

PSEMAS BENEFIT STRUCTURE: ANNEXURE B- APRIL 2026

SERVICE AREA	COVER (PSEMAS TARIFF)	LEVY	OVERALL ANNUAL BENEFIT
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STANDARD OPTION

1.	State Hospitalization (056)			Unlimited benefit
	1.1 Accommodation, medicine, materials, fixed tariff procedures & hospital apparatus	100%	0%	<ul style="list-style-type: none"> Tariff as determined by Ministry of Health and Social Services from time to time
	1.2 Intensive & High Care	100%	0%	<ul style="list-style-type: none"> Tariff as determined by Ministry of Health and Social Services from time to time
	1.3 To-Take-Out Medicine	100%	0%	<ul style="list-style-type: none"> Requires doctor's prescription
	1.4 Basic Theatre Fee	100%	0%	<ul style="list-style-type: none"> Tariff as determined by Ministry of Health and Social Services from time to time
	1.5 Theatre Fee per Minute	100%	0%	<ul style="list-style-type: none"> Tariff as determined by Ministry of Health and Social Services from time to time
2.	Private Hospitalization			Limited benefit
	<ul style="list-style-type: none"> Accommodation & Theatre Intensive & High Care (maximum of 3 days then motivation) Medicine, fixed tariff procedures, hospital apparatus - To Take Out Medicine (7 days supply only) 	100%	0%	<ul style="list-style-type: none"> Deviation Matter only (Requires prior approval). Without prior approval, claim will be paid out at State tariff Benefit available only if procedure cannot be done in state hospital Payable at state hospital tariff if procedure can be done in state hospital <p style="text-align: center;">N\$8 800 per month per beneficiary</p>
	2.1 Private Hospital (057, 058 & 077)	100%	0%	
	2.2 Unattached Operating Theatre/Day Clinics (076)	100%	0%	
	2.3 Physical Rehabilitation Hospital (059)	100%	0%	
	2.4 Mental Health Institution (055)	100%	0%	
	2.5 Hospice (79)	100%	0%	
	2.6 Private Sub-acute Facilities (049) (Step Down Facility)	100%	0%	
3.	Private Nursing (Acute and Chronic) (Home Health Care Providers as an alternative to Hospitalisation)			Limited to 25 days per family per annum
	3.1 Nursing Agencies (080)	100%	0%	<ul style="list-style-type: none"> Sub-limit 3 Requires prior approval Private nurses employed in nursing agencies or home healthcare organization may not submit claims on her/his individual practice number
	3.2 Private Nurses (088)	100%	0%	<ul style="list-style-type: none"> Sub-limit 3 Requires prior approval Similar duties as Nursing Agencies but in their private capacity
	3.3 Radiology & Pathology (in-hospital)	100%	0%	Unlimited benefit
4.	Blood Transfusion Services (Including Blood and Blood Courier Services)	100%	0%	Unlimited benefit
5.	Clinical Technologist	100%	0%	<ul style="list-style-type: none"> Requires prior approval Life-sustaining procedures that are normally done in collaboration with medical practitioners

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6.	Ambulance and Evacuation Services	100%	0%	Limited benefit				
	6.1 Emergency Flights/Mercy Flights	100%	0%	Requires prior approval				
	6.2 Emergency Road Ambulance	100%	0%	Unlimited Benefits				
	6.3 Non Emergency Road Ambulance/ Inter-hospital Transfers	100%	0%	Requires prior approval N\$10,000 per beneficiary				
7.	General Practitioners and Specialists out of Hospital			Limited benefits				
	7.1 Consultation	100%	0%	MEMBER (Member only)	MEMBER +1 (Member w/ 1 dep.)	MEMBER +2 (Member w/ 2 dep.)	MEMBER +3 (Member w/ 3 or more dep.)	MEMBER +4+ (Member w/4 or more dep.)
				N\$7 000 Limited to N\$7 000 per beneficiary	N\$9 250 Limited to N\$7 000 per beneficiary	N\$11 500 Limited to N\$7 000 per beneficiary	N\$13 750 Limited to N\$7 000 per beneficiary	N\$16 000 Limited to N\$7 000 per beneficiary
	7.2 Procedures (in & out-of-hospital)	100%	0%	Unlimited benefit				
	7.3 Radiology and Pathology (out-of-hospital) (including Radiographer and Medical Laboratory Technologist)	100%	0%	Limited benefit Requires referral from Medical Practitioner <ul style="list-style-type: none"> M+0=N\$5 000 M+1=N\$7 250 M+2=N\$9 500 M+3=N\$11 750 M+4=N\$14 000 Limited to N\$5000.00 per beneficiary. 				
	7.4 MRI & CT Scans and Nuclear Medicine (in & out-of hospital)	100%	0%	Limited to N\$30 000 per family <ul style="list-style-type: none"> Requires referral from Medical Specialist Referral from GP on CT Scans during emergency justifiable only in case of head injuries 				
8.	Medicine & Materials			Limited benefits and mark up				
	8.1 Acute Medicine	100%	0%	<ul style="list-style-type: none"> M+0=N\$7 000 M+1=N\$9 250 M+2=N\$11 500 M+3=N\$13 750 M+4=N\$16 000 Limited to N\$7,000 per beneficiary 				
	8.1.1 Dispensed by Medical Practitioners	100%	0%	<ul style="list-style-type: none"> SEP + 30% Mark-up + 15% VAT (Single exit price) Limited to 5 items per scripts w/ diagnosis 				
	8.1.2 Dispensed by Pharmacists	100%	0%	<ul style="list-style-type: none"> SEP + 40% Mark-up + 15% VAT Limited to 5 items per script 				
	8.2 Chronic Medicine	100%	0%	<ul style="list-style-type: none"> M+0=N\$15 000 M+1=N\$27 500 M+2=N\$30 500 M+3=N\$31 000 M+4=N\$35 500 No limit per beneficiary 				
	8.2.1 Dispensed by Medical Practitioners	100%	0%	<ul style="list-style-type: none"> SEP + 30% Mark-up + 15% VAT Subject to Chronic Disease Management Programme 				
	8.2.2 Dispensed by Pharmacists	100%	0%	<ul style="list-style-type: none"> SEP + 40% Mark-up + 15% VAT Subject to Chronic Disease Management Programme 				
	8.3 Materials & Consumables	100%	0%	N\$13 500 per family per annum				

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SERVICE AREA	COVER (PSEMAS TARIFF)	LEVY	OVERALL ANNUAL BENEFIT			
8.3.1 Medical Practitioners	100%	0%	<ul style="list-style-type: none"> As per NAMAF billing guidelines 			
8.3.2 Pharmacists	100%	0%	<ul style="list-style-type: none"> SEP + 40% Mark-up + 15% VAT 			
8.4 Self medication	100%	0%	MEMBER (Member only)	MEMBER +1 (Member w/ 1 dep.)	MEMBER +2 (Member w/ 2 dep.)	MEMBER +3+ (Member w/ 3 or more dep.)
			N\$500 Limited to N\$500 per beneficia ry	N\$700 Limited to N\$500 per beneficiary	N\$1 000 Limited to N\$500 per beneficiary	N\$1 300 Limited to N\$500 per beneficiary
8.5 Hospital Medicine & Materials	100%	0%	<ul style="list-style-type: none"> SEP + 15% VAT only (Mark-up not applicable) Applicable to all in-hospital and To-Take-Out medicine & materials 			
9. Dentistry						
9.1 Basic / Conservative Dentistry (including Dental Therapist)	100%	0%	Limited benefit <ul style="list-style-type: none"> M+0=N\$10 000 M+1=N\$12 250 M+2=N\$14 500 M+3=N\$16 750 M+4=N\$19 000 Limited to N\$10 000 per beneficiary 			
9.2 Advanced / Specialised Dentistry (Including Dental Technologist's lab fees)	100%	0%	<ul style="list-style-type: none"> M+0=N\$8 000 M+1=N\$10 000 M+2=N\$12 000 M+3=N\$13 500 M+4=N\$15 000 Limited to N\$8 000 per beneficiary 			
9.3 Maxillo-facial & Oral Surgery (Including Dental Implants)	100%	0%	Limited benefits <ul style="list-style-type: none"> N\$16 500 per beneficiary Once off benefit Requires prior approval 			
9.4 Orthodontics	100%	0%				
10. Primary Health Care	Unlimited benefit					
10.1 Consultation	100%	0%	Sub-limit 10			
10.2 Medicine and Materials	100%	0%	Sub-limit 10			
10.3 Procedures	100%	0%	Unlimited Benefit			
11. Optical (Registered with Health Professions Council of Namibia)	Referral from a Medical Practitioner not required					
11.1 Eye Test	100%	0%	<ul style="list-style-type: none"> Limited to 1 test per beneficiary every 6 months (2 tests per annum) 			
11.2 Spectacles, Lenses & Contact Lens Solution	100%	0%	<ul style="list-style-type: none"> Limited to N\$3 000 per beneficiary every two years Excluding sunglasses or tinting of prescription lenses by 35% or more 			
11.3 Frame	100%	0%	<ul style="list-style-type: none"> N\$600 per beneficiary every two years 			
11.4 Refractive Surgery	100%	0%	<ul style="list-style-type: none"> Limited to N\$15 000 per beneficiary Once-off benefit All inclusive (hospitalisation, procedures, medicine & materials) Subject to prior approval by an ophthalmologist: 			
12. External Appliances						

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SERVICE AREA	COVER (PSEMAS TARIFF)	LEVY	OVERALL ANNUAL BENEFIT				
12.1 Wheelchair	100%	0%	<ul style="list-style-type: none"> • N\$10 000 per beneficiary every 4 years • Inclusive of repair & maintenance • Subject to prior approval 				
12.2 Artificial limbs, legs, arms and eyes	100%	0%	<ul style="list-style-type: none"> • N\$30 000 per beneficiary 				
12.3 Orthopaedic footwear	100%	0%	<ul style="list-style-type: none"> • N\$1 860 per beneficiary (without callipers) • N\$3 750 per beneficiary (with callipers) 				
12.4 Hiring of oxygen 12.5 Oxygen Cylinders & Oxygen concentrators 12.6 CPAP machine 12.7 Mouth mask apnea machine 12.8 Adult nappies	100%	0%	<ul style="list-style-type: none"> • Unlimited benefit • Subject to prior approval • Subject to prior approval • Subject to prior approval • Subject to prior approval 				
12.6 Hearing Aid	100%	0%	<ul style="list-style-type: none"> • N\$9 000 per ear per beneficiary 				
12.7 Other External Appliances: 12.7.1 Support Braces 12.7.2 Crutches 12.7.3 Elastic Stockings 12.7.4 Nebulizers/ Humidifiers 12.7.5 Diabetic Apparatus 12.7.6 Blood pressure Apparatus	100%	0%	<ul style="list-style-type: none"> • N\$2 500 per family • A copy of doctor's prescription must accompany claim 				
13. Internal Appliances	100%	0%	Unlimited Benefit (subject to prior approval)				
14. Accommodation							
	100%	0%	<ul style="list-style-type: none"> • N\$450 per day per family within the borders Namibia • N\$600 per day per family outside the borders of Namibia • Requires prior approval • Benefit available only on a registered B & B, Guest House or Lodge and upon submission of receipt 				
15. Transport							
15.1 Within the borders of Namibia	100%	0%	<ul style="list-style-type: none"> • N\$2.60 per km travelled from town of origin to town of destination and back 				
15.2 Outside the borders of Namibia	100%	0%	<ul style="list-style-type: none"> • Requires prior approval • Cost of Economy class air ticket • Cost of main liner if travel by bus • N\$2.60 per km travelled from town of origin to town of destination and back if travel using own transport 				
15.3 Transport within RSA (airport to hospital)	100%	0%	<ul style="list-style-type: none"> • N\$500 for members travelling by air or by bus (no access to own transport) • Benefit available only upon submission of receipt 				
16. Auxiliary/Supplementary Services (In & Out-hospital) - (Registered with Interim Allied Health Profession's Council of Namibia or the Interim Social Work & Psychology Council of Namibia)			MEMBER (Member only)	MEMBER +1 (Member w/ 1 dep.)	MEMBER +2 (Member w/ 2 dep.)	MEMBER +3+ (Member w/ 3 dep.)	MEMBER+4 + (Member w/4 or more dep.)
16.1 Consultations and procedures	100%	0%	N\$8 000 Limited to N\$8 000 per beneficiary	N\$12 000 Limited to N\$8 000 per beneficiary	N\$16 000 Limited to N\$8 000 per beneficiary	N\$20 000 Limited to N\$8 000 per beneficiary	N\$24 000 Limited to N\$8 000 per beneficiary
16.1.1 Audiologist/Speech Therapist	100%	0%	<ul style="list-style-type: none"> • Sub-limit 16.1 • Requires referral from Medical Practitioner 				

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16.1.2 Biokinetics	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Requires referral from Medical Practitioner
16.1.3 Dietician	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Requires referral from Medical Practitioner
16.1.4 Hearing Aid Acoustician	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Requires referral from Medical Practitioner
16.1.5 Occupational Therapist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Requires referral from Medical Practitioner
16.1.6 Orthotist/Prosthetist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Requires referral from Medical Practitioner
16.1.7 Physiotherapist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Requires referral from Medical Practitioner
16.1.8 Acupuncturist Reflexologist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.9 Chiropractor	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.10 Homeopath	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.11 Naturopath	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.12 Phytotherapist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.13 Podiatrist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.14 Dental Therapist	100%	0%	<ul style="list-style-type: none"> Sub-limit 9.1 (Basic/Conservative Dentistry) Referral from a Dental Practitioner not required
16.1.15 Dental Technologist	100%	0%	<ul style="list-style-type: none"> Sub-limit 9.1 Payable from Dentistry benefit Claims submitted via Dental Practitioner
16.1.16 Radiographer	100%	0%	<ul style="list-style-type: none"> Sub-limit 7.3 (Radiology and Pathology In & Out-of-Hospital) Requires referral from a Medical Practitioner
16.1.17 Medical Laboratory Technologist	100%	0%	
16.1.18 Medicine prescribed and dispensed by Auxiliary / Supplementary Services	100%	0%	Limited to N\$1 250 per family per annum
16.1.19 Clinical Psychologist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.2.0 Psychological Counsellor	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.2.1 Social Worker	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
17. HV and AIDS			
17.1 HIV and AIDS Medicine	100%	0%	Limited to N\$35 000 per beneficiary including pathology (Subject to registration on HIV and AIDS Disease Clinical Monitoring Programme)
17.2 First Full HIV and AIDS Consultation/Assessment	100%	0%	<ul style="list-style-type: none"> 1 ½ x the PSEMAS Tariff for 101 Consultation (Once off benefit) Sub-limit 17
17.3 HIV and AIDS Follow-up Consultations	100%	0%	<ul style="list-style-type: none"> Limited to 6 follow-up consultations per beneficiary Sub-limit 17
17.4 HIV and AIDS Pathology Tests	100%	0%	<ul style="list-style-type: none"> Sub-limit 17
17.5 Too Early to Treat	100%	0%	<ul style="list-style-type: none"> Sub-limit 17
17.6 Post Exposure Prophylaxis	100%	0%	<ul style="list-style-type: none"> Sub-limit 17
17.7 Mother to Child Transmission	100%	0%	<ul style="list-style-type: none"> Sub-limit 17

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HIGHER OPTION

1.	State Hospitalization (056)			Unlimited benefit
	1.1 Accommodation, medicine, materials, fixed tariff procedures & hospital apparatus	100%	0%	<ul style="list-style-type: none"> Tariff as determined by Ministry of Health and Social Services from time to time
	1.2 Intensive & High Care	100%	0%	<ul style="list-style-type: none"> Tariff as determined by Ministry of Health and Social Services from time to time
	1.3 To-Take-Out Medicine	100%	0%	<ul style="list-style-type: none"> Requires doctor's prescription
	1.4 Basic Theatre Fee	100%	0%	<ul style="list-style-type: none"> Tariff as determined by Ministry of Health and Social Services from time to time
	1.5 Theatre Fee per Minute	100%	0%	<ul style="list-style-type: none"> Tariff as determined by Ministry of Health and Social Services from time to time
2.	Private Hospitalization			Limited benefits <ul style="list-style-type: none"> N\$ 350 000 per beneficiary and N\$ 700 000 per family
	<ul style="list-style-type: none"> Accommodation & Theatre Intensive & High Care (maximum of 3 days then motivation) Medicine, fixed tariff procedures, hospital apparatus - To Take Out Medicine (7 days' supply only) 	100%	0%	<ul style="list-style-type: none"> Private hospitalisation benefit whether procedures can be done in state hospital or not Requires prior approval (non- emergency case) Payable at 100% of applicable PSEMAS tariffs If the benefit is exhausted, the hospitalisation benefit as under the Standard Options becomes applicable <p style="text-align: center;">N\$8 800 per month per beneficiary</p>
	2.1 Private Hospital (057, 058 & 077)	100%	0%	
	2.2 Unattached Operating Theatre/Day Clinics (076)	100%	0%	
	2.3 Physical Rehabilitation Hospital (059)	100%	0%	
	2.4 Mental Health Institution (055)	100%	0%	
	2.5 Hospice (79)	100%	0%	
	2.6 Private Sub-acute Facilities (049) (Step Down Facility)	100%	0%	
3.	Private Nursing (Acute and Chronic) (Home Health Care Providers as an alternative to Hospitalisation)			Limited to 25 days per family per annum
	3.1 Nursing Agencies (080)	100%	0%	<ul style="list-style-type: none"> Sub-limit 3 Requires prior approval Private nurses employed in nursing agencies or home healthcare organization may not submit claims on her/his individual practice number
	3.2 Private Nurses (088)	100%	0%	<ul style="list-style-type: none"> Sub-limit 3 Requires prior approval Similar duties as Nursing Agencies but in their private capacity
4.	Blood Transfusion Services (Including Blood and Blood Courier Services)	100%	0%	Unlimited benefit
5.	Clinical Technologist	100%	0%	<ul style="list-style-type: none"> Requires prior approval Life-sustaining procedures that are normally done in collaboration with medical practitioners
6.	Ambulance and Evacuation Services			Limited benefits

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SERVICE AREA	COVER (PSEMAS TARIFF)	LEVY	OVERALL ANNUAL BENEFIT				
6.1 Emergency Flights/Mercy Flights	100%	0%	Requires prior approval				
6.2 Emergency Road Ambulance	100%	0%	Unlimited benefits				
6.3 Non- Emergency Road Ambulance/Inter-hospital Transfers	100%	0%	Requires prior approval N\$10,000 per beneficiary				
7. General Practitioners and Specialists			Limited benefits				
7.1 Consultation	100%	0%	MEMBER +1 (Member only)	MEMBER +1 (Member w/ 1 dep.)	MEMBER +2 (Member w/ 2 dep.)	MEMBER +3 (Member w/ 3 or more dep.)	MEMBER +4+ (Member w/4 or more dep.)
			N\$7 000 Limited to N\$7 000 per beneficiary	N\$9 250 Limited to N\$7 000 per beneficia ry	N\$11 500 Limited to N\$7 000 per beneficiary	N\$13 750 Limited to N\$7 000 per beneficiary	N\$16 000 Limited to N\$7 000 per beneficia ry
7.2 Procedures (in & out-of-hospital)	100%	0%	Unlimited benefit				
7.3 Radiology and Pathology (out-of-hospital) (including Radiographer and Medical Laboratory Technologist)	100%	0%	Limited benefits Requires referral from Medical Practitioner <ul style="list-style-type: none"> • M+0=N\$5 000 • M+1=N\$7 250 • M+2=N\$9 500 • M+3=N\$11 750 • M+4=N\$14 000 • Limited to N\$5 000 per beneficiary 				
7.4 MRI & CT Scans & Nuclear Medicine (in & out-of hospital)	100%	0%	Limited to N\$30 000 per family <ul style="list-style-type: none"> • Requires referral from Medical Specialist • Referral from GP on CT Scans during emergency justifiable only in case of head injuries 				
8. Medicine & Materials			Limited benefit and mark -up				
8.1 Acute Medicine	100%	0%	<ul style="list-style-type: none"> • M+0=N\$7 000 • M+1=N\$9 250 • M+2=N\$11 500 • M+3=N\$13 750 • M+4=N\$16 000 • Limited to N\$7 000 per beneficiary 				
8.1.1 Dispensed by Medical Practitioners	100%	0%	<ul style="list-style-type: none"> • SEP + 30% Mark-up + 15% VAT (Single exit price) • Limited to 5 items per scripts w/ diagnosis 				
8.1.2 Dispensed by Pharmacists	100%	0%	<ul style="list-style-type: none"> • SEP + 40% Mark-up + 15% VAT • Limited to 5 items per script 				
8.2 Chronic Medicine	100%	0%	<ul style="list-style-type: none"> • M+0=N\$15 000 • M+1=N\$27 500 • M+2=N\$30 500 • M+3=N\$31 000 • M+4=N\$35 500 • No limit per beneficiary 				
8.2.1 Dispensed by Medical Practitioners	100%	0%	<ul style="list-style-type: none"> • SEP + 30% Mark-up + 15% VAT • Subject to Chronic Disease Clinical Monitoring Programme 				
8.2.2 Dispensed by Pharmacists	100%	0%	<ul style="list-style-type: none"> • SEP + 40% Mark-up + 15% VAT • Subject to Chronic Disease Clinical Monitoring Programme 				
8.3 Materials and Consumables			Limited benefits & Mark up N\$13 500 per family per annum				
8.3.1 Medical Practitioners	100%	0%	<ul style="list-style-type: none"> • As per NAMAf billing guidelines 				

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SERVICE AREA	COVER (PSEMAS TARIFF)	LEVY	OVERALL ANNUAL BENEFIT			
8.3.2 Pharmacists	100%	0%	<ul style="list-style-type: none"> SEP + 40% Mark-up + 15% VAT 			
8.4 Self medication (Additional Benefit)	100%	0%	MEMBER (Member only)	MEMBER +1 (Member w/ 1 dep.)	MEMBER +2 (Member w/ 2 dep.)	MEMBER +3+ (Member w/ 3 or more dep.)
			N\$500 Limited to N\$500 per beneficiary	N\$700 Limited to N\$500 per beneficiary	N\$1 000 Limited to N\$500 per beneficiary	N\$1 300 Limited to N\$500 per beneficiary
8.5 Hospital Medicine & Materials	100%	0%	<ul style="list-style-type: none"> SEP + 15% VAT only (Mark-up not applicable) Applicable to all in-hospital and To-Take-Out medicine & materials 			
9. Dentistry						
9.1 Basic / Conservative Dentistry (Including Dental Therapist)	100%	0%	Limited benefits			
9.2 Advanced / Specialised Dentistry (Including Dental Technologist's lab fees)	100%	0%	<ul style="list-style-type: none"> M+0=N\$10 000 M+1=N\$12 250 M+2=N\$14 500 M+3=N\$16 750 M+4=N\$19 000 Limited to N\$10 000 per beneficiary 			
9.3 Maxillo-facial & Oral Surgery (Including Dental Implants)	100%	0%	<ul style="list-style-type: none"> M+0=N\$8 000 M+1=N\$10 000 M+2=N\$12 000 M+3=N\$13 500 M+4=N\$15 000 Limited to N\$8 000 per beneficiary 			
9.4 Orthodontics	100%	0%	<ul style="list-style-type: none"> N\$16 500 per beneficiary Once off benefit 			
10. Primary Health Care	Unlimited Benefit					
10.1 Consultation	100%	0%	Sub-limit 10			
10.2 Medicine & Materials	100%	0%	Sub-limit 10			
10.3 Procedures	100%	0%	Sub-limit 10			
11. Optical (Registered Health Professions Council of Namibia)	Referral from a Medical Practitioner not required					
11.1 Eye Test	100%	0%	<ul style="list-style-type: none"> Limited to 1 test per beneficiary every 6 months (2 tests per annum) 			
11.2 Spectacles, Lenses & Contact Lens Solution	100%	0%	<ul style="list-style-type: none"> N\$3 000 per beneficiary every two years Excluding sunglasses or tinting of prescription lenses by 35% or more 			
11.3 Frame	100%	0%	<ul style="list-style-type: none"> N\$600 per beneficiary every two years 			
11.4 Refractive Surgery	100%	0%	Limited to N\$15 000 per beneficiary <ul style="list-style-type: none"> Once off benefit All inclusive (hospitalisation, procedures, medicine & materials) Subject to prior approval by an ophthalmologist. 			
12. External Appliances						
12.1 Wheelchair	100%	0%	<ul style="list-style-type: none"> N\$10 000 per beneficiary every 4 years Inclusive of repair & maintenance Subject to prior approval 			

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12.2 Artificial limbs, legs, arms and eyes	100%	0%	<ul style="list-style-type: none"> • N\$30 000 per beneficiary 				
12.3 Orthopaedic footwear	100%	0%	<ul style="list-style-type: none"> • N\$1 860 per beneficiary (without callipers) • N\$3 750 per beneficiary (with callipers) 				
12.4 Hiring of oxygen 12.5 Oxygen Cylinders & Oxygen concentrators 12.6 CPAP machine 12.7 Mouth mask apnea machine 12.8 Adult nappies	100%	0%	<ul style="list-style-type: none"> • Unlimited benefit • Subject to prior approval • Subject to prior approval • Subject to prior approval • Subject to prior approval 				
12.5 Hearing Aid	100%	0%	<ul style="list-style-type: none"> • N\$9 000 per year per beneficiary 				
12.5 Other External Appliances: 12.5.1 Support Braces 12.5.2 Crutches 12.5.3 Elastic Stockings 12.5.4 Nebulizers/ Humidifiers 12.5.5 Diabetic Apparatus 12.5.6 Blood pressure Apparatus	100%	0%	<ul style="list-style-type: none"> • N\$2 500 per family • A copy of doctor's prescription must accompany claim 				
13. Internal Appliances	100%	0%	Unlimited Benefit (subject to prior approval)				
14. Accommodation							
	100%	0%	<ul style="list-style-type: none"> • N\$450 per day per family within the borders Namibia • N\$600 per day per family outside the borders of Namibia • Requires prior approval • Benefit available only on a registered B & B, Guest House or Lodge and upon submission of receipt 				
15. Transport							
15.1 Within the borders of Namibia	100%	0%	<ul style="list-style-type: none"> • N\$2.60 per km travelled from town of origin to town of destination and back 				
15.2 Outside the borders of Namibia	100%	0%	<ul style="list-style-type: none"> • Requires prior approval • Cost of Economy class air ticket • Cost of main liner if travel by bus • N\$2.60 per km travelled from town of origin to town of destination and back if travel using own transport 				
15.3 Transport within RSA (airport to hospital)	100%	0%	<ul style="list-style-type: none"> • N\$500 for members travelling by air or by bus (no access to own transport) • Benefit available only upon submission of receipt 				
16. Auxiliary/Supplementary Services (In & Out-hospital) (Registered with Health Professions Council of Namibia)			MEMBER (Member only)	MEMBER +1 (Member w/ 1 dep.)	MEMBER +2 (Member w/ 2 dep.)	MEMBER +3 (Member w/ 3 dep.)	MEMBER +4(Mem ber w/4 or more dep.)
16.1 Consultations and procedures	100%	0%	N\$8 000 Limited to N\$8 000 per beneficiary	N\$12 000 Limited to N\$8 000 per beneficiary	N\$16 000 Limited to N\$8 000 per beneficiary	N\$20 000 Limited to N\$8 000 per beneficiary	N\$24 000 Limited to N\$8 000 per beneficiary
16.1.1 Audiologist/Speech Therapist	100%	0%	<ul style="list-style-type: none"> • Sub-limit 16.1 • Requires referral from Medical Practitioner 				
16.1.2 Biokinetics	100%	0%	<ul style="list-style-type: none"> • Sub-limit 16.1 • Requires referral from Medical Practitioner 				
16.1.3 Dietician	100%	0%	<ul style="list-style-type: none"> • Sub-limit 16.1 • Requires referral from Medical Practitioner 				
16.1.4 Hearing Aid Acoustician	100%	0%	<ul style="list-style-type: none"> • Sub-limit 16.1 • Requires referral from Medical Practitioner 				
16.1.5 Occupational Therapist	100%	0%	<ul style="list-style-type: none"> • Sub-limit 16.1 • Requires referral from Medical Practitioner 				

PSEMAS BENEFIT STRUCTURE: ANNEXURE B- APRIL 2026

SERVICE AREA	COVER (PSEMAS TARIFF)	LEVY	OVERALL ANNUAL BENEFIT
16.1.6 Orthotist/Prosthetist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Requires referral from Medical Practitioner
16.1.7 Physiotherapist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Requires referral from Medical Practitioner
16.1.8 Acupuncturist Reflexologist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.9 Chiropractor	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.10 Homeopath	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.11 Naturopath	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.12 Phytotherapist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.13 Podiatrist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.14 Dental Therapist	100%	0%	<ul style="list-style-type: none"> Sub-limit 9.1 (Basic/Conservative Dentistry) Referral from a Dental Practitioner not required
16.1.15 Dental Technologist	100%	0%	<ul style="list-style-type: none"> Sub-limit 9.1 Payable from Dentistry benefit Claims submitted via Dental Practitioner
16.1.16 Radiographer	100%	0%	<ul style="list-style-type: none"> Sub-limit 7.3 (Radiology and Pathology In & Out-of-Hospital) Requires referral from a Medical Practitioner
16.1.17 Medical Laboratory Technologist	100%	0%	
16.1.18 Medicine prescribed and dispensed by Auxiliary / Supplementary Services	100%	0%	Limited to N\$1 250 per family per annum
16.1.19 Clinical Psychologist	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.20 Psychological Counsellor	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
16.1.21 Social Worker	100%	0%	<ul style="list-style-type: none"> Sub-limit 16.1 Referral from Medical Practitioner not required
17. HV and AIDS			Limited to N\$35 000 per beneficiary including pathology (Subject to registration on HIV and AIDS Disease Clinical Monitoring Programme)
17.1 HIV and AIDS Medicine	100%	0%	<ul style="list-style-type: none"> Sub-limit 17
17.2 First Full HIV and AIDS Consultation/Assessment	100%	0%	<ul style="list-style-type: none"> 1 ½ x the PSEMAS Tariff for 101 Consultation (Once off benefit) Sub-limit 17
17.3 HIV and AIDS Follow-up Consultations	100%	0%	<ul style="list-style-type: none"> Limited to 6 follow-up consultations per beneficiary Sub-limit 17
17.4 HIV and AIDS Pathology Tests	100%	0%	<ul style="list-style-type: none"> Sub-limit 17
17.5 Too Early to Treat	100%	0%	<ul style="list-style-type: none"> Sub-limit 17
17.6 Post Exposure Prophylaxis	100%	0%	<ul style="list-style-type: none"> Sub-limit 17
17.7 Mother to Child Transmission	100%	0%	<ul style="list-style-type: none"> Sub-limit 17