



HUMANITY

MEDICAL INSURANCE

Affordable and quality health insurance for employer groups

2020

083 2999 543
www.prosperityhealth.com



Prosperity Life

HUMANITY

MEDICAL INSURANCE

What is the Humanity Medical Insurance?

- Humanity is a uniquely designed and affordable medical insurance plan.
- Humanity provides cover for hospitalisation, operations and procedures from the first day of admission at the Rate Insured.
- Humanity cover ranges from ordinary hospital procedures to major treatments.
- Humanity pays directly to you or the hospital of your choice in Namibia and South Africa only.
- Humanity covers emergency and after-hour admissions to hospital, i.e. no excess or deposit is required.
- Humanity provides day-to-day insurance cover.

How does it work?


The Humanity Medical Insurance Plan is an affordable medical insurance, which can be taken in conjunction with the optional Funeral Plan and/or Essential Health Insurance Plan. (Terms and Conditions apply.)

HUMANITY MEDICAL INSURANCE PLAN		
OVERALL ANNUAL LIMIT - N\$ 1 million per family & N\$ 500,000 per person		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 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	Admissions	N\$ 64,500
	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)	Part of sum insured
Surgical Procedures in Rooms and Unattached Theatres	Admission to unattached operating theatres and sub-acute facilities	N\$ 12,400
	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\$ 14,800
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\$ 8,800
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\$ 11,000
Internal Prosthesis	Knee / hip / pacemakers, etc.	N\$ 26,400
Trauma 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
	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
	Motor vehicle accidents (MVA) - subject to registration with MVA	Part of sum insured
Inter-hospital & Ambulance Transport Services	Covers Road and air ambulance services and emergency evacuation, within the borders of Namibia only (Terms and Conditions apply.)	

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 INSURANCE COVER	Per Person	Per Family
Day-to-day insured cover with sub-limits		
Professional Services	N\$ 7,800	N\$ 15,600
GP/Primary healthcare consultations including Physiotherapy, psychology and psychiatric consultations	Part of sum insured	
Specialist consultations		
GP/Primary healthcare / physiotherapy sessions, specialist procedures in rooms, including equipment, materials and injections		
Radiology and pathology (black and white x rays, basic pathology ONLY)		
Optical	N\$ 1,000	N\$ 2,000
Eye tests	Part of sum insured	
Lenses / contact lenses		
Frames (every 2 years)		
Dentistry	N\$ 2,000	N\$ 4,000
Basic Conservative Dentistry ONLY - fillings / extractions and oral hygiene	Part of sum insured	
Medication	N\$ 4,000	N\$ 8,000
Acute Medication (according to the Prosperity standard medication and price formulary)	Part of sum insured	
Pharmacy advice therapy / OTC medication benefit (maximum script limit N\$ 80)	N\$ 520 per person	
Chronic Medication (according to the Prosperity chronic medication formulary based on preferred medication)	Part of sum insured	

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

OPTIONAL TOP-UP 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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Premium Table 2020

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STANDARD PLAN (INDIVIDUAL MEMBERS)

Age Category	Main	Spouse/Adult	Child
0-54	N\$ 857	N\$ 685	N\$ 306
55+	N\$ 930	N\$ 743	N\$ 306

GROUP RATE 1

EMPLOYER GROUPS WITH (5 - 9) POLICYHOLDERS

Age Category	Main	Spouse/Adult	Child
0-54	N\$ 763	N\$ 612	N\$ 272
55+	N\$ 829	N\$ 663	N\$ 272

GROUP RATE 2

EMPLOYER GROUPS WITH (10+) POLICYHOLDERS

Age Category	Main	Spouse/Adult	Child
0-54	N\$ 721	N\$ 578	N\$ 257
55+	N\$ 783	N\$ 626	N\$ 257

OPTIONAL ESSENTIAL HEALTH INSURANCE

MONTHLY PREMIUM

Single	Per Family
N\$ 50	N\$ 104

OPTIONAL FUNERAL PLAN

MONTHLY PREMIUM

Single	Per Family
N\$ 25	N\$ 35

Terms and Conditions

1. NOTE: Risk rating may apply based on utilisation and clinical guidelines.
2. Existing individual Policyholder with no Employer participation will pay Standard Rates.
3. Essential Health Insurance is an Optional top up plan available to Groups 10+. Where an Employer select the Essential Health Insurance it will be compulsory for all employees.
4. Maximum charge for six beneficiaries e.g. Policyholder + 5 dependants.