



OLDMUTUAL

AFYAIMARA FAMILY COVER

A MEDICAL COVER FOR YOUR FAMILY'S WELLBEING

With over 100 years of getting to know our customers, we have learnt that protecting your health and wellbeing is of paramount importance. That's why our Afya Imara solution covers you & your family's, so you can make the most of today.

**For enquiries email us on RetailMedical@uap-group.com
or call us on 0711 065 100**



DO GREAT THINGS EVERY DAY

GENERAL COVER SCOPE

Afyalmara Family cover is an enhanced medical insurance cover for families. It covers day and inpatient hospitalization, maternity, outpatient treatment, optical and dental with enhanced limits for chronic conditions including cancer. One is only eligible for outpatient cover if they have taken the inpatient cover. There is also the option of taking the inpatient cover only.

Below are the key enhancements offered by **Afyalmara Family Cover**;

a) Lifetime cover;

- Once you join, you can renew your cover for life.

b) Wide geographical coverage and Hospital Network;

- Access to all of UAP Insurance Company Ltd's comprehensive network of hospitals across East Africa.
- Overseas referral is available for conditions not covered locally on accredited overseas partners.

c) Convenient;

- Air evacuation for cover limits above Kshs 1M
- Road evacuation for all cover limits
- Overseas emergency treatment cover of 42 days for limit on reimbursement for all cover limits

d) Affordable

- No excess for inpatient cover
- Instalment premium payments for your inpatient cover
- No claim discount (NCD)

e) Comprehensive benefits

- Inpatient limits from Kes 500,000 to Kes 10,000,000.
- Optional outpatient cover from Kes 50,000 to Kes 200,000. This caters for;
 - i) Routine outpatient services, consultations, diagnostics, drugs and dressings.
 - ii) Routine dental and optical services, including cost of frames, lenses.
 - iii) Well baby Clinics.
- Covers pre-existing, chronic conditions & HIV/AIDs
- Cover for prematurity, and neonatal conditions
- Maternity cover within inpatient.
- Dental & Optical benefits included within the outpatient cover
- Hospitalization expenses including surgeon, physician, theatre, ICU & HDU fees
- Home Nursing subject to pre-authorisation up to 90 days from discharge based on the applicable benefit sublimit.
- Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances
- Accommodation costs for parent/guardian accompanying child of 12 years and below

SCOPE OF COVER

INPATIENT	WAITING PERIOD	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
OVERALL LIMIT		KES 500,000	KES 1,000,000	KES 3,000,000	KES 5,000,000	KES 10,000,000
Bed		General Ward Max Kes 8,000	General Ward Max Kes 8,000	Private Room, Max Kes 17,000	Private Room, Max Kes 17,000	En Suite Max Kes 26,000
Lodger Fee for Accompanying Parent		12 Years	12 Years	12 Years	12 Years	12 Years
Emergency Evacuation Within East Africa	No waiting period	Road Ambulance	Road Ambulance	Road & Air Ambulance	Road & Air Ambulance	Road & Air Ambulance
Accidents	No waiting period	To overall Limit	To overall Limit	To overall Limit	To overall Limit	To overall Limit
Acute Conditions	28 days illness claims/ 60 days surgical claims	To overall Limit	To overall Limit	To overall Limit	To overall Limit	To overall Limit
Newly Diagnosed Chronic Illnesses	28 days illness claims/ 60 days surgical claims	Kes 350,000	Kes 700,000	Kes 2,000,000	Kes 2,500,000	Kes 3,500,000
Chronic, Pre-existing illnesses, Congenital Conditions & HIV/AIDS	1 Year	Kes 250,000	Kes 400,000	Kes 700,000	Kes 800,000	Kes 1,000,000
Organ Transplant (cost of donor or securing the organ is excluded). This is in addition to the relevant condition's benefit allocation	1 Year	Kes 100,000	Kes 200,000	Kes 200,000	Kes 300,000	Kes 500,000
Psychiatric and Psychological Illness	1 Year	Kes 200,000	Kes 300,000	Kes 500,000	Kes 500,000	Kes 700,000
Post Hospitalization 21 days after discharge (On Reimbursement)	Depends with the Sub-limit	Kes 20,000	Kes 20,000	Kes 30,000	Kes 30,000	Kes 30,000
Neo-natal and prematurity conditions	1 Year	Kes 200,000	Kes 250,000	Kes 400,000	Kes 400,000	Kes 500,000
Inpatient non-accident related dental surgery/ treatment	1 Year	Kes 150,000	Kes 150,000	Kes 200,000	Kes 200,000	Kes 250,000

SCOPE OF COVER

INPATIENT	WAITING PERIOD	OPTION 1	OPTION 2	OPTION 3	OPTION 4	OPTION 5
OVERALL LIMIT		KES 500,000	KES 1,000,000	KES 3,000,000	KES 5,000,000	KES 10,000,000
Inpatient non-accident related eye treatments excluding surgery for refractive errors and laser treatment	1 Year	Kes 150,000	Kes 150,000	Kes 200,000	Kes 200,000	Kes 200,000
Accident Related Inpatient Dental and Ophthalmological treatment	No waiting period	Kes 500,000	Kes 1,000,000	Kes 3,000,000	Kes 5,000,000	Kes 5,000,000
Illness related reconstructive/plastic surgery/ (excludes cosmetic, obstetrics and gynecology related)	1 Year	Kes 200,000	Kes 200,000	Kes 250,000	Kes 300,000	Kes 300,000
	1 Year	Kes 200,000	Kes 300,000	Kes 400,000	Kes 400,000	Kes 500,000
Non accident related maxillofacial surgery (Excluding routine dental surgery and dental fixtures)	1 Year	Kes 200,000	Kes 300,000	Kes 400,000	Kes 400,000	Kes 500,000
Gynecological surgery	1 Year	Kes 200,000	Kes 300,000	Kes 400,000	Kes 400,000	Kes 500,000
Cost of purchase of internal and external surgical implants, appliances, and prostheses (excluding dental fixtures)	Depending on the Condition Sub-limit	Kes 300,000	Kes 300,000	Kes 400,000	Kes 400,000	Kes 500,000
Last Expense - Per Member (as a stand-alone benefit)	As per illness/Accidents Clause	Kes 75,000	Kes 100,000	Kes 100,000	Kes 150,000	Kes 150,000
Passive War/Terrorism and Political Violence	No waiting period	Kes 300,000	Kes 500,000	Kes 700,000	Kes 1,000,000	Kes 1,000,000
Maternity: Normal Delivery, Elective & subsequent Caesarean sections, First Ever Emergency Caesarean Section, Ectopic Pregnancy, Maternity Complications before & after delivery	1 Year	Kes 50,000	Kes 75,000	Kes 100,000	Kes 150,000	Kes 200,000
	28 days illness claims/ 60days surgical claims	Kes 250,000	Kes 250,000	Kes 250,000	Kes 250,000	Kes 250,000
Covid -19 Treatment (moderate cases)	28 days illness claims/ 60days surgical claims	Kes 250,000	Kes 250,000	Kes 250,000	Kes 250,000	Kes 250,000
Covid-19 Treatment (Critical cases requiring ICU/HDU)	28 days illness claims/ 60days surgical claims	Kes 500,000	Kes 1,000,000	Kes 1,000,000	Kes 1,000,000	Kes 1,000,000

This is a cumulative amount that will be inclusive of any amounts already paid for in the treatment of moderate inpatient cases

OUTPATIENT OPTIONS

OUTPATIENT OPTIONS	50,000	60,000	100,000	150,000	200,000
Dental Sub-limit	Nil	Nil	10,000	15,000	15,000
Optical Sub-limit <i>Frames can only be replaceable once in every 2 years up to a sublimit of KES 8,000.</i>	Nil	Nil	10,000	15,000	15,000
Optical exclusions: <i>Plano, photochromatic, antiglare lenses</i>					
Annual Wellness Check-ups	Nil	Nil	5,000	10,000	10,000
Vaccines	KEPI & KEPI Baby Friendly up to 5 years				
Pre-existing and chronic conditions	After 1 year waiting period, to the full limit				
Antenatal and postnatal visits up to 6 weeks from delivery <i>(maximum of 2 ultrasounds)</i>	After 1 year waiting period				
Supplements	Covered subject to pre-authorization and medical necessity				
Co-payment at the hospital	As per co-payment schedule, minimum Kes 500				

COPAYMENT SCHEDULE

PROVIDER AND ITS BRANCHES	
1 Nairobi Hospital	
2 Aga Khan University Hospital - Nairobi	
3 Pandya Hospital	2,000
4 The Karen Hospital	
5 AAR Healthcare	
6 MP Shah Hospital	
All Others	500

PREMIUMS - INPATIENT RATES

	KES 500,000	KES 1,000,000	KES 3,000,000	KES 5,000,000	KES 10,000,000
19 YRS - 29 YRS.					
Principal Member	30,257	32,284	47,172	51,025	58,535
Spouse	23,900	25,582	38,516	41,671	46,337
Child (0-18yrs.)	13,929	17,102	26,795	28,496	31,578
30 YRS - 40 YRS.					
Principal Member	31,028	32,388	49,507	53,602	61,857
Spouse	25,023	26,785	40,457	43,799	48,736
Child (0-18yrs.)	13,929	17,102	26,795	28,496	31,578
41 YRS - 50 YRS.					
Principal Member	32,604	33,930	56,730	57,179	63,415
Spouse	26,128	27,925	46,043	46,446	49,650
Child (0-18yrs.)	13,929	17,102	26,795	28,496	31,578
51 YRS - 65 YRS.					
Principal Member	40,312	41,466	61,651	66,792	76,211
Spouse	31,575	34,484	50,161	54,280	60,121
Child (0-18yrs.)	13,929	17,102	26,795	28,496	31,578
66 YEARS & ABOVE					
Principal Member	82,829	95,227	142,417	162,180	185,511
Spouse	64,526	78,683	115,311	131,186	145,655
Child (0-18yrs.)	13,929	17,102	26,795	28,496	31,578

RULES OF SELECTION OF COVER;

a) Inpatient is the primary option and is purchased before purchasing outpatient.

b) Outpatient is limited to the amount of inpatient and is restricted as below;

INPATIENT LIMIT	CAN PURCHASE OUTPATIENT OF:
500,000	60,000 and below
1,000,000	60,000 and below
3,000,000	100,000 and below
5,000,000	200,000 and below
10,000,000	200,000 and below

OUTPATIENT RATES

LIMIT	KES 50,000	KES 60,000	KES 100,000	KES 150,000	KES 200,000
M (Also Per Person)	32,934	33,266	35,226	37,892	41,512
M+1	44,986	49,269	66,533	70,452	77,987
M+2	48,748	54,844	82,895	88,794	92,489
M+3	48,797	55,910	98,147	106,762	111,223
M+4	48,846	57,804	98,245	121,829	126,966
M+5	49,339	58,095	99,028	136,895	142,709
M+6	49,837	58,387	99,282	148,202	157,539

GENERAL CONDITIONS

GENERAL CONDITIONS	
Eligibility	<ul style="list-style-type: none"> · Eligibility is all persons and their legal dependents from age of zero (0) months to sixty five (65) years. Existing members can continue renewing in the scheme for life subject to renewal review by UAP Insurance Company Ltd. · Persons over 60 years will be required to submit a medical report in the prescribed manner for eligibility. · Eligible dependents include one spouse (age 18 to 65 years at joining) and own children from age of 0 months to 18 years of age. Children will be added on cover provided they are discharged from hospital and at least 37 weeks at birth. · Children above 19 years will be covered as principal Persons. · Birth notification must be included in the application form.
NHIF	NHIF shall apply where the child already has an NHIF Cover; bills shall be settled net of NHIF
Waiting Periods	28 days waiting period applies to illness claims and 60 days for surgical claims subject to condition specific waiting period indicated in the benefit schedule.
Premium Payments(s)	Upfront payment is required. For members who require instalments, we facilitate premium financing.
Territorial Limit	<ul style="list-style-type: none"> · Kenya, Uganda, Tanzania, Rwanda and South Sudan. · In case of services sought outside the specified region, the insured member's claims shall be settled on re-imbursment. · Reimbursement will be on UAP Insurance Company Ltd's reasonable and customary rates. · The cover on reimbursement basis is valid for the first 42 days outside the geographical scope.

GENERAL CONDITIONS

GENERAL CONDITIONS

Overseas Referral	<ul style="list-style-type: none">· Treatment(s) not available locally will be to a medical facility approved by the company and excludes Western Europe, Australia, USA, South Africa and Canada.· The Company has credit facilities in India, and the referral must be approved by the company and respective government department.· Air fare for patient and accompany person on economy class is payable from the overall cover limit (inpatient), while accomodation costs are excluded.
Administration	<ul style="list-style-type: none">· Cards<ul style="list-style-type: none">· Medical cards shall be issued to all members of the scheme.· Healthcare Providers:<ol style="list-style-type: none">i. Restricted to hospital network in the panel option chosenii. In case of geniune reasons for using a non-panel provider, reimbursement shall be allowed subject to UAP Insurance Company Ltd's customary and reasonable rates. Consultation shall be reimbursed at Kes. 2,000 for General Practitioners and Kes. 3,000 for Specialists.iii. Inpatient total reimbursement shall be capped at 80% after application of the (i) above.
Reimbursements	<ul style="list-style-type: none">· Only allowed for geniune medical emergencies and shall be reimbursed in accordance with the terms provided in the policy document.
General Exclusions	<ul style="list-style-type: none">· Expenses where material information is withheld or misstated.· Infertility treatment· Cosmetic surgery unless caused by accident· Weight management treatments and drugs.· Participation in professional & hazardous sports e.g. bungee jumping, paragliding· Treatment other than by registered medical practitioner· Self-referred or self-prescribed treatment.· Drugs dispensed by the treating doctor.· Nutritional supplements unless prescribed as part of medical treatment.· Alternative treatment - Chiropractors, Acupunturist, Herbalist· Drunkenness, drug addiction, intentional self-injury.· Expenses incurred in connection with participation in Riot, Strike and Civil commotion.· Naval, Military or Air force operations.· Expenses recoverable under any other insurance e.g. NHIF, GPA, WIBA· Beauty treatment in nature cure clinics or health hydro's· Diagnostic equipment (e.g. Glucometers, BP machines)· Experimental treatment· Declared Pandemics, epidemics and natural disasters· Contamination by radio activity from nuclear fuel, waste or fission· Benefits not purchased or not indicated in the brochure. <p>*Refer to the policy document for details</p>

UAP OLD MUTUAL GROUP

UAP Old Mutual Tower, Upper Hill Road
P.O. Box 43013 - 00100
Nairobi, Kenya

Call us on **+254 711 065 100**

Email us on **RetailMedical@uap-group.com**

Website: **www.uapoldmutual.com**



DO GREAT THINGS EVERY DAY