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14 August 2023

MEDICAL ASSOCIATION OF NAMIBIA

Wasserberg Park, Unit 9,
Corner of Jan Jonker & Sam Nujoma Drive
Klein Windhoek
Windhoek
Namibia

Attention: Dr Armid Azadeh and Dr David Weder

Dear Doctor

Subject: Re: Proposed Realignment In-Hospital Tariffs

The above matter and your letter dated 9 August 2023 refers.

Your concerns are noted, and we are committed to fostering a productive and collaborative dialogue to address the challenges faced by both the medical fraternity and the medical aid funds industry as a whole.

We acknowledge your perspective on the urgency and importance of this situation, and we understand the concerns regarding the lack of consultation and transparency in our initial communication. We apologize for any surprise or mistrust that may have arisen as a result. It is our intention to rectify this by creating an environment of open communication and collaboration moving forward.

Thank you for acknowledging the information provided regarding the proposed GAP benefit structure.

We would like to take this opportunity to provide additional clarification on the GAP benefit as per the accompanying letter.

We would like to clarify that this offering is not extended universally to every RMA member, however, members of RMA do have the option to voluntarily seek eligibility for the insurance policy.

Complimed is a Gap insurance product underwritten by Prosperity Lifecare Insurance Limited a Long-term Insurer regulated by the Financial Institutions and Markets Act, 2021 (Act 2 of 2021). The latter GAP policy is not a product offering by RMA but an insurance offering to RMA members.

We have proactively reached out to the Insurer to facilitate a more comprehensive understanding of their Gap Insurance offering. As a result of this communication, the Insurer will furnish the Association with a formal letter that serves to augment the clarity surrounding the GAP Policy and benefit structures.

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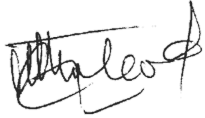
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We are committed to facilitating an amicable and sustainable outcome that benefits both medical practitioners and our members. Your willingness to work symbiotically is greatly valued, and we are eager to commence these discussions. To this end, we accept your invitation and would like to engage soonest with your clinical panel to start implementing structures to support the sustainability of healthcare funding in Namibia.

Thank you once again for your response. We look forward to taking these steps toward a mutually beneficial resolution.

Please feel free to reach out to us to discuss any further questions or concerns you may have.

Sincerely,

A handwritten signature in black ink, appearing to read 'Esther McLeod', with a stylized flourish at the end.

Esther McLeod
Principal Officer