



HUMANITY PLUS

MEDICAL INSURANCE

Affordable and quality health insurance

2020

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Prosperity Lifecare Insurance Limited rules apply as registered with Namfisa.

Underwritten by Prosperity Life

HUMANITY PLUS

MEDICAL INSURANCE

What is the Humanity Plus Medical Insurance Plan?

- Humanity Plus Medical Insurance is a uniquely designed and affordable medical insurance plan.
- Humanity Plus Medical Insurance provides cover for hospitalisation, operations and procedures from the first day of admission at the insured value.
- Humanity Plus Medical Insurance cover ranges from ordinary hospital procedures to major treatments.
- Humanity Plus Medical Insurance pays directly to you or the hospital of your choice within the Territory as defined.
- Humanity Plus Medical Insurance covers emergency and after-hour admissions to hospital, i.e. no excess or deposit is required.
- Humanity Plus Medical Insurance provides day-to-day insurance cover.

How does it work?

Humanity Plus Medical Insurance Plan offers comprehensive benefits with an inclusive Funeral Plan, Essential Health Cover, Complimed GAP, MEDBUX as well as medical emergency and evacuation services.


HOSPITAL INSURED		
SUM INSURED - N\$ 1 million per family		
Admissions to hospitals, unattached theatres & sub-acute facilities are paid at the agreed tariff subject to the Sum Insured. In-Hospital benefits are subject to validation & risk management 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 sum insured
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	Admissions	
	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)	
	Eximer Laser and Radial Keratotomy only after 2 years membership. (All Inclusive Benefit - Admissions, surgery, treatment and services). Part of clinical protocols	
Surgical Procedures in Rooms and Unattached Theatres	Admission to unattached operating theatres and sub-acute facilities	N\$ 12,000 per person
	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	
MRI, CT, PET & Bone Density Scans	In and out of Hospital	N\$ 14,000 per person
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 treatment and services	N\$ 57,000 per person
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 clinical protocols and applicable medical fund rules).	N\$ 10,500 per person
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\$ 31,000 per person
Internal Prosthesis	Knee / hip / pacemakers, etc. Part of pre-authorisation and clinical risk management protocols	Insured Protocol
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.	Part of sum insured
	Motor vehicle accidents (MVA) - subject to registration with MVA	Part of sum insured
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\$ 26,000 per person
Inter-hospital & Ambulance Transport Services	Covers Road and air ambulance services and emergency evacuation, within Territory as defined only (Terms and Conditions apply.)	Part of sum insured
Transport and Accommodation	Transport Cost when referred for Specialist services not available in area of residence	N\$ 10,000 per family

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.

DAY-TO-DAY	Tariff	Per Person	Per Family
All benefits are part of sum insured per category and risk management may apply.			
Professional Services		N\$ 7,000	N\$ 14,000
GP/Primary healthcare consultations	100%	Part of the sum insured	
Specialist consultations			
GP/Primary healthcare, specialist procedures in rooms, including equipment, materials and injections			
Radiology and pathology (black and white x rays, basic pathology ONLY)			
Paramedical Services		N\$ 6,200 per family	
Including Physiotherapy, Social Workers, Speech, Audiology, Acousticians, Dieticians, Occupational Therapy, Clinical Psychology, Biokenetics, Hom/ Chiro/ Osteopathy, Podiatry, Acupuncture etc.	100%	Part of the sum insured	
Auxiliary Services - Biokenetics, Hom / Chiro / Osteopathy, Podiatry, Acupuncture etc.			
External Appliances			
Optical		N\$ 2,300	N\$ 4,200
Eye tests	100%	Part of the sum insured	
Lenses / contact lenses			
Frames (every 2 years)			
Dentistry		N\$ 7,300 per family	
Conservative dentistry including specialised Dentistry, Dental Implants, Crowns, Bridges, Dentures and Orthodontic Treatments (Part of pre-authorisation and approved treatment plan).	100%	Part of the sum insured	
Medication		N\$ 7,300	N\$ 13,500
Acute Medication (including Homeopathic medication and primary health scripts)	100%	N\$ 7,300	
Chronic medication		Part of Acute Medication Benefit	
OTC medication benefit (maximum script limit N\$ 150)		N\$ 950 per person	

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
	Premium Protector Cover	Provides continuation of your premium payments for 3 months upon the death of the principal insured.		

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

INCLUSIVE INSURANCE COVER

ESSENTIAL HEALTH INSURANCE PLAN	Per Person
HEALTH INSURED BENEFITS	
OVERALL ANNUAL LIMIT	N\$ 100 000
Hospital & Treatment	Part of sum insured
HIV/AIDS Visits including first diagnostic consultation	N\$ 3,200 per person
HIV/AIDS Pathology	N\$ 11,800 per person
HIV Counselling	N\$ 4,600 per person
HIV/AIDS MEDS	N\$ 32,000
Prescribed medication	Part of sum insured
Preventative vaccinations FLU and TB	
MTC (mother to child transmission) AND PEP (post exposure prophylaxis)	

FUNERAL PLAN

Policyholder	Sum Insured
Policyholder / Spouse / Adult dependants	N\$ 10,000
Dependant (14 - 21 years)	N\$ 10,000
Dependant (stillborn - 13 years)	N\$ 5,000

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COMPLIMED PLUS - GAP COVER

Benefit per Insured	Benefit
Covers the difference between what Medical Insurance Plan covers and what the doctors and specialists charge for treatment in Private hospitals, at the Rate Insured.	N\$ 1,25 million per person & N\$ 2,5 million per family

HUMANITY PLUS MEDBUX

Benefit per Insured
N\$ 2 400 additional medical benefits per family per annum. Claims for members with MEDBUX Benefit only will pay at 100% of cost up to a maximum of agreed tariff.

MONTHLY PREMIUM

Main	Spouse/Adult	Child
N\$ 1,622	N\$ 516	N\$ 257

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- 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.

CONTACT DETAILS

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Prosperity Health Member Mobile App
for your benefits & claims.