

**FREE
COPY**

WHAT'S NOT COVERED BY YOUR MEDICAL AID?



NAMFISA COMIC BOOKLET: PART 5 | 2019

Mission

To effectively regulate and supervise financial institutions and to give sound advice to the Minister of Finance.

Vision

To have a safe, financially stable and fair financial system contributing to the economic development of Namibia in which consumers are protected.

Values

WE ARE COMMITTED TO TEAMWORK

- We create a conducive and enabling work environment
- We have a shared urgency to achieve our vision
- We support each other, treat each other with respect and are collectively responsible for our actions

WE ARE PASSIONATE ABOUT SERVICE

- We provide quality service
- We provide our service on time
- We are courteous, professional and respectful

WE ACT WITH INTEGRITY

- We act with honesty, fairness and transparency
- We treat information confidentially
- We act independently and consistently

WE DRIVE PERFORMANCE EXCELLENCE

- We commit to regulatory and supervisory excellence
- We commit to operational excellence
- We commit to the highest standards of performance

WE ARE ACCOUNTABLE

- We are accountable to our customers and stakeholders
- We are prudent in the management of our resources
- We take accountability for our decisions

WE ARE AGILE

- We commit to being adaptable to our changing environment
- We commit to embrace change whilst maintaining regulatory certainty
- We commit to creating innovative solutions

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Hi guys! Sorry we are late for the house warming. The traffic from the gym was busy today.

Hi Sonia and Taleni, so glad you could make it. Welcome to my studio apartment.

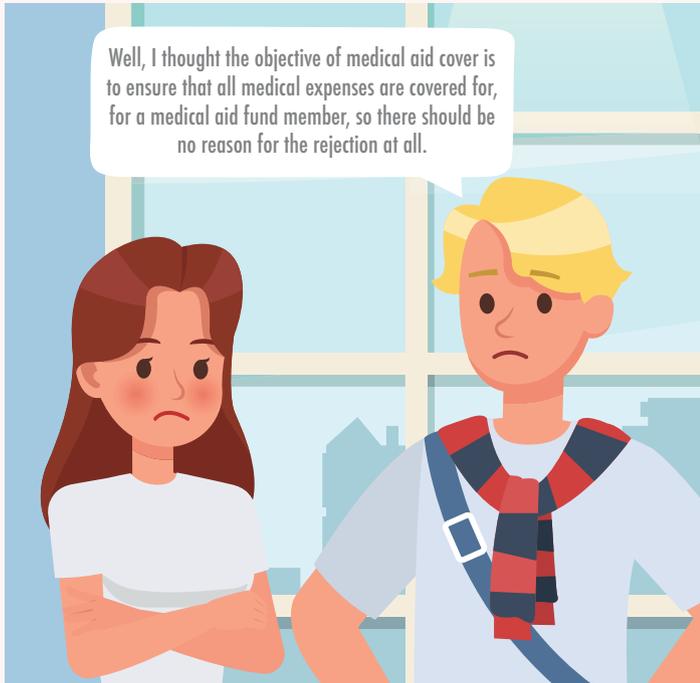
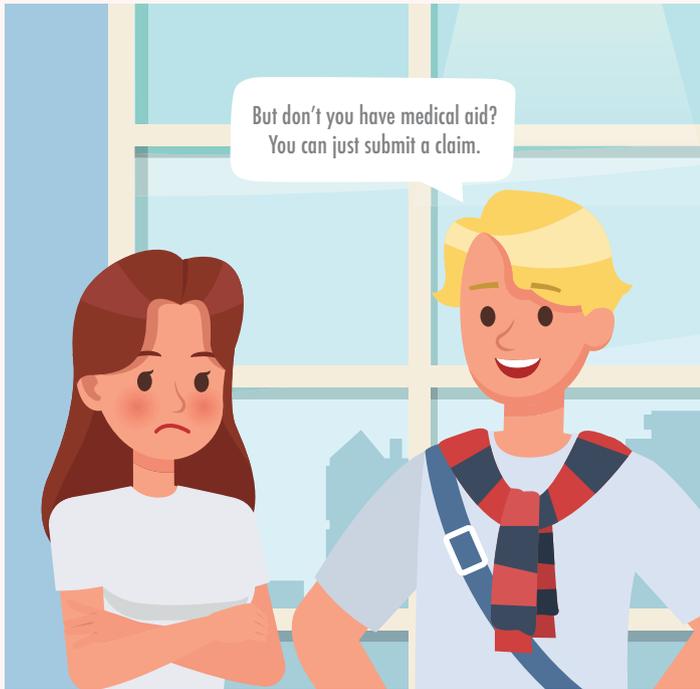


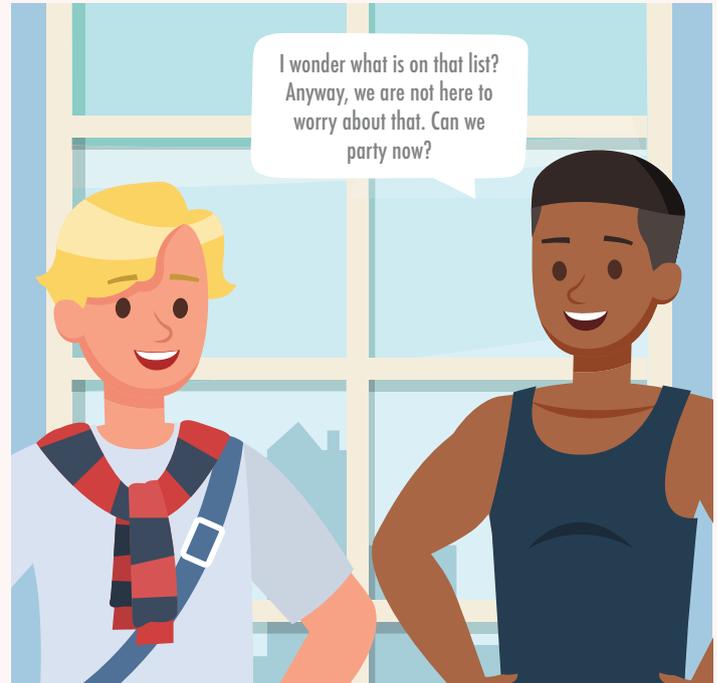
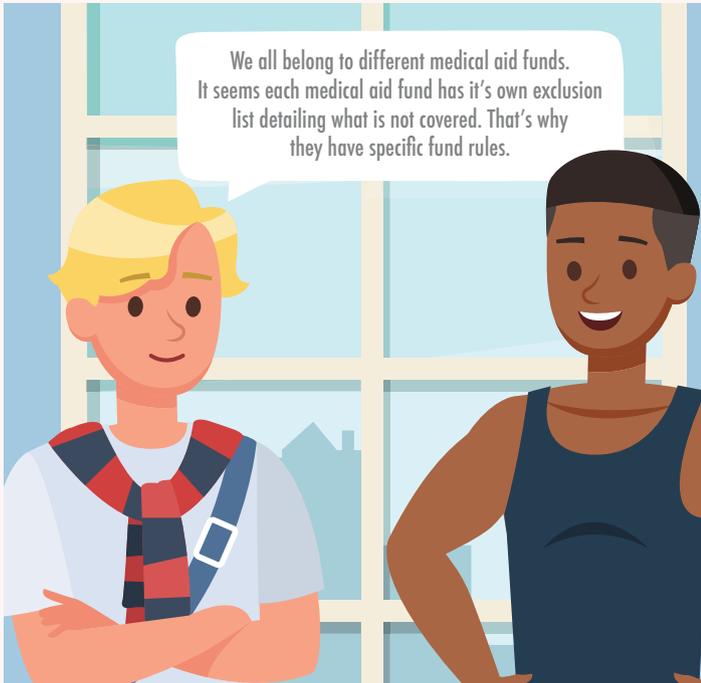
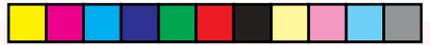
What seems to be the problem Melissa? Aren't you having fun?

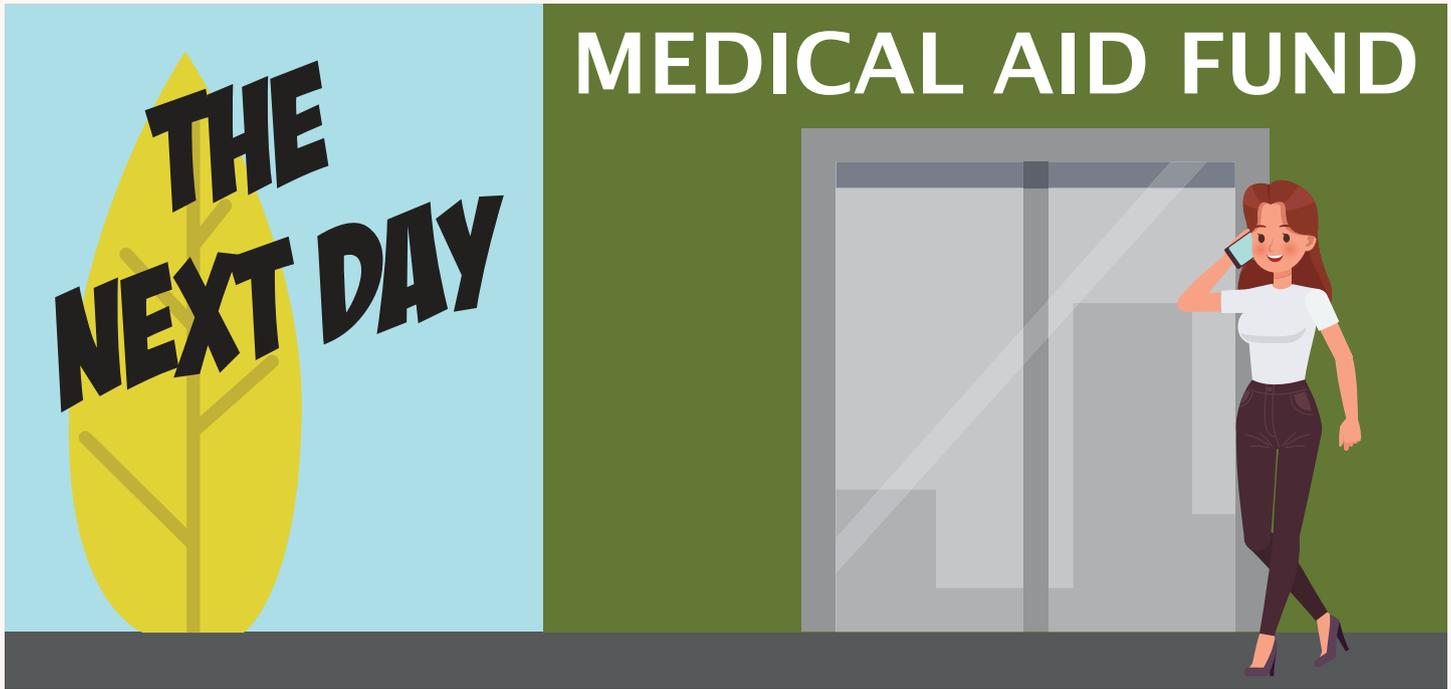
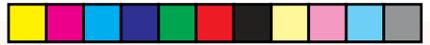


I am. It's just that I'm worried about this high medical bill I have to settle.



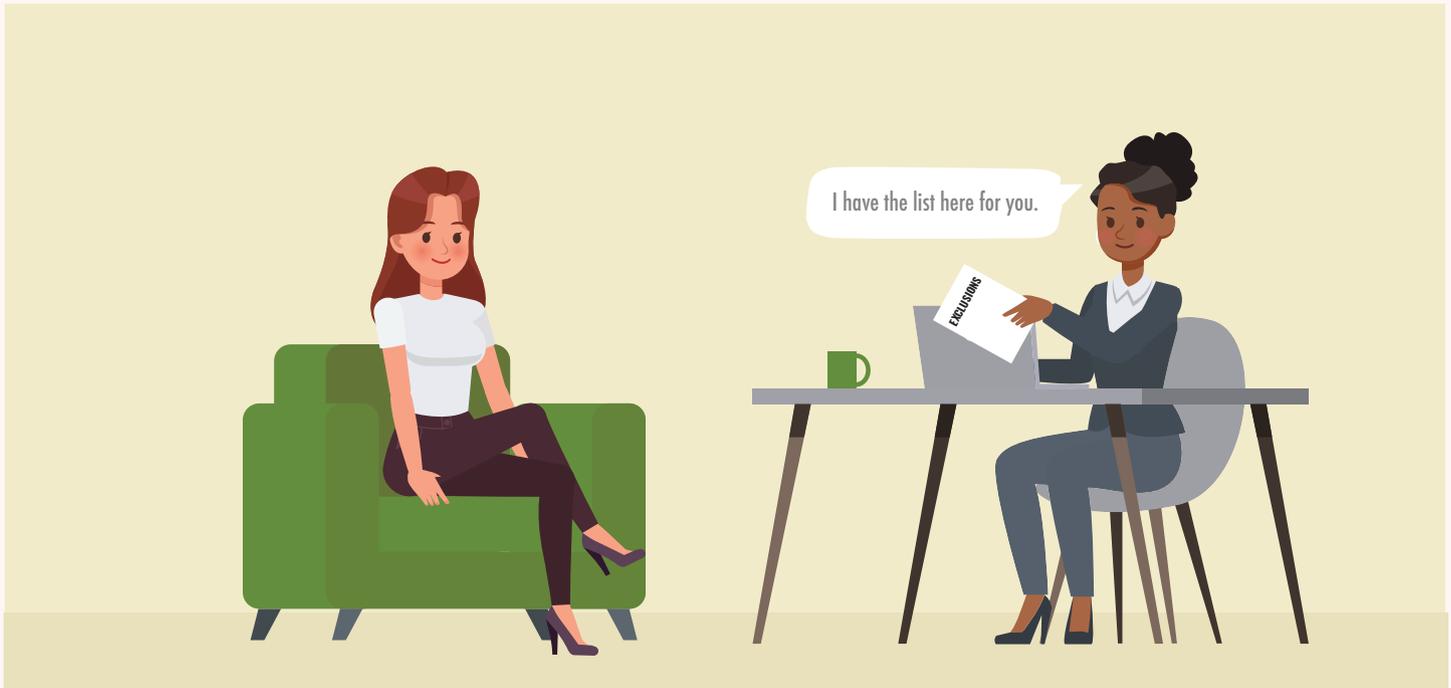














To read the full list of exclusions, please request it from your medical aid fund.

WHAT HAVE WE LEARNED?

The money available to a medical aid fund for the payment of members healthcare expenditure is not limitless.

One of the measures employed by medical aid funds to mitigate the threat of affordability is exclusions on benefits covered for certain medicines, treatments and procedures.

Medical aid funds must ensure that there are good reasons for these exclusions; otherwise, these exclusions may lead to unreasonable denial of healthcare benefits to the members of medical aid funds.



1 All medical aid funds have an exclusion list that details all treatments, medicines and procedures that are excluded and will thus not be paid for.

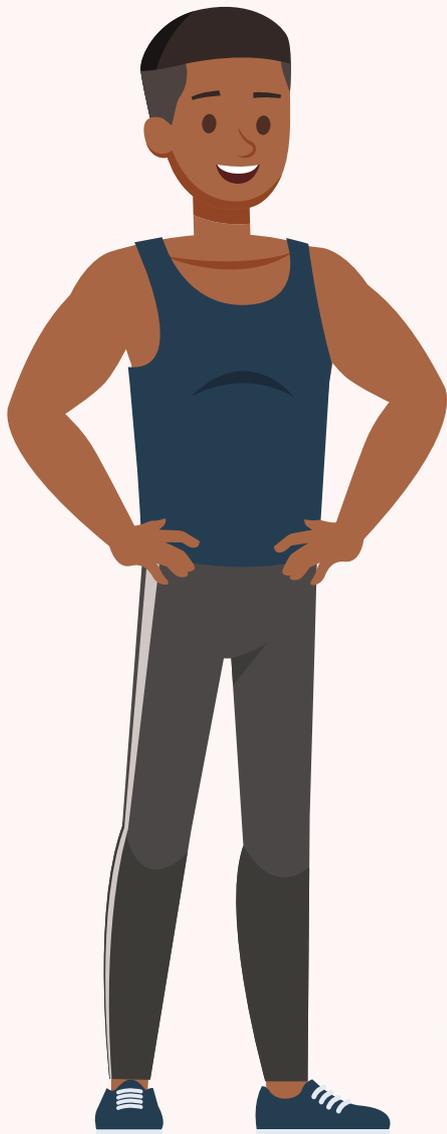
2 Excluded products or services as stipulated in the exclusion lists will not be paid for by the respective medical aid funds.

3 It is the responsibility of all medical aid fund members to ensure that they are familiar with the products and services that are excluded from their medical aid fund cover.

4 Medical aid fund members should ensure that the medicines, treatments and procedures they receive or require, will be paid for by their medical aid fund before obtaining the service.

5 The member remains solely responsible for paying costs of products or services and are not covered by a medical aid fund.

Protect yourself against financial harm. For more information, visit www.namfisa.com.na or www.educates.namfisa.com.na



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The Importance of Preserving Pension Benefits