



# COMPLI MED PLUS

PRIVATE HOSPITAL GAP PLAN FOR MEMBERS OF PRIVATE MEDICAL AID FUNDS

## 2022

Underwritten by  PROSPERITY LIFE

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Prosperity Lifecare Insurance Limited rules apply as registered with Namfisa.



**PRIVATE HOSPITAL GAP PLAN FOR  
MEMBERS OF PRIVATE MEDICAL AID FUNDS**

**What is Complimed PLUS?**

- 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.

**OVERALL ANNUAL LIMIT - N\$ 1,250 million per person & N\$ 2,5 million per family**

IN-HOSPITAL COVER		Cover
In-Hospital cover is subject to policyholder validation & insurance protocols.		
Private Hospitals including Sub-Acute/Step Down facilities in lieu of hospitalization.	Including consultations, treatment & services, radiology, pathology and blood transfusions	Part of overall annual limit
Private Ward	Difference in private ward and general ward rates	N\$ 2,400 per event
Medicine	To take out of hospital	7 days up to N\$ 3,600
Trauma-related treatment	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 overall annual limit
	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
Surgical Procedures in Rooms and Unattached Theatres	Doctors' rooms - selective surgical and endoscopic procedures, circumcisions, including admission, surgery, treatment and services	N\$ 5,700 per person
	Selective surgical and endoscopic procedures, circumcisions in unattached operating theatres and sub-acute facilities, including surgery, treatment and services	
MRI, CT, PET & Bone Density Scans	In-hospital	N\$ 26,000 per person
Maxillo Facial Surgery	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
Dental & Oral Surgery	Elective dental & oral surgery, including dental implants (all-inclusive benefit - admissions, surgery, treatment and services)	N\$ 6,300 per person
Eye Surgery	Including cataracts, glaucoma, eye muscle and corneal surgery, eye removal, vitreo-retinal surgery, etc. (12 month waiting period)	Part of overall annual limit
	Eximer laser and radial keratotomy only after 2 years insured cover (all-inclusive benefit - admissions, surgery, treatment and services)	N\$ 12,600 per person
Reconstructive Surgery	Reconstructive surgery only after 2 years insured cover, including breast reductions (all-inclusive benefits - admissions, surgery, treatment and services)	N\$ 6,300 per person
Internal Prosthesis	Knee / hip / pacemakers, etc.	N\$ 68,000 per person
Alternative Services	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
Maternity (one pregnancy per family per year)	Gynaecology / obstetric - in-hospital services for normal birth and caesarean section	N\$ 44,000 per person
	Neo-natal ICU / ward fees	
Special Illness Conditions	HIV/Aids and sexually transmitted diseases.	N\$ 6,000 per person

**MONTHLY INDIVIDUAL PREMIUM**

Age Category	Main	Adult	Child
0-25	174	106	88
26-30	192	117	88
31-35	211	129	88
36-40	230	140	88
41-45	261	159	88

**MONTHLY INDIVIDUAL PREMIUM**

Age Category	Main	Adult	Child
46-50	307	187	88
51-55	365	222	88
56-60	461	281	88
61-65	614	374	88
66+	844	514	88

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

**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.