



Heritage Health

Medical Aid Fund

Healthcare that Cares

Health Newsletter 1

WELCOME to the first Health Newsletter of HERITAGE HEALTH MEDICAL AID FUND

We will be publishing newsletters at regular intervals to keep our members informed, to motivate new readers to join Heritage Health Medical Aid Fund and to be of service.

In the newsletters we will be addressing issues such as improving your health, how to manage your benefits and associated costs, how risk is managed, our service to you and how we may improve our services to you. You may also contact us on topics that you wish to be addressed.

Heritage Health Medical Aid Fund received their license on 2 April 2015 to become the first medical aid fund in Namibia to pay all benefits being claimed at 100% of the actual costs being charged by the respective healthcare service providers.

We would like to use this opportunity to thank all the new members for their support as well as all the healthcare providers who support us in our endeavours by being of service to our members – THANK YOU!



What is the difference between **100% of Cost** versus an agreed tariff?

So many prospective clients state that “it is too good to be true” to pay the benefits at 100% of the actual costs being charged because the industry norm has always been to pay at an agreed tariff leaving the member/patient to pay the difference between the tariff being paid by their medical aid fund and the actual costs being charged by the respective service providers. **Heritage Health Medical Aid Fund** has been designed specifically to put our members in control of their benefits and to manage the associated costs. To assist our members to achieve this goal we have acquired a state of the art live administration system and live switch while at the same time allowing our members to view their available benefits, payments, invoices received etcetera via our website. We also use the email addresses of our members as a tool to correspond to them all the relevant information and which includes the statements with our **weekly payments** of claims received.

How do we manage and control the risk and provide the necessary peace of mind to all our members and the healthcare providers for the weekly payments of claims being received? All the major medical expenses have been reinsured thereby ensuring **Heritage Health Medical Aid Fund** to pay any such costs to be incurred while at the same time the risk is being reviewed by NAMFISA, the statutory body responsible for the financial sector in Namibia. A well-established actuarial team provide the necessary risk rating, viability and feasibility more than once a year to ensure the best service to all our members.







How will I know which option to choose from under the **Heritage Health** benefit plans?

For most of us we view our monthly medical aid payments as an absolute “grudge payment” implying that we will be paying for something that we will not necessary benefit from during a particular month. This unfortunately also results in many members claiming for clinical services not really a necessity during a month to feel that they do receive some form of value for their money and which unfortunately has a negative financial impact on the payable monthly contributions when it comes to the annual increases. It is important to ensure that you are well informed as to the benefits covered under your specific plan and not necessary as to what you expect to be covered.

Heritage Health brings a new benefit design to the medical aid fund industry. The benefit design distinguished each option and ensures that members have the opportunity to upgrade their benefit option to more comprehensive cover as their medical needs increases with age.

The benefit plans are flexible in terms of needs and affordability.

Some key considerations when deciding on an appropriate plan of cover:

-  *Young or old - age plays a key role when it comes to determining health risk.*
-  *Married with children or single - if single and young you may wish to consider a hospital plan only*
-  *Family history of chronic conditions such as hypertension, high cholesterol, diabetes etc.*
-  *Lifestyle including weight management*

Choosing the right plan to make provision for the costs of health care services is one of the most important financial decisions taken by individuals and employers for their respective employees.



Why is it important to ensure that the application form is completed correctly?

*The application form that you complete for yourself and your family, where applicable, forms the basis of your contract with **Heritage Health Medical Aid Fund**. To enable you to benefit appropriately from your opted benefit plan it remains your responsibility to disclose all the relevant information as requested in the application form and which includes a valid prescription in the case of chronic medication being applicable. For example where chronic medication is being taken for a certain acknowledged chronic condition but has not been disclosed you will not be able to claim for this under your allocated acute medication.*



Does Heritage Health Medical Aid Fund pay gym rebates?

Under your Heritage Health plan we do not make provision for gym rebates but we do make provision for Wellness Benefits, allowing you access to certain benefits which are paid from your in-hospital cover and thereby extending your day-to-day benefits. We encourage our members to make use of Biokinetics where you have a personal trainer who may monitor your progress and where you may acquire a dietician where the need arises.



Does my Heritage Health plan make provision for Travel Insurance?

Insurance Under your selected plan of cover under the Heritage Health Medical Aid Fund you will be covered for medical services while being outside the borders of Namibia. It is important to know that should you be a student you will also be covered while studying in South Africa and that Heritage Health will pay all hospitals while in South Africa directly.



Your benefit option includes Emergency Evacuation and Ambulatory services as well as Repatriation services at no additional cost.

Wishing you Good Health!



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