Benefit Tables	PLANS	REMARKS
	Express	Useful factors
Local Annual Benefit	\$500,000.00	Whole Plan
In patient Treatment		
Incident Limit per event	\$50,000.00	STATED BENEFITS
Hospitalization	\$125,000.00	Subject to the incident limit per event.
Pharmacy	\$20,000.00	Only while in hospital and accredited service providers up to 30 days
Laboratory & Pathology	\$25,000.00	Subject to the incident limit per event.
Radiology	\$10,000.00	Subject to the incident limit per event.
Rehabilitation	\$2,500.00	Subject to the incident limit per event.
Prosthesis & Devices		Subject to the incident limit per event.
GP Consultation	Care \$2,000.00	Up to \$400.00 per session Consultations are Limited to 2 Consul- tations per month/student
Specialist Consultation	\$6,000.00	Up to \$3,000.00 per session Doctor's referral only
Chronic Medication	\$10,000.00	Up to \$2,000.00 per script - Subscription to CM programme at stu- dent registration is mandatory
Dentistry	\$2500.00	Annual Limit
	0.5	1 eye test per annum
Optometry	\$3,000.00	Frames and lenses every 2yrs
Accessibility Benefits		
Local Ground Transport	\$250.00	On arrival subject to prior notification.
Ground Ambulance	\$4000.00	In case of emergency only Pre authorization required.
Medical Evacua- tion		

2

Welwitchia Health Fund





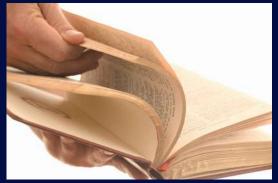
WELWITCHIA HEALTH TRAINING CENTRE

WHTC is a registered Private Institution of Higher learning in Namibia with a special focus on Health, Social, Commercial and Management Studies.

WHTC and its programs are recognised and accredited in Namibia by the Health Professions Council and Namibia







INTRODUCTION

Welwitchia Health Training Centre

("WHTC") is pleased to offer its health plan for students who are eligible to enroll in the WHTC Health Plan.

This brochure explains your health care benefits, including which health care services are covered and how to use the benefits.

This plan protects Insured students on or off campus and the general public for weekends, holidays, summer vacations, at home or while traveling, 24 hours per day, for the Contract year.

This plan will always pay benefits in accordance with Plan Terms & Conditions and any applicable health insurance regulation(s).

The Rules below apply to all students registered for medical aid

Fraud of any form is an offence

Policies of the institution and the Laws of Namibia will apply leading to arrest, termination of registration agreement with WHTC and restitution of embezzled amounts whichever the case may be.

Students should approach the Health Service Provider with the following documents in order to access treatment

- National Identity Card
- Passport
- School Identity Card

Copies of the medical aid form can be accessed from the WHTC's website and must be filled in by the student before any help is rendered by the Health Service Provider

Full cover will be provided to students who have completed their medical aid payments.

Details of the New Service Providers under this plan are available on our website