



COMPLI MED PLUS

PRIVATE HOSPITAL GAP PLAN

2026

Underwritten by  PROSPERITY LIFE

083 2999 000
www.prosperitylifeafrica.com



Prosperity Lifecare Insurance terms and conditions apply.

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PRIVATE HOSPITAL GAP PLAN

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. The Agreed tariff is based on the Prosperity Benchmark Tariff ("PBT") + 225%.

OVERALL ANNUAL LIMIT - N\$ 1,250 000 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\$ 10 000 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 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
Maternity (one pregnancy per family per year)	Gynaecology / Obstetric - In and OUT of Hospital Consultations treatment and services	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 - 100% Prosperity Benchmark Tariff (PBT)

Oncology (Including Chemo and Radiation therapy and treatment) (IN / OUT Hospital)	N\$ 200 000 per person
Specialise Chemotherapeutic and high cost medication treatment, including supportive oncology medication, subject to clinical review and approval for the fund	
Palliative end stage Home Care for a maximum 21 days (Nursing Service)	N\$ 20 000 per person

MONTHLY INDIVIDUAL PREMIUM

Age Category	Main	Adult	Child
0-25	214	131	105
26-30	237	144	105
31-35	260	159	105
36-40	283	173	105
41-45	322	196	105

MONTHLY INDIVIDUAL PREMIUM

Age Category	Main	Adult	Child
46-50	378	230	105
51-55	450	274	105
56-60	568	346	105
61-65	757	461	105
66+	1 040	633	105

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, 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.