OXYGEN

HOSPITAL PLAN

2026

CUSTOMISABLE

AFFORDABLE

COMPREHENSIVE

UNIQUE

BREATHE EASY WITH OXYGEN HOSPITAL PLAN

www.prosperitylifeafrica.com

PROSPERITY LIFECARE INSURANCE TERMS AND CONDITIONS APPLY.

Underwritten by PROSPERITY LIFE

WHAT IS THE OXYGEN MEDICAL INSURANCE PLAN?

- Oxygen is a uniquely designed medical insurance plan.
- Oxygen provides cover for hospitalisation, operations and procedures from the first day of admission at the insured rate.
- Oxygen covers emergencies and after-hour admissions to hospital. No excess or deposit is required.
- Oxygen pays directly to you or the hospital of your choice in Namibia and the Territory as defined.
- Oxygen provides an optional **MEDBUX** day-to-day Cover Option for day-to-day medical expenses.

HOW DOES IT WORK?

- The **In-Hospital Insured Cover** is the core option of the Oxygen Medical Insurance Plan, which can be selected either as a stand-alone benefit, or can be taken in conjunction with the optional day-to-day **MEDBUX Plan.**

UNLIMITED OVERALL ANNUAL LIMIT		Per person
In-Hospital cover is subject to policyholder validation & insurance protocols and payable at the rate insured, based on the Prosperity Benchmark Rate (150% PBR)		
Private Hospitals including Sub- Acute/Step Down facilities in lieu of hospitalization.	Ward and theatre (including medicines, materials, hospital apparatus and 7 days take-out medications)	Unlimited
State Hospitals	Ward and theatre (including medicines, materials, hospital apparatus and 7 days take-out medications)	
Consultations, Treatment and Services	Consultations including treatment and services (GPs and specialists)	
Blood Transfusion	Including all services	
Radiology, Pathology and Physiotherapy	Including all services	
Maternity	One pregnancy per family per year	
	Gynaecology / obstetric - in-hospital services for normal birth and caesarean section	
	Neo-natal ICU / ward fees	
Surgical Procedures in Rooms and Unattached Theatres	Admission to unattached operating theatres and sub-acute facilities	
	Doctors' rooms - selective surgical and endoscopic procedures, circumcisions, including admission, surgery, treatment and services	
	Selective surgical and endoscopic procedures, circumcisions in unattached operating theatres and sub-acute facilities, including surgery, treatment and services	
Trauma-related treatment	Organ Transplant, Acute Renal and Peritoneal Dialysis (In and Out of Hospital)	Unlimited
	Oncology (Including Chemo and Radiation therapy and treatment)	N$ 1050 000 per person
	Specialise Chemotherapeutic and high cost medication treatment, including supportive oncology medication, subject to clinical review and approval for the Fund (100% NPR)	N$ 273 000 per person part of the Oncology benefit of N$ 1 000 000 per person per annum
	Biological and High cost medication - (IN AND OUT OF HOSPITAL) EXTENDED Medication benefit COVER for, Renal Care, Organ Transplant, part of registration, authorisation and treatment plan protocol. Including Specialised Medicines such as Biologicals (In terms of defined conditions and Part of Managed Care protocols - excluding off-label medication IN AND OUT OF HOSPITAL)	N$ 98 000 per person
	Motor vehicle accidents (MVA) - subject to registration with MVA	Unlimited

IN-HOSPITAL WITH LIMITED INSURED COVER PER PERSON		Per person
Admissions to hospitals, unattached theatres & sub-acute facilities are paid at the Rate Insured subject to the Sum Insured.		
Private Ward	Accommodation in a private ward	N$ 24 500
MRI, CT, PET & Bone Density Scans	In and out of hospital	N$ 38 500
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 surgery, treatment and services	N$ 90 500
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 Validation - Terms and Conditions apply.)	N$ 14 600
Eye surgery	Including Glaucoma Surgery, Eye muscle surgery, Corneal Surgery, Eye removal, Vitreo-retinal surgery etc. (admission and all services inclusive)	N$ 65 500
	Cataract Surgery only after 1 year insured cover	
	Eximer Laser and Radial Keratotomy only after 2 years insured cover. (All Inclusive Benefit - Admissions, surgery, treatment and services). Subject to clinical protocols	N$ 27 000
Reconstructive Surgery	Reconstructive surgery only after 2 years insured cover, including breast reductions (surgery, treatment and services)	N$ 21 000
Internal Prosthesis	Knee / hip / pacemakers, etc.	N$ 66 000
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$ 40 500
Travel Cover	Transport and accommodation costs when referred for specialist services not available in area of residence	N$ 6 000

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) - 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.

MEDBUX OPTIONAL DAY-TO-DAY COVER	Per person
MEDBUX has an annual limit, subject to your Level selection. Cover is pro-rated according to when you buy the options and may only be purchased once per family per annum. Claims for policyholders with MEDBUX Cover only pay at the insured rate.	
Professional Services and Medicine	
GP, specialist consultations and primary healthcare consultations (including casualty out-patient consultations)	Subject to available MEDBUX balance
Pharmacist and telephone consultations	
GP, specialist and primary healthcare procedures in rooms, including equipment, materials and injections	
Psychiatric treatment	
Radiology and pathology	
Acute & Chronic medication including primary health scripts, prescribed homeopathic medication (preferred & non preferred)	
Paramedical Services	
Essential Services - physiotherapy, social workers, speech, audiology, acousticians, dieticians, occupational therapy and clinical psychology	
Auxiliary Services - biokinetics, homeopathy / chiropractics / osteopathy, podiatry, acupuncture, etc.	
External Prostheses and Medical Appliances	
External prostheses - artificial arms / legs / eyes every 2 years	
Special external & medical appliances - wheelchairs (every 3 years) & hearing aid apparatuses every 2 years	
General external & medical appliances - including glucometers, blood pressure monitors, stockings, braces, etc.	
Optical	
Eye tests / lenses / contact lenses and frames	
Dentistry	
Conservative & Special Dentistry - fillings / extractions and oral hygiene, dental implants, crowns, bridges, dentures and orthodontic treatments	
Good Health Cover	
Previous years' accumulated MEDBUX balances can be used to cover insured medical expenses where normal insured limits are exceeded or excluded. (including cosmetic surgery) (excluding current year MEDBUX balance)	Subject to 18 months' accumulated MEDBUX

COMPLEMENTARY BENEFITS - provides additional cover for a range of medical services	
International & SADC medical emergency cover	Covers the risk for emergencies when you travel internationally, up to N$ 10 million per family. Including cover for emergency evacuation, repatriation, medical treatment and return of mortal remains (within the Territory as defined). (Terms & conditions apply)
Premium protector cover	Provides continuation of your premium payments for 3 months upon the death of the principal insured.

All benefits are for a 12 month benefit period, 1 January to 31 December, and will be pro-rated according to period of cover.

MONTHLY INDIVIDUAL PREMIUM

Age Category	Principal Policyholder	Adult	Child
0-25	1357	917	601
26-30	1693	1143	601
31-35	2107	1423	612
36-40	2503	1692	612
41-45	3141	2335	612
46-50	3293	2405	624
51-55	4202	2840	624
56-60	4472	3021	635
61-65	5712	3861	635
66+	5922	4002	635

MONTHLY MYBUX DAY-TO-DAY BENEFIT PREMIUM

Type	Per family	Advanced MyBUX
Level 1	200	2 400
Level 2	300	3 600
Level 3	400	4 800
Level 4	500	6 000
Level 5	700	8 400
Level 6	1 000	12 000
Level 7	1 500	18 000
Level 8	2 000	24 000
Level 9	2 500	30 000
Level 10	3 000	36 000
Level 11	4 000	48 000

OXYGEN
HOSPITAL PLAN

Prosperity Life

www.prosperityhealth.com

Download on the App Store

ANDROID APP ON Google play

Prosperity Connect Mobile App
for your benefits & claims.

CONTACT DETAILS

Windhoek
C/o Sir Seretse Khama Str &
Thorer Str
P.O. Box 22927
Windhoek
Tel: +264 83 2999 000
Fax: +264 61 222 161

Lüderitz
Block H3 Harbour Square
P.O. Box 1178
Lüderitz
Tel: +264 83 323 2060

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

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

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

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

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

Walvis Bay
Medical Park
Hidipo Hamutenya Str
P.O. Box 731
Walvis Bay
Tel: +264 83 323 2000