS

TARIFF %

BENEFITS

### PREMIUM PROTECTION

Period

Covers monthly Medical Aid Fund contributions on the life of the Principal Member.

100%

3-months

### TRAVEL AND ACCOMMODATION BENEFIT

Travel expenses (including accommodation) incurred to obtain medical treatment which is not available in your town of residence in or outside Namibia. Subject to a minimum radius of 100 km.

Where a Member obtains accommodation from a registered hospitality institution the claim would be paid, subject to the stipulated Benefit limits per Option.

Members opting to stay with family, may claim N\$450 per day for accommodation, subject to the stipulated available Benefit limit per Option.

100% of cost

N\$ 4, 200 per family

### BENEFIT REWARDS

Low claiming threshold levels

1. Each Dependant is allocated with a threshold value per annum. Should you claim less than your threshold value as at 31 December of each year, the remaining balance in your threshold will be transferred to your Benefit Wallet.  
(Note: The balance is transferred after 4-months to allow for the run off of medical claims incurred in the previous year)
2. The threshold is a Family threshold and maximum calculation based on Principal Member plus 5 Dependents.
3. Members participating in Wellness Day initiatives, Fitness events and preventative testing, will earn additional Benefit Rewards rewards, this includes early registration on the maternity programme and additional rewards for normal births.
4. 80% of the unused Benefits in the Benefit Builder will be transferred annually to the Benefit Wallet.  
(Note: The balance is transferred after 4-months to allow for the run off of medical claims incurred in the previous year)

Principal Member N\$ 2, 400  
Adult Dependant N\$ 1, 700  
Child Dependant N\$ 900

### BENEFIT WALLET

Accumulated Benefit Wallet Benefits can be used for purchasing any medical treatment and services in terms of the Medical Aid Funds Act, should the member pay first and claim back from the Benefit Wallet, it needs to be done within the 8-month claiming period.

Where medical aid benefit limits have been exceeded, or tariff short payments have been rejected, such rejections may be paid directly to the Health Professional on receipt of a signed claim form from the member.

Accumulated Benefit Wallet Benefits will automatically be used for the payment of medication levies.

Unused Benefits in your Benefit Wallet will roll over year on year.

#### Benefit Wallet Benefits can be accumulated through:

- Participation in Wellness Day initiatives
- Participation in Lifestyle and fitness events
- Preventative testing
- Early registration for the maternity programme
- Normal births

100% of cost

Subject to availability of  
Benefit Wallet Benefits,  
medical treatment and services  
obtained from a registered  
medical facility.

### LONGSTANDING MEMBERSHIP REWARDS

Group Rate 1 Contributions

An Individual Member who is 65 or older and has been with the Fund for more than 20 years may qualify for Group Rate 1 contribution.

Provided the member is not already  
on a Group Rate status

### INTERNATIONAL RESCUE ME & ASSISTANCE (In addition to the Overall Annual Limit)

N\$ 10, 000, 000 per family

Emergency evacuation and ambulance services (air or road).

Repatriation (SADC) - Return after emergency or return of mortal remains.

Medical treatment.

Evacuation, repatriation, return of children.

100%

Terms and conditions

Related to emergency evacuation

Terms and conditions

Terms and conditions

**Disclaimer:** The Renaissance Health Medical Aid Fund (RMA) is registered with NAMFISA. It is governed by the Board of Trustees on behalf of the Members of the Fund and in terms of the Fund Rules as approved by NAMFISA. The RMA Fund Rules and benefits are subject to the approval of the Registrar of the Medical Aid Funds. This product guide is an extract from the Rules and Benefits and only serves as a reference guideline. Should there be any discrepancies, misprints and/or misinterpretations thereof, the Fund Rules as approved by NAMFISA will prevail.

# BENEFIT BUILDERS

We acknowledge that each individual's healthcare needs are unique, and that your health status may change at any time during the year. For this reason we offer you a large range 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 ARE AVAILABLE ON THESE PRODUCT OPTIONS

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



### INCLUSIVE BASE BENEFIT BUILDER

Additional medical benefits that allows for the payment of medication co-payments, levies, excess of tariff rejections and additional medical benefits. Medication levies and co-payments will be paid automatically. Optional additional Benefit Builders may be added.

#### TARIFF %

100% of cost

#### BENEFITS

N\$ 550 per family



### OPTIONAL BENEFIT BUILDERS

#### ANNUAL CONTRIBUTION

#### MONTHLY CONTRIBUTIONS

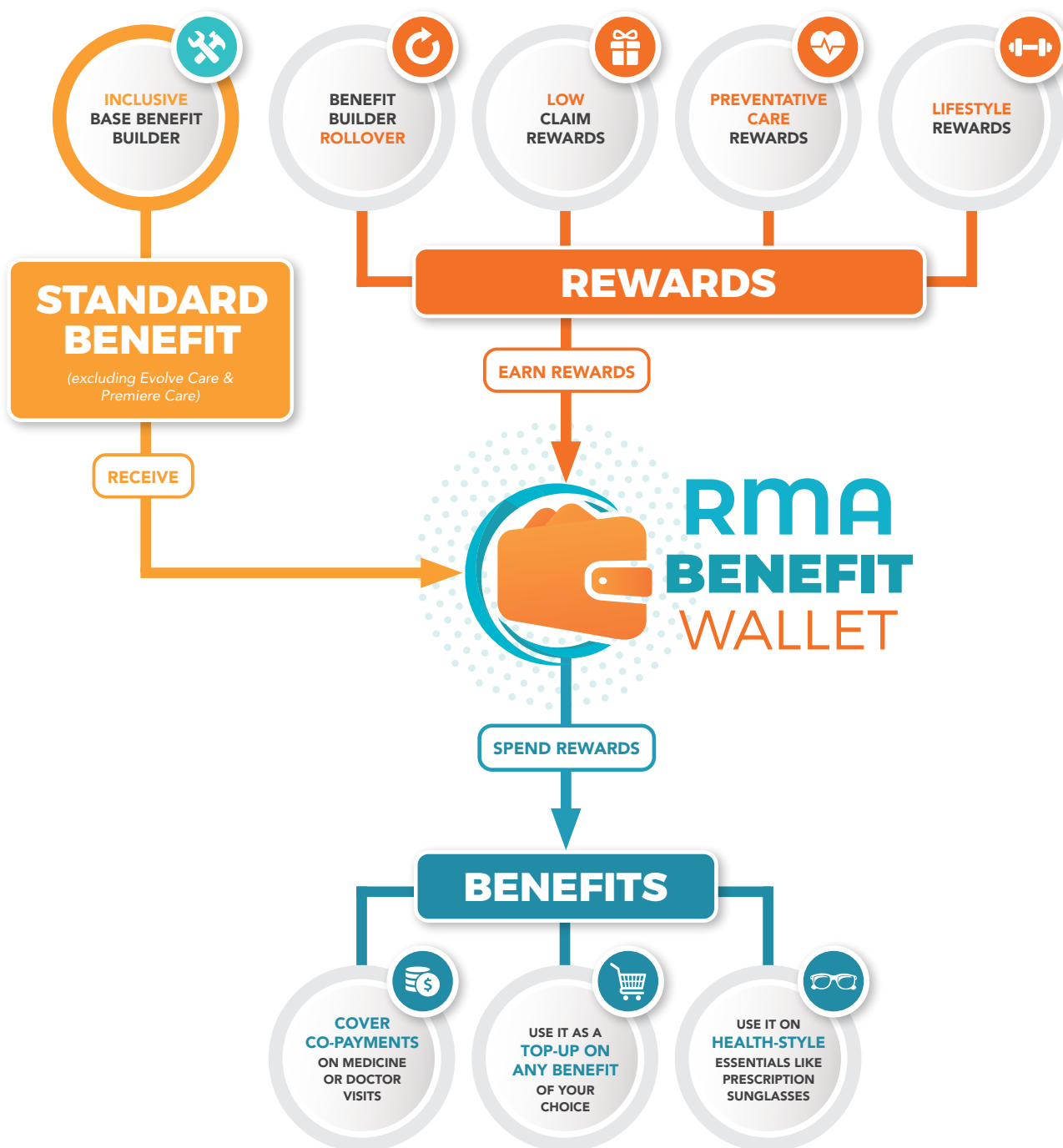
Family Benefit Builder N\$ 3,000	N\$ 2,700	N\$ 225
Family Benefit Builder N\$ 5,000	N\$ 4,500	N\$ 375
Family Benefit Builder N\$ 7,000	N\$ 6,300	N\$ 525
Family Benefit Builder N\$ 10,000	N\$ 9,000	N\$ 750
Family Benefit Builder N\$ 12,000	N\$ 10,800	N\$ 900
Family Benefit Builder N\$ 15,000	N\$ 13,500	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

OPTIONAL BENEFIT BUILDER 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. Admission is part of the Overall Annual limit.	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. (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.	100%	Part of the family limit
HIV / AIDS pathology.		
HIV / AIDS medication.		
HIV counselling.		
DAY-TO-DAY BENEFITS		
MEDICAL SERVICES		
General Practitioner, specialist consultations and primary healthcare consultations. (In- and Out-of-Hospital)	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		
Travel expenses (including accommodation) incurred to obtain medical treatment which is not available in your town of residence in or outside Namibia. Subject to a minimum radius of 100 km. Where a member obtains accommodation from a registered hospitality institution the claim would be paid, subject to the stipulated Benefit limits per Option. Members opting to stay with family, may claim N\$450 per day for accommodation, subject to the stipulated available Benefit limit per Option.	100%	Part of the family limit
MEDICATION		
Acute medication (Non-preferred and preferred medication) Including homeopathic medication.	100%	Part of the family limit
Pharmacy initiated therapy and OTC medication. Maximum of N\$ 200 per script.		
Chronic medication (Preferred).		
Chronic medication (Non-preferred).		
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 WALLET

REWARDING  
YOUR  
HEALTH!



Medicine co-payments will automatically be paid from available Benefit Wallet Benefits.








**JOIN OUR**

## ***Preventative Lifestyle Program***

Take control of your health with RMA, through covered sessions at partnered Biokinetics facilities.

**Follow these easy steps**

- 1 Complete a health screenings with one of our nurses 
- 2 Get your Signed Referral Form 
- 3 Choose one of our Registered Biokinetics Facilities 
- 4 Start your training sessions 
- 5 Stay committed and enjoy the benefits 



## QUESTIONS & ANSWERS



## FREQUENTLY ASKED QUESTIONS

### ➤ When can I join the Fund?

Fund Membership is effective from the first day of the month. Applications should preferably be received two weeks before the joining date to go through the approval process. If the application is only received during the month of joining (e.g. the 10th of January for the 1st of January) an arrangement should be made on how the outstanding payment will be settled since contributions are payable one month in advance.

### ➤ What do pro-rated benefits mean?

As the Fund's benefit year is from 1 January to 31 December, any Member who joins during the benefit year may receive pro-rated benefits at joining and on termination. That means that your annual limits on benefits may be calculated according to the number of months left in the benefit year.

### ➤ When can I change my benefit option?

Members are allowed to change benefit options once annually, effective from the 1st of January each year. The closing date for all option changes is the 31st of January.

### ➤ What are pre-existing conditions?

A pre-existing condition is any medical-related condition and/or symptom for which treatment was received before joining with long term consequences. A 12-month exclusion period may be placed on such conditions, meaning that all costs incurred on any related symptoms and/or treatment will not be covered during this period.

### ➤ What are co-payments and how can you prevent it?

Co-payments are the difference between the amount claimed by your Health Care Provider (doctor, specialist, dentist, hospitals, pharmacies etc.) and what your Medical Aid Fund pays. The Medical Aid Fund pays 100% of the NAMAFA (Namibian Association of Medical Aid Funds) rates. Members can avoid co-payments by making use of service providers who charge the NAMAFA tariff.

## CLAIMS INFORMATION

### ➤ When should you submit claims?

All claims should be submitted within 4-months from the date on which the service was rendered, otherwise, you may lose your right to payment in respect of these claims.

### ➤ Do I receive immediate cover if I join the Fund and can I claim immediately?

There may be a waiting period of 3-months before you are covered for full benefits. A waiting period may apply if you were not a member of a registered medical aid fund for at least two years previously, and the break-in membership between leaving your previous fund and joining RMA is more than 3-months.

### ➤ Am I covered while travelling abroad?

All Members have International Travel Cover included in their Medical Aid benefits, which is underwritten by Hollard Insurance. Members may contact client service for assistance with regard to travel cover.

## MEMBERSHIP INFORMATION

### ➤ May I still continue with my Medical Aid as an Individual Member or retiree?

If a member has been on the Fund through their employer and leaves the employer, they may continue with their cover as an Individual Member or retiree.

### ➤ Can the dependants remain on the Fund if the principal member passes on?

Beneficiaries (spouse and children) of deceased members, who are registered with the Fund at the time of the Principal Member's death, are entitled to remain as Members on the Fund. The family should inform the Fund in writing within 30-days of the Principal Member's death.

### ➤ Up to what age may my child be on my Medical Aid as a child dependant?

Your child may be a dependant up to the age of 27 years - there after they may join as Principal members under group rate 1. New members joining with a child over the age of 21 will need to submit proof of financial dependence on the parent.

### ➤ When are my contribution payments due?

Monthly payments are payable in advance by no later than the 7th of every month. All debit order payments are deducted on the 1st of every month, except if it falls on a weekend or public holiday. In this case, the debit order may be deducted on the following working day.

### ➤ What will happen if I fail to pay my monthly contributions?

The Fund may suspend the payment of claims if you are more than 30-days behind. The Fund may terminate your Membership if your contributions are in arrears for more than 90-days.

### ➤ May I be a member of more than one (1) Medical Aid Fund?

In terms of the Medical Aid Funds Act, no person shall be admitted as a member of more than one registered Fund, being either as the principal member or as a dependant.

### ➤ What should I do when my membership card is lost or stolen?

Should a Membership card be stolen or lost the member must inform the Fund immediately. Failing to do so, the Member could be held personally liable for any expenses incurred due to fraudulent use.

**PAID ADVERTISING**



## **C+MPLI** MED PLUS

**PRIVATE HOSPITAL GAP PLAN  
FOR MEMBERS OF RMA**

### **Why You Need Complimed Plus!**

Complimed Plus is a Gap insurance policy that bridges the financial gap between what your medical aid covers and excess of tariff treatment costs in private hospitals. Designed to complement your existing medical aid, it ensures peace of mind by covering in-hospital excess of tariff costs at the insured rate up to the benefit limit, including surgeries, maternity care, trauma-related treatments, and more. Complimed Plus provides up to **N\$ 2.5 million** in gap coverage per family, allowing policyholders to access the care they need without unexpected expenses. Ideal for those seeking enhanced protection, it's a valuable addition to your healthcare plan.

**BOOST YOUR MEDICAL AID COVER WITH COMPLIMED PLUS**

**SMS "PLUS" TO 999 555**

Ts & Cs Apply

Underwritten by  **PROSPERITY  
LIFE**



## What is Complimed PLUS?

- Complimed PLUS is an insurance policy designed to complement your medical aid fund. It covers the difference between what your medical aid fund pays and what doctors and specialists charge for treatment in Private hospitals (this means the excess in tariff charged), at the Rate Insured. The Agreed tariff is based on the Prosperity Benchmark Tariff ("PBT") + 225%.

### OVERALL ANNUAL LIMIT - N\$ 1,250 000 million per person & N\$ 2,5 million per family

IN-HOSPITAL COVER		Cover
In-Hospital cover is subject to policyholder validation & insurance protocols.		
Private Hospitals including Sub-Acute/Step Down facilities in lieu of hospitalization.	Including consultations, treatment & services, radiology, pathology and blood transfusions	Part of overall annual limit
Private Ward	Difference in private ward and general ward rates	N\$ 2 400 per event
Medicine	To take out of hospital	7 days up to N\$ 3 600
Trauma-related treatment	Oncology (Including Chemo and Radiation therapy and treatment), Organ Transplant, Acute Renal and Peritoneal Dialysis (IN and OUT of Hospital) the Benefit specifically excludes Biological Drugs in the treatment of Oncology, Renal Care or Organ Transplants, which is insured under the Specialised Medication benefit.	Part of overall annual limit
	Biological drugs and Specialised medicines (excluding off-label medication) relating to the treatment of Oncology, Renal Care and Organ Transplants. (In and Out of Hospital) (Part of registration and treatment plan protocols)	N\$ 5 000 per person
	Motor vehicle accidents (MVA) - subject to registration with MVA	Part of the Sum Insured
Surgical Procedures in Rooms and Unattached Theatres	Doctors' rooms - selective surgical and endoscopic procedures, circumcisions, including admission, surgery, treatment and services	N\$ 10 000 per person
	Selective surgical and endoscopic procedures, circumcisions in unattached operating theatres and sub-acute facilities, including surgery, treatment and services	
MRI, CT, PET & Bone Density Scans	In-hospital	N\$ 26 000 per person
Maxillo Facial Surgery	Non-elective and trauma maxillo/oral surgery, including dental extractions of more than 3 teeth or multiple fillings or removal of impacted wisdom teeth in children under the age of ten (10) and disabled dependants, including admission and all services inclusive	N\$ 56 000 per person
Dental & Oral Surgery	Elective dental & oral surgery, including dental implants (all-inclusive benefit - admissions, surgery, treatment and services)	N\$ 6 300 per person
Eye Surgery	Including cataracts, glaucoma, eye muscle and corneal surgery, eye removal, vitreo-retinal surgery, etc. (12 month waiting period)	Part of overall annual limit
	Eximer laser and radial keratotomy only after 2 years insured cover (all-inclusive benefit - admissions, surgery, treatment and services)	N\$ 12 600 per person
Reconstructive Surgery	Reconstructive surgery only after 2 years insured cover, including breast reductions (all-inclusive benefits - admissions, surgery, treatment and services)	N\$ 6 300 per person
Internal Prosthesis	Knee / hip / pacemakers, etc.	N\$ 68 000 per person
Alternative Services	Occupational Therapy, Private Nursing, Frail care (medical treatment and services only), Mental Health including Psychiatric hospital accommodation, treatment and services. Admission for Alcohol and Drug addiction including related treatment and services will only be allowed ONCE per beneficiary in a Lifetime.	N\$ 20 000 per person
Maternity (one pregnancy per family per year)	Gynaecology / Obstetric - In and OUT of Hospital Consultations treatment and services	N\$ 44 000 per person
	Neo-natal ICU / ward fees	
Special Illness Conditions	HIV/Aids and sexually transmitted diseases.	N\$ 6 000 per person

### Oncology - Excess of Benefit - 100% Prosperity Benchmark Tariff (PBT)

Oncology (Including Chemo and Radiation therapy and treatment) (IN / OUT Hospital)	N\$ 200 000 per person
Specialise Chemotherapeutic and high cost medication treatment, including supportive oncology medication, subject to clinical review and approval for the fund	
Palliative end stage Home Care for a maximum 21 days (Nursing Service)	N\$ 20 000 per person

### MONTHLY INDIVIDUAL PREMIUM

Age Category	Main	Adult	Child
0-25	214	131	105
26-30	237	144	105
31-35	260	159	105
36-40	283	173	105
41-45	322	196	105

### MONTHLY INDIVIDUAL PREMIUM

Age Category	Main	Adult	Child
46-50	378	230	105
51-55	450	274	105
56-60	568	346	105
61-65	757	461	105
66+	1 040	633	105

NOTE: Risk rating may apply / \* Maximum charge for six beneficiaries e.g. Policyholder + 5 dependants

**Disclaimer:** Prosperity Lifecare Insurance is a Long-Term Insurer duly registered with Namfisa. This guide is an extract from the terms and conditions of this insurance policy. Should there be any discrepancies, misprint and/or misinterpretation thereof, the terms and condition of the insurance policy will prevail.

**Terms & Conditions (summary)** - The head notes and the clauses of this brochure are for reference purposes only and shall in no way govern or affect the interpretation nor modify, nor amplify the Terms and Conditions of the policy agreement nor any clause thereof: 1 - Pre-existing conditions will be excluded for a period as determined by the Insurer, 2 - The Insurer's liability is conditional on the insured claiming the benefit and keeping to the policy Terms and Conditions, 3 - The Insurer reserves the right to alter the Terms & Conditions, premiums and provisions of this policy with one month notice to the insured, 4 - Maximum entry age on this policy for Policyholder and his/her spouse is 60 years; child dependants qualify for coverage up to the age of 25 years, 5 - The Insurer shall not be liable for the failure of a Intermediary to adequately explain the Terms and Conditions of the policy, 6 - The territory as defined will include Namibia, South African, Lesotho, Swaziland, Mozambique, Botswana, Zimbabwe, Zambia and Angola, 7 - In terms of a Namfisa directive, insurers should avoid over and/or under insurance. The Insurer herewith notifies the Policyholder to declare any over and/or under insurance immediately to the Insurer and to declare any change in status of health of the Policyholder or any of the beneficiaries, which occurs prior to the acceptance of this policy.



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# CONTACT DETAILS



## SUPPORT

### CLIENT SERVICE

+264 83 299 9000  
clientservices@prosperitynam.com

### NEW BUSINESS

RMA@prosperitynam.com

### MEMBERSHIP

RMAmember@prosperitynam.com

### CLAIMS

claims@prosperitynam.com

### HOSPITAL PRE-AUTHORISATION

+264 83 299 9500  
hpa@prosperitynam.com

### 24-HOUR EMERGENCY PRE-AUTHORISATION

+264 81 145 7233

### REGISTRATION

Chronic Programme  
chronic@prosperitynam.com

Disease Management Programme

HIV Management Programme

Maternity Programme

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## BRANCHES

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### LÜDERITZ

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### ONGWEDIVA

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### ROSH PINAH

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Kokerboom St  
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Tel: +264 83 323 2130

### SWAKOPMUND

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Nathaniel Maxuilili St,  
P.O. Box 2869  
Swakopmund  
Tel: +264 83 323 2050

### TSUMEB

1150 Sam Nujoma Dr  
P.O. Box 791, Tsumeb  
Tel: +264 83 323 2070

### WALVIS BAY

Unit 7, Medipark  
Dr Putsch Harries Dr  
P.O. Box 731, Walvis Bay  
Tel: +264 83 323 2000



## MEMBER PRODUCT MANAGEMENT



### MEMBER PORTAL

Use the Member portal to manage your RMA Product in conjunction with the Member Mobile App

- Visit [www.rmanam.com](http://www.rmanam.com)
- Go to the drop down menu 'Home'
- Select 'Portal Login'
- A new login window will open.

If you have not yet registered, you will find links that help you register, as well as an explainer on how to use the portal.

### MEMBER MOBILE APP

Use the Member Mobile App to manage your RMA Product in conjunction with the Member portal. The RMA Mobile App is available for RMA Members at no cost.

#### You can use it to:

- Check your available benefits
- Check claims you made
- Check payments made to you
- Search for medical practitioners
- View pre-authorizations
- Find out if you have exclusions
- Confirm dependants
- Update your member details
- Register for the maternity programme

#### How to get the app:

- Search for RMA on the App store or Google play and download the app.
- Follow the easy instructions to register.





**RMA**  
*Renaissance Health*  
Medical Aid Fund



[www.rmanam.com](http://www.rmanam.com)



Renaissance Health Medical Aid Fund



[rma.nam](https://www.instagram.com/rma.nam)



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