

# ExecuMED



WE TREAT YOU LIKE  
**ROYALTY**  
2020

A  
Benchmark  
in  
Medical Insurance



Unlimited In-hospital  
Cover



No co-payments or levies on medical  
services | Pays at maximum rate  
insured



iGYM fitness

Underwritten by  Prosperity Life

## Executive Benchmark in Medical Insurance

For those who prefer building the corporate ladder rather than climbing it, who would rather lead than follow, and who define themselves not only by what they have accomplished but also by what they still aim to achieve – at last there is a healthcare plan that complements your performance: ExecuMed is here to change the way you think about medical insurance. Over the past decade, Prosperity Life has successfully sculpted a heritage of designing cutting-edge medical insurance solutions and product innovations. While our brand has become synonymous with superior quality, we've also encapsulated a bold and daring leader-of-the-pack approach – an attitude which echoes through and culminates in ExecuMed. If you've always wanted more than a medical aid fund, ExecuMed promises the dawn of a refreshing new trend. There is nothing quite like it on the market today.

## How does it work?


The **In-Hospital** and **Day-to-day Insurance Cover** is the core of the **ExecuMed Medical Insurance Plan**. It provides cover for hospitalisation, from the first day of admission, and day-to-day expenses at the insured value. Your day-to-day cover can be further extended through the optional **Day-to-day MEDBUX Plan**.

<b>UNLIMITED OVERALL ANNUAL LIMIT</b>		
<b>IN-HOSPITAL INSURED COVER WITH NO SUB-LIMITS</b>		<b>Per person</b>
<b>In-Hospital cover is subject to policyholder validation &amp; insurance protocols.</b>		
<b>Private Hospitals including Sub-Acute/Step Down facilities in lieu of hospitalization.</b>	Ward and theatre (including medicines, materials, hospital apparatus and 7 days take-out medications)	Unlimited
<b>Consultations, Treatment &amp; Services</b>	Consultations including treatment and services (GPs and specialists)	
<b>Blood Transfusion</b>	Including all services	
<b>Radiology, Pathology and Physiotherapy</b>	Including all services	
<b>Maternity</b>	Gynaecology / obstetric - in-hospital services for normal birth and caesarean section	
	Gynaecology / obstetric - out-of-hospital	
	Maternity scans (3 scans per person)	
	Ante-natal visits (12 visits per person)	
	Neo-natal ICU / ward fees	
	Amniocentesis - AHB excluded	
<b>Eye surgery</b>	Admission	
	Including cataracts, glaucoma, eye muscle and corneal surgery, eye removal, vitreo-retinal surgery, etc. (12 month waiting period)	
<b>Surgical Procedures in Rooms &amp; Unattached Theatres</b>	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	
<b>Trauma-related treatment medication</b>	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	
<b>IN-HOSPITAL INSURED COVER WITH SUB-LIMITS</b>		<b>Per person</b>
<b>Admissions to hospitals, unattached theatres &amp; sub-acute facilities are paid at the Rate Insured subject to the Sum Insured.</b>		
<b>Private Ward</b>	Accommodation in a private ward	N\$ 44,000
<b>MRI, CT, PET &amp; Bone Density Scans</b>	In and out of hospital	N\$ 49,000
<b>Maxillo Facial Surgery</b>	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 all services inclusive	N\$ 141,000
<b>Dental &amp; Oral Surgery</b>	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\$ 23,000
<b>Eye Surgery</b>	Eximer laser and radial keratotomy only after 2 years insured cover (all-inclusive benefit - surgery, treatment and services)	N\$ 37,000
<b>Reconstructive Surgery</b>	Reconstructive surgery only after 2 years insured cover, including breast reductions (all-inclusive cover - surgery, treatment and services)	N\$ 39,000
<b>Internal Prosthesis</b>	Knee / hip / pacemakers, etc.	N\$ 76,000
<b>Alternative Services</b>	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\$ 54,000
<b>Biological drugs and Specialised Medication</b>	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\$ 200,000
<b>Travel Cover</b>	Transport and accommodation costs when referred for specialist services not available in area of residence	N\$ 7,600

## OUT-PATIENT ANNUAL LIMITS - N\$ 49,000 PER PERSON & N\$ 76,000 PER FAMILY

DAY-TO-DAY INSURED COVER WITH SUB-LIMITS	Per person	Per family
<b>Professional Services</b>		
GP, specialist consultations and primary healthcare consultations	Part of sum insured	
GP & specialist administration fees for chronic patient applications & medical reports		
Pharmacist and telephone consultations		
GP, specialist and primary healthcare procedures in rooms, including equipment, materials and injections		
Psychiatric treatment		
Radiology and pathology		
<b>Paramedical Services</b>		
<b>Essential Services</b> - physiotherapy, social workers, speech, audiology, acousticians, dieticians, occupational therapy and clinical psychology	Part of sum insured	
<b>Auxiliary Services</b> - biokinetics, homeopathy / chiropractics / osteopathy, podiatry, acupuncture, etc.		
<b>External Prostheses &amp; Medical Appliances</b>		
External prostheses - artificial arms / legs / eyes every 2 years	Part of sum insured	
Special external & medical appliances - wheelchairs, hearing aid apparatuses every 2 years		
General external & medical appliances - including glucometers, blood pressure monitors, stockings, braces, etc.		
<b>Optical</b>	<b>N\$ 12,000</b>	<b>N\$ 24,000</b>
Eye tests	Part of sum insured	
Lenses / contact lenses		
Frames	N\$ 5,200 per person	
<b>Dentistry</b>		
<b>Conservative Dentistry</b> - fillings / extractions and oral hygiene	Part of sum insured	
<b>Special Dentistry</b> - dental implants, crowns, bridges, dentures and orthodontic treatments		
<b>Acute Medication</b>		
Prescribed medication	Part of sum insured	
Pharmacy initiated therapy & OTC medication - maximum of N\$ 300 per script	N\$ 3,100 per person	
Homeopathic medication & primary health scripts	Part of sum insured	
<b>Chronic Medication</b>		
Chronic medication (preferred) & primary chronic medication (preferred)	Part of sum insured	
Chronic medication (non-preferred) & primary chronic medication (non-preferred)		
<b>Cosmetic Treatment &amp; Surgery Cover</b> (12 month waiting period, available every 2 years)		
Liposuction & laser treatment	Part of sum insured	
Botox		
Fillers		
Breast reduction		
Breast enlargement		
Eyelid surgery (excluding botox and fillers)		
Nose surgery		
Ear Surgery		
Tummy Tuck		
Surgical Facelift		

## 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
	<b>Spouse iGYM Sessions</b>	<b>iGYM Points</b>	<b>Annual Points</b>	<b>Annual Value</b>
	11 - 20 visits	50	6 000	N\$ 600
	21 - 30 visits	100	12 000	N\$ 1,200
<b>International &amp; SADC medical emergency cover</b>	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)			
<b>Premium protector cover</b>	Provides continuation of your premium payments for 3 months upon the death of the principal insured.			

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

## MONTHLY INDIVIDUAL PREMIUM

Age Category	Principal Insured	Adult	Child
0 - 30	N\$ 4,077	N\$ 3,692	N\$ 1,496
31 - 40	N\$ 5,492	N\$ 4,688	N\$ 1,496
41 - 50	N\$ 5,979	N\$ 5,160	N\$ 1,496
51 - 60	N\$ 6,623	N\$ 5,775	N\$ 1,496
61+	N\$ 7,025	N\$ 6,169	N\$ 1,496

## MONTHLY MEDBUX DAY-TO-DAY PREMIUM

Type	Per family	Advanced Annual MEDBUX
Level 1	N\$ 1,000	N\$ 12,000
Level 2	N\$ 2,000	N\$ 24,000
Level 3	N\$ 3,000	N\$ 36,000
Level 4	N\$ 4,000	N\$ 48,000
Level 5	N\$ 5,000	N\$ 60,000

**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.



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