

WELCOME to your HERITAGE HEALTH MEDICAL AID FUND Newsletter.

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, and 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.



Annual General Meetings and your Role

In this newsletter we would like to express the importance of the Annual General Meetings to be held annually in June and the key role you as a member of Heritage Health is required to fulfil. Heritage Health is being regulated by NAMFISA who is responsible for the sound running of the business and attends to the interests of the consumers. A Board of Trustees and a Principal Officer is appointed to manage the business of the Fund. The Board of Trustees is represented by the members and healthcare providers. Heritage Health Medical Aid Fund has a set of Rules approved by NAMFISA and which states the terms and the conditions of the Fund.

Annually the benefits and the relating monthly contributions for each plan is reviewed by the actuary who provides specialised recommendations to ensure the feasibility and the viability of Heritage Health Medical Aid Fund to all its members and new members. At the same time auditors are appointed to audit the business of the Fund annually.

At the end of May annually you will receive an email notification informing you of the date, time and venue of the Annual General Meeting to be held and where the Board of Trustees and the Principal officer is represented and you also have the opportunity to vote for new trustees for those trustees who have completed their term of office.



Heritage Health does not use the NAMA Tariff

Heritage Health Medical Aid Fund is the only Fund which does **not use the NAMA tariff** to pay the healthcare providers BUT who pays all the healthcare disciplines at 100% of the costs that the practice charges. The principle under Heritage Health is that our members are required to take ownership and accountability of their health and the relating costs and to empower our members to do so within the respective benefit plan that the member has opted for. The member is required to manage the available benefits within the plan that they have opted for by studying the monthly benefit statements and the remittance advises which is received when claims are being processed and paid on your behalf. In cases where procedures are to be undertaken with high costs it is important to first verify your available benefits as this will assist you with the management of any payments that you may need to pay out of your own pocket as the procedure may exceed the available benefits within the plan that you have opted for.



Waiting Periods and Exclusions

Heritage Health Medical Aid Fund is the only Fund not to have a cut-off age for new members to join. The challenge for the Fund is to manage the risk to ensure affordability and feasibility to all the other members and to do so the Fund is strict with the underwriting conditions for elderly persons as the older we become the higher our healthcare risk becomes and such risk normally

requires high cost maintenance. Whilst the Fund will always try to assist the pensioners with their chronic medication the admissions to private hospitals for pre-existing conditions is always subject to exclusions and waiting periods. Any exclusions and waiting periods is always confirmed to our members when they wish to join the Fund and the conditions is also confirmed in the "Welcome letter" and on the back of the membership card.



Take Responsibility of Your Health

It is always important for you to take responsibility of your health and to encourage your family members to do the same. **Our health is our only asset** and the older we become the more we realise that we will face the consequences and which may be costly. Attend to your diet, attend to your exercises and ensure a general health lifestyle.



Casualty Benefit

Heritage Health makes provision for a limited amount under your in-hospital plan for casualty benefits. A casualty incident is an emergency incident which occurs after hours and for which you need to go to the emergency division of the hospital. It is not something which may be obtained during normal working hours at a doctor's practice and neither may it be used because you have opted not to make provision for day-to-day benefits. It is always important to note that any abuse or over utilisation by any member will always affect all the members when it comes to the annual increases on the payable monthly contributions. It is thus important to always use your available benefits responsibly and to manage your benefits within the benefit plan that you have opted for.



Non-Disclosures

It is important to note that any pre-existing condition which is not

disclosed at the time that you complete your Heritage Health application form to join the Fund will be picked up by the clinical team and may result in permanent exclusions for any hospitalisation relating to that condition or the membership under Heritage Health may be forfeited and you will not have any cover.



Submissions of Valid Invoices

It always is important for you to ensure that we receive a detailed invoice and not a receipt to enable us to process your claims and to refund any payable amounts to you or to your healthcare provider. We have weekly payments of claims received and we process valid claims and make payments within ten working days from the date that we receive the invoice. This has made Heritage Health the best payer amongst the medical aid funds. You will receive a remittance advice with every claim that is being paid or which has been received and you will receive a monthly statement confirming the payments for that month and the available benefits. We also encourage you to register via the website at: www.heritagehealth-namibia.com to gain access to your payments, benefits and all other relating information under your portfolio at Heritage Health.



Wishing You Good Health

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