FREE GUIDE



Botswana

Medical aid in Botswana 2026: BOMAID, Pula, BPOMAS and Botsogo

5 chapters · every source listed

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Medical aid in Botswana 2026: BOMAID, Pula, BPOMAS and Botsogo

For families, employees and public officers in Botswana choosing or using medical aid: who can join BOMAID, Pula, BPOMAS and Botsogo, the options each fund lists and the waiting periods.

This guide puts together 5 pages of Tulinde Botswana (tulinde.africa), word for word. Each chapter states the date it was last reviewed; the 11 sources are listed at the end. Compiled on 28 October 2026. Laws, prices and rules change: check the online version of each chapter (its address is under its title) before you rely on it.

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Chapter 1

Medical aid in Botswana: BOMAID, Pula, BPOMAS and Botsogo compared

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/health-insurance/

Short answer Checked 31 October 2026

Private health cover in Botswana is mostly **medical aid**. NBFIRA lists **five medical aid funds**: Botsogo Health Plan, BOMAID (Botswana Medical Aid Society), BPOMAS (Botswana Public Officers' Medical Aid Scheme), Doctor's Aid Medical Aid Scheme and Pula Medical Aid Fund. **BPOMAS is for Botswana Government employees and pensioners**; BOMAID takes individual and corporate members. Together the funds collected **P2,266 million** of contributions and paid **P2,161 million** of claims in 2022. Tulinde does not rank them: compare the options each fund publishes.

The five funds side by side

Fund	Who can join (fund's own page)	Options it lists	Contact
Botsogo Health Plan	Not stated on its home page	Diamond, Platinum, Ruby, Bronze, Health4Me	+267 362 4700
BOMAID	Individuals; companies (normally groups of 10 or more)	Access, Comprehensive, Executive, Prestige, International Student Health Plan	+267 363 3100, bomaid@bomaid.co.bw
BPOMAS	All Botswana Government employees, and former government employees as pensioners	Premium, High, Standard	+267 370 2900 / 370 2907
Doctor's Aid Medical Aid Scheme	—	—	+267 393 7373 (NBFIRA list)
Pula Medical Aid Fund	Not stated on its home page	Executive, Deluxe, Galaxy, Standard, Flexi	365 0555

Sources: NBFIRA Annual Report 2023, Appendix 9C (list of medical aid funds); the funds' own pages, seen on 31 October 2026: BOMAID, BPOMAS, Botsogo, Pula. Order: alphabetical. We reproduce no contribution: each fund calculates yours.

Waiting periods and dependants

- **BPOMAS**: maternity 9 months, specialised dentistry 12 months, pre-existing conditions 24 months, infants not registered within 30 days of birth 3 months — waived for anyone who was on a recognised medical aid for at least a year and applies within three months (BPOMAS).

- **BOMAID**: a general waiting period of up to three months and a condition-specific one of up to 12 months; a late-joiner fee may apply if you join after 35 (BOMAID FAQs).
- Register a newborn within 30 days at both funds to avoid waiting periods (same pages).

Who regulates medical aid

Medical aid funds are regulated and supervised by **NBFIRA** under the NBFIRA Act. In January 2025 NBFIRA's own page still said there were no subordinate regulations and rules to license and monitor them, and that it had tendered for their drafting (NBFIRA, medical aid funds).

The five funds collected **P2,266 million** of contributions and paid **P2,161 million** of claims in 2022 (NBFIRA Annual Report 2023, Appendix 4).

If a road crash put you in hospital, your medical aid pays first and the MVA Fund pays the co-payment (MVA Fund FAQ).

If your medical aid refuses a claim

Write to the fund, then ask for its Principal Officer, then escalate to NBFIRA: how to complain.

Frequently asked questions

How many medical aid funds are there in Botswana?
Five on NBFIRA's list: Botsogo Health Plan, BOMAID, BPOMAS, Doctor's Aid Medical Aid Scheme and Pula Medical Aid Fund.

Which medical aid is the cheapest in Botswana?
Tulinde publishes no prices and does not rank funds. Each fund calculates your contribution for an option and a number of dependants: ask at least two funds for a written quote and compare the benefits, the waiting periods and the limits.

Can I join BPOMAS if I work in the private sector?
BPOMAS says membership is available to all Botswana Government employees, junior and senior staff, and to former government employees as pensioners.

Who regulates medical aid in Botswana?
NBFIRA, the Non-Bank Financial Institutions Regulatory Authority, under the NBFIRA Act.

Chapter 2

BOMAID (Botswana Medical Aid Society): health plans, joining, contacts

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/bomaid/

Short answer Checked 31 October 2026

BOMAID is the Botswana Medical Aid Society, one of the five medical aid funds on NBFIRA's list. On its website it lists the health plans **Access, Comprehensive, Executive, Prestige** and an **International Student Health Plan**, with levels of cover Core, Plus, Extra and Max in its rate calculator. You join as an **individual** or through your employer as a **corporate** member (normally a group of 10 or more). Expect a general waiting period of up to three months. Call centre: **+267 363 3100**.

The plans BOMAID lists

As on BOMAID's website on 31 October 2026: Access, Comprehensive, Executive, Prestige and International Student Health Plan; its rate calculator shows the levels of cover Core, Plus, Extra and Max. BOMAID publishes the benefits of each plan on its own pages. Tulinde reproduces no contribution and does not rate plans: use BOMAID's rate calculator or ask for a written quote.

Joining: individual or corporate

- **Individual** membership is for people joining in their own capacity; **corporate** membership is for a group under an employer, "normally a group of 10 or more members" (BOMAID FAQs).
- Dependants: spouses, children (including stepchildren and adopted children), the principal member's parents, and a partner who lives with the member and depends on them financially (same page).
- Waiting periods: a general one of up to three months and a condition-specific one of up to 12 months; a newborn added within 30 days of birth avoids them. A late-joiner fee may apply if you join after the age of 35 (same page).

Offices and contacts

Gaborone: Plot 50638, Fairgrounds (P O Box 632), +267 363 3100. Francistown: Plot 21931/21932, Tebo House, +267 241 0316. Maun: Engen Centre, New Mall, Plot 1196, +267 686 4577. E-mail bomaid@bomaid.co.bw (BOMAID).

BOMAID appears on NBFIRA's list of medical aid funds as "Botswana Medical Aid Society" (NBFIRA Annual Report 2023, Appendix 9C). Compare it with the other funds: medical aid in Botswana.

Frequently asked questions

What are BOMAID's packages?

BOMAID lists Access, Comprehensive, Executive, Prestige and an International Student Health Plan, with levels of cover Core, Plus, Extra and Max in its rate calculator (website seen on 31 October 2026).

How long is BOMAID's waiting period?

BOMAID gives a general waiting period of up to three months and a condition-specific one of up to 12 months. A newborn registered within 30 days of birth avoids them.

What is BOMAID's phone number?

+267 363 3100 for the call centre; Francistown +267 241 0316, Maun +267 686 4577; e-mail bomaid@bomaid.co.bw.

Is BOMAID regulated?

Yes. BOMAID is on NBFIRA's list of medical aid funds; NBFIRA regulates and supervises medical aid funds under the NBFIRA Act.

Chapter 3

Pula Medical Aid Fund (Pulamed): benefit options and contacts

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/pula-medical-aid/

Short answer Checked 31 October 2026

Pula Medical Aid Fund (Pulamed) is one of the five medical aid funds on NBFIRA's list. Its website lists five benefit options: **Executive, Deluxe, Galaxy, Standard and Flexi**, and a "Join" page. Call centre: **365 0555**, e-mail clientservices@afa.co.bw. Head office: Unit 1 (Acacia), Prime Plaza, Plot 74358, Western Commercial Road, New CBD, Gaborone. Tulinde does not rank funds: compare Pula's options with the other funds before you join.

The benefit options Pula lists

Executive, Deluxe, Galaxy, Standard and Flexi, as on the fund's website on 31 October 2026. Pula publishes the benefits of each option on its own pages; ask the fund for the contribution of the option you want, for you and your dependants, in writing.

Offices and contacts

- Call centre 365 0555, clientservices@afa.co.bw.
- Head office: Unit 1 (Acacia), Prime Plaza, Plot 74358, Western Commercial Road, New CBD, Gaborone.
- Gaborone branch: Plot 74769, Mowana Mews, ground floor, CBD. Francistown branch: Plot 4040/405, Riverside Private Hospital, Moffat Street.

Source: Pula Medical Aid Fund, seen on 31 October 2026. Pula is on NBFIRA's list of medical aid funds (Annual Report 2023, Appendix 9C).

Regulation and complaints

Medical aid funds are regulated and supervised by **NBFIRA** under the NBFIRA Act. In January 2025 NBFIRA's own page still said there were no subordinate regulations and rules to license and monitor them, and that it had tendered for their drafting (NBFIRA, medical aid funds).

The five funds collected **P2,266 million** of contributions and paid **P2,161 million** of claims in 2022 (NBFIRA Annual Report 2023, Appendix 4).

A refused claim: write to the fund first, then follow NBFIRA's complaints procedure.

Frequently asked questions

What options does Pula Medical Aid offer?

Its website lists Executive, Deluxe, Galaxy, Standard and Flexi (seen on 31 October 2026).

What is Pula Medical Aid's phone number?

The call centre is 365 0555; e-mail clientservices@afa.co.bw.

Is Pula Medical Aid Fund registered?

Yes, it is on NBFIRA's list of medical aid funds.

Chapter 4

BPOMAS: medical aid for Botswana Government employees

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/bpomas/

Short answer Checked 31 October 2026

BPOMAS, the Botswana Public Officers' Medical Aid Scheme, is the medical aid fund for **all Botswana Government employees, junior and senior staff**; former government employees may continue as pensioners. It lists three options: **Premium, High and Standard**. You join with the scheme's application form, **countersigned by your department or ministry**. Waiting periods: maternity 9 months, pre-existing conditions 24 months. Phone: **+267 370 2900 / 370 2907**.

Who can join and who counts as a dependant

- "Membership is available to ALL Botswana Government employees (Junior and Senior Staff)." Members previously employed by the Government may continue as pensioners.
- Dependants: husband or wife, and children below 21; a child above 21 with a mental or physical disability or still at school.
- The application form must be countersigned by your department or ministry before it goes to the scheme.

Source: BPOMAS, become a member, seen on 31 October 2026.

Waiting periods

What	Waiting period
Maternity	9 months
Specialised or limited dentistry	12 months
Pre-existing conditions	24 months
Infants not registered within 30 days of birth	3 months

They do not apply to anyone who has been a registered member or dependant of a recognised medical aid scheme for at least one year and applies within three months of that cover ending (BPOMAS).

Options and contacts

Premium Benefit Option, High Benefit Option and Standard Benefit Option, each with its own page; the scheme's website has a contribution calculator (BPOMAS). Head office: The Tower, third floor, Plot 70667, Fairscape Precinct, Fairgrounds, Gaborone, +267 370 2900 / 370 2907; Francistown office on the 3rd floor of the MVA Fund Building, Lot 44149.

BPOMAS is on NBFIRA's list of medical aid funds (NBFIRA). Compare: medical aid in Botswana.

Frequently asked questions

Who qualifies for BPOMAS?
All Botswana Government employees, junior and senior staff, and former government employees who continue as pensioners.

What are the BPOMAS options?
Premium, High and Standard benefit options.

How long is the BPOMAS maternity waiting period?
9 months, unless you were on a recognised medical aid for at least a year and join within three months of leaving it.

What is the BPOMAS phone number?
+267 370 2900 / 370 2907.

Chapter 5

Botsogo Health Plan: options and contacts

Reviewed 31 October 2026 · online: https://tulinde.africa/bw/botsogo-health-plan/

Short answer Checked 31 October 2026

Botsogo Health Plan (Pty) Ltd is one of the five medical aid funds on NBFIRA's list. Its website lists five options: **Diamond, Platinum, Ruby, Bronze and Health4Me**. Head office: Plot 54351, East Wing, Zambezi Towers, CBD, Gaborone, **+267 362 4700**; its customer-service and sales e-mail addresses are on the metropolitan.co.bw domain. Ask for the benefits and contribution of an option in writing and compare them with the other funds.

The options Botsogo lists

Diamond, Platinum, Ruby, Bronze and Health4Me, each with its own page on the Botsogo website (seen on 31 October 2026). Tulinde reproduces no contribution and does not rate the options.

Contacts

Plot 54351, East Wing, Zambezi Towers, CBD, Private Bag 0021, Gaborone; +267 362 4700; customer service botsogocustomerservice@metropolitan.co.bw (Botsogo).

NBFIRA lists it as "Botsogo Health Plan (Pty) Ltd" (Annual Report 2023, Appendix 9C). Compare it with BOMAID, BPOMAS and Pula: medical aid in Botswana.

Regulation and complaints

Medical aid funds are regulated and supervised by **NBFIRA** under the NBFIRA Act. In January 2025 NBFIRA's own page still said there were no subordinate regulations and rules to license and monitor them, and that it had tendered for their drafting (NBFIRA, medical aid funds).

The five funds collected **P2,266 million** of contributions and paid **P2,161 million** of claims in 2022 (NBFIRA Annual Report 2023, Appendix 4).

A refused claim: write to the plan, then follow NBFIRA's complaints procedure.

Frequently asked questions

What are Botsogo Health Plan's options?

Diamond, Platinum, Ruby, Bronze and Health4Me (website seen on 31 October 2026).

What is Botsogo's phone number?

+267 362 4700.

Sources

Chapter 1: Medical aid in Botswana: BOMAID, Pula, BPOMAS and Botsogo compared

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2. NBFIRA — Medical Aid Funds: regulation under the NBFIRA Act and registered funds (Web Archive copy of 21 January 2025) — https://web.archive.org/web/20250121084808/https://www.nbfira.org.bw/medical-aid-funds
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