

hospicash

PRIVATE HOSPITAL FINANCE PLAN
FOR PSEMAS MEMBERS



2022

Underwritten by  PROSPERITY LIFE

083 2999 000
www.prosperitylifeafrica.com

Prosperity Lifecare Insurance Limited rules apply as registered with Namfisa.

 Prosperity Life

Download on the  App Store  ANDROID APP ON Google play

Prosperity Health Policyholder Mobile App for your cover & claims.

What is HospiCash

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 can be taken as a top-up benefit to your existing medical aid fund or medical insurance cover.

HOSPICASH BENEFIT	
Overall Annual Sum Insured	N\$ 100 000 per person
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.	A fix amount is payable to the policyholder after the 3rd full day of hospitalization calculated from the 1st day of admission in a private hospital.
N\$ 2,250 Per day in ICU WARD - From the 3rd full day in Hospital	Maximum of N\$ 30,000 per event
N\$ 1,500 Per day in HIGHCARE WARD From the 3rd full day in Hospital	
N\$ 750 Per day in GENERAL WARD from the 3rd full day in Hospital	

RESCUE ME STANDARD PLAN	
Sum Insured	Cover
Road ambulance evacuation services within Namibia	Unlimited

FUNERAL PLAN	
Sum Insured	Cover
Policyholder	N\$ 10,000
Spouse and adult beneficiary	N\$ 10,000
Beneficiary (14 - 21 years)	N\$ 10,000
Beneficiary (stillborn - 13 years)	N\$ 5,000

MONTHLY PREMIUM				MONTHLY PREMIUM			
Age Category	Main	First Dependand	Other Dependants	Age Category	Main	First Dependand	Other Dependants
0-25	105	68	37	46-50	189	123	37
26-30	116	76	37	51-55	210	137	37
31-35	126	82	37	56-60	231	150	37
36-40	147	96	37	60+	252	164	37
41-45	168	109	37				

NOTE: Risk rating may apply based on utilisation and clinical guidelines / * Maximum charge for six beneficiaries e.g. Policyholder + 5 dependants

Hospicash Terms and Conditions

- Hospicash will only be applicable to admissions in Private Hospital.
- 6 month waiting period will apply for planned hospital admissions.
- 12 month waiting period will apply for maternity and Confinement (including Neo Natal Care)
- Funeral standard terms and conditions will apply

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.