




COMPLIMED GAP

PRIVATE HOSPITAL GAP PLAN FOR
**PSEMAS HIGHER OPTION &
PSEMAS STANDARD OPTION**

2020

Underwritten by  Prosperity Life



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www.prosperityhealth.com



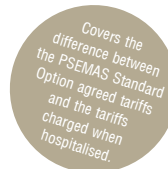
Prosperity Lifecare Insurance Limited rules apply as registered with Namfisa.



Prosperity Health Member Mobile App
for your cover & claims.

What is Complimed GAP?

- Complimed GAP is an insurance product specifically designed to complement PSEMAS (the Government Medical Aid Fund). It covers the difference between what your medical aid fund covers and what the doctors and specialists charge for treatment in Private hospitals, at the Rate Insured.
- Without Complimed GAP, you are personally liable to pay the shortfall between what the doctor/specialist charges and what PSEMAS covers.



PRIVATE HOSPITAL GAP INSURANCE PLAN FOR PSEMAS STANDARD OPTION PLAN

COMPLIMED GAP FOR PSEMAS MEMBERS	TARIFF	PSEMAS STANDARD PLAN	RATE	COMPLIMED STANDARD PLAN	
In-Hospital cover is subject to PSEMAS authorization of cover and payment at PSEMAS tariff and subject to Complimed authorization, protocols and insurance limits.		Unlimited State Hospitals only		N\$ 2 500 000 per family N\$ 1 250 000 per person	
		WHAT PSEMAS WILL PAY		COMPLIMED WILL COVER THE DIFFERENCE IN TARIFF APPROVED AND PAID BY PSEMAS	
Private Hospital Including Unattached operating Theatre/Day Clinic, Private Rehab Hospital, Mental Health institution, Sub-Acute Facilities (Excluding Frail Care and Hospice facilities)	100% Cost	Deviation matters only Part of sum insured	100% of Excess in Tariff (Including Levy) at the Rate Insured	Part of sum insured. Mental Health institutions are limited to Alternative Services Hospital Benefit of N\$ 20 000 per person per annum	
Accommodation, fixed tariff procedures & Hospital apparatus	95% Cost	Deviation matters only. Benefit available only if procedure cannot be done in state hospital. payable at State Hospital tariff if procedure can be done in state hospital.		Part of sum insured	
Intensive & High Care (3 days, thereafter motivation)	100% Cost			N\$ 324 000 per person	
Maternity Benefit (including treatment and services) and neo natal ICU/ward fees				N\$ 3,500 per event	
Medicine, materials & consumables (SEP + 15%)	100% Cost			Part of sum insured	
Take out medication (7 days SEP + 15%)					
Theatre fees / theatre per minute	95% Cost				
Provincial Hospitals		Unlimited		Part of sum insured	
Accommodation, medicine, materials, consumables, fixed tariff procedures & hospital apparatus	95% State tariff	N\$ 600 per day (all inclusive)	100% of Excess in Tariff (Including Levy) at the Rate Insured	Part of sum insured	
Intensive & high care		N\$ 1,000 per day (all inclusive)		Part of sum insured - 7 days	
Take out medication		Doctor's prescription required		Part of sum insured	
Basic theatre / theatre per minute		N\$ 500 for use of theatre			
Theatre per minute		N\$ 30 per minute (all inclusive)			
Out patient admission		N\$ 200 per incident (all inclusive)			
Other Hospitalisation / Major Medical Related Services	2012 NAMA Tariff - 10%	Unlimited State Hospitals only		Part of sum insured	
Private Nursing (Acute & Chronic) including home Health Care Providers as alternative to Hospitalisation, Mental Health admissions and services. Nursing Agencies, Registered Nurses.	95%	Limited to 25 days per family per annum	100% of Excess in Tariff (Including Levy) at the Rate Insured	N\$ 20,000 per person	
Blood transfusion	100%	Unlimited		Part of sum insured	
MRI/CT scans in hospital	95%	Prior approval required		N\$ 26,000 per person	
Radiology & pathology / Nuclear medicine services		Unlimited		Part of sum insured	
General practitioners & specialists (in-hospital)					
Oncology (Radiotherapy & Chemotherapy, dialysis and organ transplants. Biological drugs are specifically excluded from this benefit.)					
Biological Drugs and specialised medication in the treatment of Oncology or Renal Care (in Patient)					N\$ 5,000 per person
Specialist and general practitioner consultation pre-admission					One per person per annum
Maxillo facial & oral surgery (TRAUMA only)					N\$ 56,000 per person
Non elective Dental surgery (excluding cost of dental implant)					N\$ 5,800 per person
Refractive surgery - after 2 years of membership					N\$ 12,600 per person
Reconstructive Surgery - after 2 years of membership					N\$ 20,000 per person
Internal appliances and prosthesis					N\$ 68,000 per person
Motor Vehicle Accidents (MVA)		Unlimited		Part of sum insured	
		Unlimited			
Special Illness Conditions					
HIV/AIDS	95%	Part of sum insured	100% of Excess in Tariff (Including Levy) at the Rate Insured	N\$ 6,000	
Sexually Transmitted Diseases					

MONTHLY PREMIUM STANDARD (DEBIT ORDER DEDUCTIONS)

Age Category	Main	First Dependant	Other Dependents
0 - 30	819	474	230
31 - 60	852	494	230
61+	1,539	680	230

MONTHLY PREMIUM STANDARD (PAYROLL DEDUCTIONS)

Age Category	Main	First Dependant	Other Dependant
0 - 30	761	441	214
31 - 60	791	459	214
61+	1,429	632	214

NOTE: Risk rating may apply based on utilisation and clinical guidelines / * Maximum charge for six beneficiaries e.g. Policyholder + 5 dependants

PRIVATE HOSPITAL GAP INSURANCE PLAN FOR PSEMAS HIGHER OPTION PLAN

COMPLIMED GAP FOR PSEMAS MEMBERS	TARIFF	PSEMAS HIGHER OPTION PLAN	RATE	COMPLIMED HIGHER OPTION PLAN			
In-Hospital cover is subject to PSEMAS authorization of cover and payment at PSEMAS tariff and subject to Complimed authorization, protocols and insurance limits.		Unlimited State Hospitals only		N\$ 2 500 000 per family N\$ 1 250 000 per person			
		WHAT PSEMAS WILL PAY		COMPLIMED WILL COVER THE DIFFERENCE IN TARIFF APPROVED AND PAID BY PSEMAS			
Private Hospital Including Unattached operating Theatre/Day Clinic, Private Rehab Hospital, Mental Health institution, Sub-Acute Facilities (Excluding Frail Care and Hospice facilities)	100% Cost	N\$ 325 000 per beneficiary N\$ 500 000 per family once this limit has been reached Standard Option State hospitalisation benefit will apply.	100% of Excess in Tariff (Including Levy) at the Rate Insured	Part of sum insured. Mental Health institutions are limited to Alternative Services Hospital Benefit of N\$ 20 000 per person per annum			
Accommodation, fixed tariff procedures & Hospital apparatus	95% Cost	Benefit available whether procedure can be done in state hospital or not		Part of sum insured			
Intensive & High Care (3 days, thereafter motivation)				N\$ 540 000 per person			
Maternity Benefit (including treatment and services) and neo natal ICU/ward fees	100% Cost			N\$ 3,600 per event			
Medicine, materials & consumables (SEP + 15%)	100% Cost			Part of sum insured.			
Take out medication (7 days SEP + 15%)							
Theatre fees / theatre per minute	95% Cost						
Provincial Hospitals			Unlimited		Part of sum insured		
Accommodation, medicine, materials, consumables, fixed tariff procedures & hospital apparatus	95% State tariff	N\$ 600 per day (all inclusive)	100% of Excess in Tariff (Including Levy) at the Rate Insured	Part of sum insured			
Intensive & high care		N\$ 1,000 per day (all inclusive)		Part of sum insured - 7 days			
Take out medication		Doctor's prescription required					
Basic theatre / theatre per minute		N\$ 500 for use of theatre		Part of sum insured			
Theatre per minute		N\$ 30 per minute (all inclusive)					
Out patient admission		N\$ 200 per incident (all inclusive)					
Other Hospitalisation / Major Medical Related Services	2012 NAMA Tariff - 10%	Unlimited State Hospitals only		Part of sum insured			
Private Nursing (Acute & Chronic) including home Health Care Providers as alternative to Hospitalisation, Mental Health admissions and services. Nursing Agencies, Registered Nurses.	95%	Limited to 25 days per family per annum	100% of Excess in Tariff (Including Levy) at the Rate Insured	N\$ 21,000 per person			
Blood transfusion	100%	Unlimited		Part of sum insured			
MRI/CT scans in hospital	95%	Prior approval required		N\$ 27,000 per person			
Radiology & pathology / Nuclear medicine services		Unlimited			Part of sum insured		
General practitioners & specialists (in-hospital)							
Oncology (Radiotherapy & Chemotherapy, dialysis and organ transplants. Biological drugs are specifically excluded from this benefit.)							
Biological Drugs and specialised medication in the treatment of Oncology or Renal Care (in Patient)							
Specialist and general practitioner consultation pre-admission							
Maxillo facial & oral surgery (TRAUMA only)							
Non elective Dental surgery (excluding cost of dental implant)							
Refractive surgery - after 2 years of membership					N\$ 9,000 per beneficiary	N\$ 13,000 per person	
Reconstructive Surgery - after 2 years of membership					Prior approval required	N\$ 20,000 per person	
Internal appliances and prosthesis					Unlimited	N\$ 70,000 per person	
Motor Vehicle Accident (MVA)					Unlimited	Part of sum insured	
Special Illness Conditions							
HIV/AIDS			95%		Part of sum insured	100% of Excess in Tariff (Including Levy) at the Rate Insured	N\$ 6,000
Sexually Transmitted Diseases							

MONTHLY PREMIUM HIGHER (DEBIT ORDER DEDUCTIONS)				MONTHLY PREMIUM HIGHER (PAYROLL DEDUCTIONS)			
Age Category	Main	First Dependant	Other Dependents	Age Category	Main	First Dependant	Other Dependant
0 - 30	510	281	139	0 - 30	474	261	130
31 - 60	530	289	139	31 - 60	493	268	130
61+	926	400	139	61+	861	371	130

NOTE: Risk rating may apply based on utilisation and clinical guidelines / * Maximum charge for six beneficiaries e.g. Policyholder + 5 dependants

COMPLEMENTARY COVER		
Cover	Benefit Description	N\$ 14 000 per person per annum
Hospicash	The benefit pays out to the principal insured 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 up to a maximum of 14 days per event per annum.
Emergency Medical Evacuation Services	Road and air ambulance services within the Territory as defined	
Funeral Plan	Benefit per Insured	Benefit
	Policyholder / Spouse / Adult dependants	N\$ 10,000
	Dependant (14 - 21 years)	N\$ 10,000
	Dependant (stillborn - 13 years)	N\$ 5,000
International Travel Cover	International travel cover including evacuation, repatriation, medical treatment and return of mortal remains.	N\$ 10 million per person

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 65 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.

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