

OUTPATIENT
MEDICAL
INSURANCE
FOR
**PSEMAS
MEMBERS**



CHOOSE YOUR COVER
CHOOSE YOUR DOCTOR
GROW YOUR MEDBUX

Underwritten by





DOC-GAP is an outpatient insurance product for PSEMAS members. It is designed to cover the difference in tariff between what PSEMAS pays and the tariff that doctors charge, at the rate insured. Cover includes treatment on Day to Day Consultations, In-room procedures, Essential Services, Optometry and Dentistry.

DAY TO DAY BENEFITS - PAYABLE AT THE RATE INSURED

BENEFIT DESCRIPTION	DOC-GAP TARIFF	DOC-GAP COVER
DAY TO DAY BENEFITS		
0101 GENERAL PRACTITIONERS	Excess of tariff maximum of 100% PBT	6 visits per person, then payable from MEDBUX
8101 DENTAL CONSULTATION		4 visits per person, then payable from MEDBUX

PROCEDURES AND TREATMENT (OUT OF HOSPITAL)

CONSULTATION: GENERAL PRACTITIONERS	DOC-GAP TARIFF	SUBJECT TO MEDBUX BENEFITS
Gp/Specialist procedures / treatment, excluding medicines, materials and injections	Excess of tariff maximum of 100% PBT	MEDBUX BENEFIT
ESSENTIAL SERVICES		
Physiotherapy	Excess of tariff maximum of 100% PBT	MEDBUX BENEFIT
DENTISTRY		
Basic and Conservative Dentistry. Practice 054 and 095 (no referrals required)	Excess of tariff maximum of 100% PBT	MEDBUX BENEFIT
OPTICAL		
Including Eye Test, Lenses, Contact lenses and Frames	Excess of tariff maximum of 100% PBT	MEDBUX BENEFIT

MEDBUX BENEFIT - INCLUDED

Cover is pro-rated according to when you buy the options. Unused MEDBUX will roll over year on year.

TYPE		AVAILABLE BENEFIT
Inclusive	Including in the standard monthly premium	N\$ 2 160

MONTHLY PREMIUM - COMPLIMED PSEMAS

MAIN	ADDITIONAL DEPENDANT
N\$ 349	N\$ 149

MEDBUX BENEFIT - OPTIONAL

TYPE	PER FAMILY PER MONTH	AVAILABLE BENEFITS
Optional Level 2	N\$ 100	N\$ 3 240
Optional Level 3	N\$ 200	N\$ 4 320
Optional Level 4	N\$ 300	N\$ 5 400
Optional Level 5	N\$ 400	N\$ 6 480
Optional Level 6	N\$ 800	N\$ 10 800

Disclaimer: Prosperity Lifecare Insurance Limited terms and conditions apply. 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)

Underwriting requirements DOC-GAP: 1 month general waiting period on all new Policyholders joining / Hospicash 50 - 6 months waiting period for planned hospital admissions

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 - 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.