



The most important item in anyone's
insurance portfolio

Underwritten by  Prosperity Life



Prosperity  Rewards



What is the Blue Cross Medical Insurance Plan?

- Blue Cross is a uniquely designed medical insurance plan that provides cover for hospitalization, from ordinary hospital procedures to major treatments, services include operations and procedures from the first day of admission at the Rate Insured.
- Claims are paid directly to you or the hospital of your choice in Namibia or South Africa, whichever you prefer.
- Blue Cross covers emergency and after-hour admissions to hospital, i.e. no excess or deposit is required.
- Optional MEDBUX Plan can additionally be selected for day-to-day medical expenses.

How does it work?

The Blue Cross Medical Plan is an affordable yet comprehensive **Hospital Plan**, which can be selected either as a stand-alone insured cover, or can be taken in conjunction with an **Optional MEDBUX Plan**.

OVERALL ANNUAL LIMIT - N\$ 1 MILLION PER PERSON & N\$ 2 MILLION PER FAMILY


IN-HOSPITAL INSURED COVER		Per person
In-Hospital cover is subject to policyholder validation & insurance protocols.		
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)	Part of the Sum Insured
Provincial 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	
Eye surgery	Including cataracts, glaucoma, eye muscle and corneal surgery, eye removal, vitreo-retinal surgery, etc. (12 month waiting period)	
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	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.	
	Motor vehicle accidents (MVA) - subject to registration with MVA	

IN-HOSPITAL WITH LIMITED INSURED COVER		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\$ 11,000
MRI, CT, PET & Bone Density Scans	In and out of hospital	N\$ 16,500
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\$ 26,000
Dental & Oral Surgery	Elective dental & oral surgery, including dental implant surgery, excluding the cost of the dental implant (all inclusive benefit, surgery, treatment and services)	N\$ 6,300
Eye Surgery	Eximer laser and radial keratotomy only after 2 years insured cover (surgery, treatment and services)	N\$ 11,000
Reconstructive Surgery	Reconstructive surgery only after 2 years insured cover, including breast reductions (surgery, treatment and services)	N\$ 9,000
Internal Prosthesis	Knee / hip / pacemakers, etc.	N\$ 45,000
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\$ 17,000
Biological drugs and Specialised Medication	Biological drugs and Specialised medicines (excluding off-label medication) relating to the treatment of Oncology, Renal Care and Organ Transplants. (In and Out of Hospital) (Part of registration and treatment plan protocols)	N\$ 50,000
Travel Cover	Transport and accommodation costs when referred for specialist services not available in area of residence	N\$ 4,400

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, 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 21 years, 5 - The Insurer shall not be liable for the failure of a broker or agent 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.

OPTIONAL MEDBUX PLAN		LEVEL SELECTION
Professional Services		
General practitioner, specialist & primary healthcare consultations, including casualty out patient consultations, pharmacist and telephone consultations	Subject to available MEDBUX balance	
GP, specialist and primary healthcare procedures in rooms, including equipment, materials and injections		
Psychiatric treatment		
Radiology & Pathology		
Acute medication including primary healthcare scripts, prescribed homeopathic medication (preferred and non preferred)		
Chronic medication (preferred/non preferred) including primary Healthcare chronic medication		
Paramedical services including physiotherapy, social workers, speech, audiology, acousticians, dieticians, occupational therapy, clinical psychology, biokenetics, hom/ chiro/ osteopathy, podiatry, acupuncture etc.		
Optical Cover		
Eye test, lenses/contact lenses and frames	Subject to available MEDBUX balance	
Dentistry Cover		
Conservative Dentistry - Fillings/Extractions and Oral Hygiene - Special dentistry including dental implants, crowns, bridges, dentures and orthodontic treatments.	Subject to available MEDBUX balance	
External Prosthesis and Medical Appliances		
Artificial arms/legs/eyes, wheelchairs, hearing aids including general external & medical appliances	Subject to available MEDBUX balance	

COMPLEMENTARY COVER				
	Principal iGYM Sessions	iGYM Points	Annual Points	Annual Value
	11 - 20 visits	100	12 000	N\$ 1,200
	21 - 30 visits	150	18 000	N\$ 1,800
	Spouse iGYM Sessions	iGYM Points	Annual Points	Annual Value
	11 - 20 visits	50	6 000	N\$ 600
	21 - 30 visits	100	12 000	N\$ 1,200
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.			

HOSPITAL PLAN				
Age Category	Policyholder	Adult	Child	
0 - 30	1,158	902	446	
31 - 40	1,424	1,178	446	
41 - 50	1,700	1,366	446	
51 - 60	2,270	1,836	446	
61+	2,834	2,122	446	

OPTIONAL MEDBUX PREMIUM		
Level	Per family	Advanced Annual MEDBUX
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

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BLUECROSS

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