



# 3 in 1 COMBO

2022

Underwritten by  PROSPERITY  
LIFE

083 2999 000

[www.prosperitylifeafrica.com](http://www.prosperitylifeafrica.com)

Prosperity Lifecare Insurance Limited rules apply as registered with Namfisa.



Prosperity Life

[www.prosperityhealth.com](http://www.prosperityhealth.com)



Prosperity Health Member Mobile App  
for your benefits & claims.

## What is the 3 in 1 Combo?

This option is a combination of the best features from the Complimed Plus, HospiCash and Funeral Plan products at a reduced premium for complete peace of mind.



Complimed PLUS is an insurance policy designed to complement your medical aid fund. It covers the difference between what your medical aid fund pays and what doctors and specialists charge for treatment in Private hospitals (this means the excess in tariff charged), at the Rate Insured.

### COMPLIMED PLUS COVER

**OVERALL ANNUAL LIMIT - N\$ 1,25 million per person & N\$ 2,5 million per family**

IN-HOSPITAL COVER		Cover
In-Hospital cover is subject to policyholder validation & insurance protocols.		
<b>Private Hospitals including Sub-Acute/Step Down facilities in lieu of hospitalization.</b>	Including consultations, treatment & services, radiology, pathology and blood transfusions	Part of the Sum insured
<b>Private Ward</b>	Difference in private ward and general ward rates	N\$ 2,400 per event
<b>Medicine</b>	To take out of hospital	7 days up to N\$ 3,600
<b>Trauma-related treatment</b>	Oncology (Including Chemo and Radiation therapy and treatment), Organ Transplant, Acute Renal and Peritoneal Dialysis (IN and OUT of Hospital) the Benefit specifically excludes Biological Drugs in the treatment of Oncology, Renal Care or Organ Transplants, which is insured under the Specialised Medication benefit.	Part of the Sum insured
	Biological drugs and Specialised medicines (excluding off-label medication) relating to the treatment of Oncology, Real Care and Organ Transplants. (In and Out of Hospital) (Part of registration and treatment plan protocols)	N\$ 5,000 per person
	Motor vehicle accidents (MVA) - subject to registration with MVA	Part of the Sum insured
<b>MRI, CT, PET &amp; Bone Density Scans</b>	In-hospital	N\$ 26,000 per person
<b>Maxillo Facial Surgery</b>	Non-elective and trauma maxillo/oral surgery, including dental extractions of more than 3 teeth or multiple fillings or removal of impacted wisdom teeth in children under the age of ten (10) and disabled dependants, including admission and all services inclusive	N\$ 56,000 per person
<b>Dental &amp; Oral Surgery</b>	Elective Dental & Oral Surgery, including Dental Implants surgery, excluding the cost of the dental implant (All Inclusive Benefit - surgery, treatment and services). (Part of clinical protocols and applicable medical fund rules).	N\$ 6,300 per person
<b>Eye Surgery</b>	Including cataracts, glaucoma, eye muscle and corneal surgery, eye removal, vitreo-retinal surgery, etc. (12 month waiting period)	Part of the Sum insured
	Eximer laser and radial keratotomy only after 2 years insured cover (all-inclusive benefit - admissions, surgery, treatment and services)	N\$ 12,600 per person
<b>Reconstructive Surgery</b>	Reconstructive surgery only after 2 years insured cover, including breast reductions (all-inclusive benefits - admissions, surgery, treatment and services)	N\$ 6,300 per person
<b>Internal Prosthesis</b>	Knee / hip / pacemakers, etc.	N\$ 68,000 per person
<b>Alternative Services</b>	Occupational Therapy, Private Nursing, Frail care (medical treatment and services only), Mental Health including Psychiatric hospital accommodation, treatment and services. Admission for Alcohol and Drug addiction including related treatment and services will only be allowed ONCE per beneficiary in a Lifetime.	N\$ 20,000 per person
<b>Mental Health</b>	Mental health (including psychiatric hospital accommodation, treatment and services) <b>Including:</b> alcohol & drug addiction and addiction therapy and related pathology. (part of treatment plan protocols - once in a lifetime benefit)	21 days per person
<b>Maternity (one pregnancy per family per year)</b>	Gynaecology / obstetric - in-hospital services for normal birth and caesarean section	N\$ 44,000 per person
	Neo-natal ICU / ward fees	
<b>Special Illness Conditions</b>	HIV/Aids and sexually transmitted diseases.	N\$ 6,000 per person

**Disclaimer:** Prosperity Lifecare Insurance is a Long-Term Insurer duly registered with Namfisa. This guide is an extract from the terms and conditions of this insurance policy. Should there be any discrepancies, misprint and/or misinterpretation thereof, the terms and condition of the insurance policy will prevail.

**Terms & Conditions (summary)** - The head notes and the clauses of this brochure are for reference purposes only and shall in no way govern or affect the interpretation nor modify, nor amplify the Terms and Conditions of the policy agreement nor any clause thereof: 1 - Pre-existing conditions will be excluded for a period as determined by the Insurer, 2 - The Insurer's liability is conditional on the insured claiming the benefit and keeping to the policy Terms and Conditions, 3 - The Insurer reserves the right to alter the Terms & Conditions, premiums and provisions of this policy with one month notice to the insured, 4 - Maximum entry age on this policy for Policyholder and his/her spouse is 60 years; child dependants qualify for coverage up to the age of 25 years, 5 - The Insurer shall not be liable for the failure of a Intermediary to adequately explain the Terms and Conditions of the policy, 6 - The territory as defined will include Namibia, South African, Lesotho, Swaziland, Mozambique, Botswana, Zimbabwe and Angola, 7 - In terms of a Namfisa directive, insurers should avoid over and/or under insurance. The Insurer herewith notifies the Policyholder to declare any over and/or under insurance immediately to the Insurer and to declare any change in status of health of the Policyholder or any of the beneficiaries, which occurs prior to the acceptance of this policy.



Being hospitalised can be a stressful experience that often leads to unforeseen non-medical costs. The HospiCash benefit provides you with an additional cash payout while hospitalised.

## HOSPICASH COVER

Cover	Benefit Description	N\$ 14 000 per person per annum
HospiCash	The benefit pays out to the policyholder in the event that the principal insured or registered beneficiary is hospitalised for three or more continuous days. Each separate hospital admission is classified as a separate event.	N\$ 500 per day payable to the policyholder after the 3rd full day to a maximum of 14 days per event per annum.



We understand the financial burden that goes with the loss of a loved one. The Funeral Plan benefit offers your family the financial assistance that they need during this time of mourning.

## FUNERAL PLAN COVER

Benefit	Sum Insured	Cover
Funeral cover	Policyholder	N\$ 10,000
	Spouse and adult dependant	N\$ 10,000
	Dependant (14 - 21 years)	N\$ 10,000
	Dependant (stillborn - 13 years)	N\$ 5,000

## MONTHLY INDIVIDUAL PREMIUM

Main	Adult	Child
N\$ 496	N\$ 222	N\$ 102

NOTE: Risk rating may apply / \* Maximum charge for six beneficiaries e.g. Policyholder + 5 dependants

## MONTHLY GROUP PREMIUM 20+ (compulsory for everyone in the group)

Per Family
N\$ 430

NOTE: Risk rating may apply / \* Maximum charge for six beneficiaries e.g. Policyholder + 5 dependants

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