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RMA
Renaissance Health
Medical Aid Fund

HEALTH AGENDA

SEPTEMBER
2021





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FROM THE CHAIRMAN

This has been a challenging year for us all, globally, but particularly for Namibia, where the third wave of Covid - 19 pandemic has been worse than anticipated. At RMA, we have continued to work towards ensuring that we offer medical aid benefits that are competitive and accessible, even during these most unprecedented of times.

We are happy to have been able to host our Annual General Meeting (AGM) for 2021 under very difficult circumstances after we cancelled the 2020 AGM due to the strict health regulations announced by our government

In addition, this year also marked an election year for new Trustees for RMA. Therefore, the Fund has a new Board of Trustees following a successful election process in terms of the Fund Rules, and in accordance with the Medical Aid Fund (MAF) Act. As a new Board of Trustees, we remain committed to ensuring that the Fund is centred around the betterment of our members. On behalf of my fellow Trustees, I have the honour of welcoming two new first time Trustees onto the Board. As Trustees, we remain dedicated to ensure a sound and effectively governed Fund, for the benefit of each and every member.

Finally, let me take this opportunity to encourage all members to stay safe, get vaccinated and comply with all the Covid -19 regulations. I wish you a safe, healthy and happy remaining period of the year!



GABRIEL TJOMBE | CHAIRMAN OF THE BOARD OF TRUSTEES | RENAISSANCE HEALTH MEDICAL AID FUND



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FROM THE PRINCIPAL OFFICER

As we head into the last few months of 2021, it is important that we take a moment to reflect, and remind ourselves that we need to always be grateful for our health and for so many things we tend to take for granted, including our loved ones. At this juncture, I would like to pause for a moment in memory of our members who lost their lives due to Covid-19. I also extend my sincerest condolences to every member who has lost a loved one during these difficult times.

As a Fund, we embrace the good news about the decreasing Covid-19 cases. Be assured that at RMA, we will endeavour to work around the clock for continuous service delivery to our members towards ensuring that Your Health Comes First.

We understand that this has been a difficult year, but it gives us a sense of gratification to stand strong as a proudly-Namibian Medical Aid Fund alongside every Namibian united against Covid-19!



ESTHER MCLEOD | PRINCIPAL OFFICER | RENAISSANCE HEALTH MEDICAL AID FUND



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THE PRE-AUTHORISATION PROCESS



PRE-AUTHORISATION IS AN IMPORTANT PART OF YOUR MEDICAL AID BENEFIT PROCESSES.

Pre-authorization means to obtain approval from your medical aid for an in-hospital or in-rooms procedure prior to the surgery or admission date.

The pre-authorization ensures that the costs of the procedure may be covered by your medical aid benefits. Without the pre-authorization, you can get a nasty surprise when the medical bill is not covered by the medical aid, and you are left to cover the expense out of your own pocket.

Sometimes, even if a procedure *is* covered by your medical aid benefits, you may not have enough benefits remaining to cover the full cost. So, with the pre-authorization, you will be notified of what will be covered and the amount for which you would be liable. This way, you can be prepared for the costs and not be surprised by any unforeseen expenses. Most healthcare providers require a pre-authorization from the medical aid, in order to proceed with the treatment.



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THE PRE-AUTHORISATION PROCESS (CONTINUED)

IF A HEALTHCARE PROVIDER HAS IDENTIFIED THAT YOU NEED A PARTICULAR PROCEDURE, YOU CAN IMMEDIATELY REQUEST PRE-AUTHORISATION. YOU CAN APPLY FOR PRE-AUTHORISATION IN THE FOLLOWING WAYS:



Over the telephone: **083 2999000**



Via E-mail: **clientservices@prosperitynam.com**



Or **visiting your nearest Prosperity Branch**

(Please note, kindly avoid visiting the offices during the surge of Covid-19 cases)

THE FOLLOWING IS IMPORTANT TO NOTE WHEN GETTING A PRE-AUTHORISATION:

- **You will receive your pre-authorisation within 48 hours**, which you then need to give to all the relevant providers, such as the hospital or day theatre, surgeon, and anaesthetist.
- **If the procedure is not approved, you will not receive pre-authorisation**, and you will be liable to pay for the procedure out-of-pocket. It is also important to note that pre-authorisation **may not cover the full payment of the procedure, because healthcare providers often charge more than the set NAMA tariff.**
- **We recommend that you get a quote for the procedure ahead of time**, so that you can know how much the total cost is versus the amount that is made available by your medical aid, as indicated on the pre-authorisation. The difference will be your co-payment.
- **It is important to understand that a pre-authorisation is not a guarantee of payment.** In the event that your benefits are depleted during the period of time between the issuing of your pre-authorisation and the date of procedure, or if your member status has changed (to resigned or suspended), you will be liable to cover the cost of the procedure. We may not be able to anticipate how your benefits are being used when approving a pre-authorisation. Pre-authorisations for pre-existing conditions or exclusions will be declined up-front.
- **If you have obtained pre-authorisation, and you decide to cancel the procedure, kindly also notify the medical aid** so that we can cancel the pre-authorisation event.
- Finally, in the case of an **emergency hospital admission, your authorisation will be submitted to the hospital within 24 hours.**



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VITAMINS BENEFIT

YOU CAN REST ASSURED THAT YOUR MEDICAL AID BENEFITS WILL CONTINUE TO COVER YOU FOR ESSENTIAL VITAMINS AND MINERALS, TO BOOST YOUR IMMUNE SYSTEM AND KEEP YOU HEALTHY, AS WELL AS COVER YOUR ACUTE PRESCRIBED MEDICATION IN THE UNFORTUNATE EVENT THAT YOU BECOME INFECTED WITH COVID-19.

For the past 8 years, RMA made sure that multivitamins and multi-mineral supplements are covered, whether taken OTC (Over-The-Counter) or whether prescribed by a healthcare practitioner.

Having access to vitamin supplements will continue throughout the COVID-19 pandemic and into the future, because we understand that right now, it's more important than ever to have a healthy immune system.

- If you or one of your family members test positive for Covid-19, it is important to **take the necessary prescribed vitamins and medication to treat your symptoms**. Taking the right vitamins can help to avoid serious illness or hospitalisation.
- RMA has ensured that your Covid-19 out of hospital medication is covered by your extended medication benefit, so that your acute medication benefits will not be impacted.
- Keep your body healthy and strong with multivitamins and mineral supplements that are covered by RMA.
- If you test positive for Covid-19, RMA will ensure a smooth recovery and peace of mind as your medication will be paid from your **Extended Medication Benefit**, thereby ensuring that you will have access to the appropriate Covid-19 medication treatment, even if your acute medicine benefit is depleted.



You can visit the **RMA branch in Windhoek** at the **corner of Feld & Thorer streets** or call us today on **083 2999000** to speak to a representative about the vitamin benefits available to you.





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COVID-19 VACCINES

1

WHY SHOULD I GET THE VACCINE?

When we get a vaccine, it activates an immune response in our body. This helps our bodies learn to fight off the virus without the danger of an actual infection, because the body will recognise the virus and be able to develop antibodies to fight it off. If we are exposed to the virus in the future, our immune system “remembers” how to fight it. All authorised COVID-19 vaccines provide significant protection against serious illness and hospitalisation due to COVID-19.

The **AstraZeneca vaccine** is made from a weakened version of the common cold virus, and has been scientifically modified to contain the Coronavirus, so that your body can recognise this virus and develop antibodies.

The **Sinopharm vaccine** is an inactivated Coronavirus vaccine, which means that it uses factors like heat or chemicals to kill the virus, and it also teaches the body to create antibodies.

None of these vaccines can give you COVID-19.

It takes time for your body to build immunity after vaccination, so you won't have full protection until 2 weeks after your final dose. It is important that you receive both doses of the vaccine for it to be as effective as possible.

Studies show that COVID-19 vaccines are effective at keeping you from getting COVID-19. Getting a COVID-19 vaccine will also help keep you from getting seriously ill even if you do get COVID-19. **Protecting yourself also protects the people around you**, like those at increased risk of severe illness from COVID-19 or those who can't get vaccinated — including infants, or people with weakened immune systems from things like chemotherapy for cancer.

Another benefit is that **once you're fully vaccinated for COVID-19, you can safely resume many activities that you did prior to the pandemic.**



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2

WHY IS THE VACCINE SAFE?

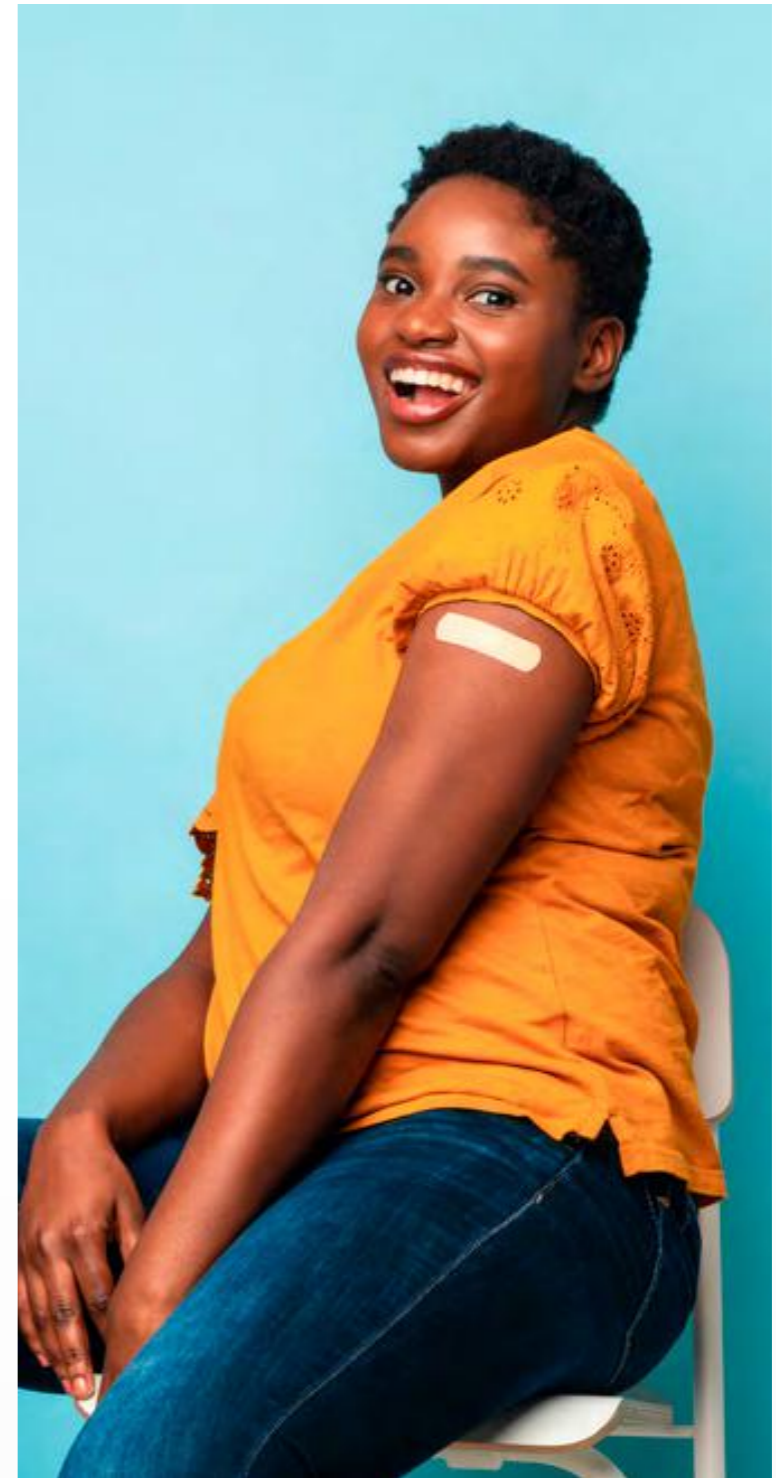
Millions of people globally have received COVID-19 vaccines, and these vaccines have undergone the most intensive safety monitoring in U.S. history.

Vaccines are authorised by the large health and safety bodies such as the U.S. Food and Drug Administration (FDA) and the World Health Organisation, which set strict standards for clinical trials and rigorously evaluates scientific data submitted by vaccine developers. Once vaccines are made available to the public, the FDA and WHO continue to monitor vaccines very closely for safety. The WHO also works globally with scientists to research and test the vaccines and their continuous safety/effectiveness.

Researchers began developing vaccines for COVID-19 more than a year ago in January 2020, based on decades of understanding immune response and how vaccines work. **Thousands of volunteers participated in clinical trials** that started that spring, **making sure we can trust the vaccines to be safe and effective.**

Based on the results, the FDA has authorised multiple vaccines for public use, and the World Health Organisation endorses these vaccines, including the AstraZeneca and Sinopharm vaccines that are available in Namibia. Doctors and medical experts with many years of experience regulating vaccines evaluated information about the safety, effectiveness, and manufacturing quality of the vaccines prior to making their decision.

After a vaccine is authorised by the FDA and the WHO and is made available to the public, experts continue to closely monitor the vaccines for ongoing safety and to help us learn more about questions like how long vaccines will provide protection.





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3

WHAT CAN I EXPECT TO EXPERIENCE AFTER GETTING THE VACCINE?

It's normal to experience some mild discomfort following a vaccine. This means it's working and creating an immune response in your body.

You may feel soreness or experience some swelling in your arm. You may also feel tired, have a headache, fever, or chills. **These symptoms do not mean you have COVID-19 — it's NOT POSSIBLE to get COVID-19 from the vaccine.**

These side effects may impact your daily activities, but they shouldn't last more than 2-3 days. If they continue or get worse, call your doctor, nurse, or clinic.

Even if you have these types of effects after your first shot, it's important to make sure you get the second one, unless a vaccination provider or your doctor tells you not to get a second shot or you get the vaccine that only requires one dose. Ask your doctor if you have questions. Your

body takes time to build immunity. You may not be fully protected against COVID-19 until 1-2 weeks after your final shot.

It is very unlikely that you will develop severe side effects from the vaccine. In most cases, discomfort from fever or pain is normal. **However, contact your doctor or healthcare provider:**

- ▶ *If the redness or tenderness where you got the shot increases after 24 hours*
- ▶ *If your side effects are worrying you or do not seem to be going away after a few days*
- ▶ *If you develop severe headache, abdominal pain, leg pain, or shortness of breath within the first three weeks.*
- ▶ *If you get a COVID-19 vaccine and you think you might be having a severe allergic reaction after leaving the vaccination site, seek immediate medical care.*

4

WILL I GET LONG-TERM SIDE EFFECTS FROM THE VACCINE?

Serious side effects that would cause a long-term health problem are extremely unlikely following COVID-19 vaccination.

Long-term side effects following any vaccination are extremely rare. Vaccine monitoring has historically shown that if side effects are going to happen, they generally happen within six weeks of receiving a vaccine dose.

For this reason, it is required that each of the authorised COVID-19 vaccines be studied for at least eight weeks after the final dose. **Millions of people have received COVID-19 vaccines, and NO long-term side effects have been detected.**



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ANNUAL GENERAL MEETING 2021

This year's AGM was a learning curve for us, both in terms of organisation and execution. Because of the ongoing Covid-19 pandemic, the 2020 AGM could not take place last year. Therefore, a combined 2020 and 2021 AGM was held virtually this year. Of course, the logistics of the event were very different from the past, but we are very pleased with the outcome, and we believe that it was a big success!

Firstly, the voting process for the Trustee election went smoothly, following Covid-19 safety protocols. Secondly, the AGM itself took place on Zoom, and members could register to attend, after which those who registered received a link to the virtual meeting.

We were very happy with the high turnout, and would like to extend our appreciation and thanks to everyone who took the time to vote and to attend the AGM.



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ANNUAL GENERAL MEETING 2021 (CONTINUED)



KNOW YOUR TRUSTEES – THE PEOPLE WHO REPRESENT YOU ON THE FUND



HAROLD
KAUNE



RAPHAEL
MASULE

We have two first timers on the Board of Trustees!

The Fund extends a warm welcome to Mr Harold Kaune and Mr Raphael Masule who are both elected Trustees. Mr Kaune is also the new Chairman of the Marketing Committee.

The Fund equally congratulates the re-elected Trustees (row 1 below) and re-appointed Trustees (row 2 below).



GABRIEL
TJOMBE



BENJAMIN
AMUENJE



CLAUDIA
//HOABES



JOSEPHINE
SOROSES



KEVIN
ADAMS



IRWIN
HAIHAMBO



RAUNA
KANU



PETER
KAZMAIER



DAWID
TJOMBE

Mr Gabriel Tjombe was appointed as the Chairman of the Fund, while Mr Amuenje was appointed as the Vice-Chairman of the Fund. We extend our congratulations to the Chairman and Vice-Chairman of the Board, as well as all the Trustees.

We are confident that they will all serve the Fund exceptionally well, given their combined skills and wide experiences.



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