

IBUX

Prosperity } Rewards

OXYGEN

MEDICAL INSURANCE
2020

BREATHE EASY



YOU'RE COVERED



LIFESTYLE FITNESS
BENEFIT



Underwritten by } Prosperity Life

What is the Oxygen Medical Insurance Plan?

- Oxygen is a uniquely designed medical insurance plan.
- Oxygen provides cover for hospitalisation, operations and procedures from the first day of admission at the insured value.
- Oxygen covers emergencies and after-hour admissions to hospital. No excess or deposit is required.
- Oxygen pays directly to you or the hospital of your choice in Namibia and the Territory as defined.
- Oxygen provides an optional **MEDBUX** day-to-day Cover Option for day-to-day medical expenses.



How does it work?

- The **In-Hospital Insured Cover** is the core option of the Oxygen Medical Insurance Plan, which can be selected either as a stand-alone benefit, or can be taken in conjunction with the optional **day-to-day MEDBUX Plan**.
- The Oxygen in-hospital cover has an inclusive **NO CLAIM REWARD PROGRAMME** that will pay back 20% of your annual premium in cash, should you, the policyholder, or your insured beneficiaries not incur any claims against your overall sum insured, excluding claims from your **MEDBUX Plan**.

UNLIMITED OVERALL ANNUAL LIMIT

		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)	Unlimited
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	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\$ 22,000
MRI, CT, PET & Bone Density Scans	In and out of hospital	N\$ 34,000
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\$ 80,000
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 Validation - Terms and Conditions apply.)	N\$ 13,000
Eye Surgery	Eximer laser and radial keratotomy only after 2 years insured cover (surgery, treatment and services)	N\$ 25,000
Reconstructive Surgery	Reconstructive surgery only after 2 years insured cover, including breast reductions (surgery, treatment and services)	N\$ 19,000
Internal Prosthesis	Knee / hip / pacemakers, etc.	N\$ 58,000
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\$ 35,000
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\$ 100,000
Travel Cover	Transport and accommodation costs when referred for specialist services not available in area of residence	N\$ 5,400

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.

MEDBUX OPTIONAL DAY-TO-DAY COVER		Per person
<p>MEDBUX has an annual limit, subject to your Level selection. Cover is pro-rated according to when you buy the options and may only be purchased once per family per annum. Claims for policyholders with MEDBUX Cover only pay at the insured value.</p>		
Professional Services and Medicine		Subject to available MEDBUX balance
GP, specialist consultations and primary healthcare consultations (including casualty out-patient consultations)		
Pharmacist and telephone consultations		
GP, specialist and primary healthcare procedures in rooms, including equipment, materials and injections		
Psychiatric treatment		
Radiology and pathology		
Acute & Chronic medication including primary health scripts, prescribed homeopathic medication (preferred & non preferred)		
Paramedical Services		
Essential Services - physiotherapy, social workers, speech, audiology, acousticians, dieticians, occupational therapy and clinical psychology		
Auxiliary Services - biokinetics, homeopathy / chiropractics / osteopathy, podiatry, acupuncture, etc.		
External Prostheses and Medical Appliances		
External prostheses - artificial arms / legs / eyes every 2 years		
Special external & medical appliances - wheelchairs (every 3 years) & hearing aid apparatuses every 2 years		
General external & medical appliances - including glucometers, blood pressure monitors, stockings, braces, etc.		
Optical		
Eye tests / lenses / contact lenses and frames		
Dentistry		
Conservative & Special Dentistry - fillings / extractions and oral hygiene, dental implants, crowns, bridges, dentures and orthodontic treatments		
Good Health Cover		Subject to 18 months' accumulated MEDBUX
Previous years' accumulated MEDBUX balances can be used to cover insured medical expenses where normal insured limits are exceeded or excluded. (including cosmetic surgery) (excluding current year 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.			

All insured cover limits 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	Policyholder	Adult	Child	
0 - 30	N\$ 1,505	N\$ 1,140	N\$ 540	
31 - 40	N\$ 1,867	N\$ 1,502	N\$ 540	
41 - 50	N\$ 2,108	N\$ 1,694	N\$ 540	
51 - 60	N\$ 2,709	N\$ 2,194	N\$ 540	
61+	N\$ 3,473	N\$ 2,585	N\$ 540	

MEDBUX DAY-TO-DAY PREMIUM		
Type	Per family	Advanced MEDBUX
Level 1	N\$ 200	N\$ 2,400
Level 2	N\$ 300	N\$ 3,600
Level 3	N\$ 400	N\$ 4,800
Level 4	N\$ 500	N\$ 6,000
Level 5	N\$ 700	N\$ 8,400
Level 6	N\$ 1,000	N\$ 12,000
Level 7	N\$ 1,500	N\$ 18,000
Level 8	N\$ 2,000	N\$ 24,000
Level 9	N\$ 2,500	N\$ 30,000
Level 10	N\$ 3,000	N\$ 36,000
Level 11	N\$ 4,000	N\$ 48,000

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