



# 3 in 1 COMBO

2023

Underwritten by  PROSPERITY  
LIFE

083 2999 000

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

Prosperity Lifecare Insurance terms and conditions apply.



Prosperity Life

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



Prosperity Connect 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.		
Private Hospitals including Sub-Acute/Step Down facilities in lieu of hospitalization.	Including consultations, treatment & services, radiology, pathology and blood transfusions	Part of the Sum insured
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 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
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 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
Eye Surgery	Including Glaucoma Surgery, Eye muscle surgery, Corneal Surgery, Eye removal, Vitreo-retinal surgery etc. (admission and all services inclusive)	Part of the Sum insured
	Cataract Surgery (only after 1 year membership)	N\$ 15,000 per person
	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
Mental Health	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
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
Oncology - Excess of Benefit	Oncology (Including Chemo and Radiation therapy and treatment) (IN / OUT Hospital)	N\$ 100,000 per person
	Specialise Chemotherapeutic and high cost medication treatment, including supportive oncology medication, subject to clinical review and approval for the fund	

**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 an 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, Zambia 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\$ 528	N\$ 236	N\$ 109

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\$ 458

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

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## CONTACT DETAILS

**Ongwediva**  
Ongwediva Medipark  
Complex, Auguste Tanyaanda Str  
P.O. Box 7196  
Oshakati West  
Tel: +264 83 323 2080  
Fax: 088 655 5514

**Windhoek**  
c/o Feld & Thorer Str  
P.O. Box 22927  
Windhoek  
Tel: +264 83 2999 000  
Fax: +264 61 222 161

**Rosh Pinah**  
Unit 1 SME Park  
Kokerboom Str  
P.O. Box 71  
Rosh Pinah  
Tel: +264 83 323 2131 / 2130  
Fax: +264 63 274 959

**Lüderitz**  
P.O. Box 1178  
Lüderitz  
Tel: +264 63 202 143  
Fax: +264 63 204 169

**Swakopmund**  
Erf 3670, Nathaniel Maxuilili Str  
Shop 12, Antonius Garten  
P.O. Box 2869,  
Swakopmund  
Tel: +264 83 323 2050  
Fax: +264 88 655 2774

**Oranjemund**  
c/o 11th Ave & 12th Str  
P.O. Box 833  
Oranjemund  
Tel: +264 83 3232 113 / 110  
/ 111  
Fax: +264 63 232 191

**Tsumeb**  
1150 Sam Nujoma Dr  
P.O. Box 791  
Tsumeb  
Tel: +264 83 232 2070 / 2072  
/ 2073  
Fax: +264 88 655 5509

**Walvis Bay**  
Medical Park  
Hidipo Hamutenya Str  
P.O. Box 731  
Walvis Bay  
Tel: +264 83 323 2000  
Fax: +264 64 206 094