

RESOLUTION INSURANCE COMPANY LIMITED

MEDICAL INSURANCE PRODUCT GUIDE

FOR INDIVIDUALS AND FAMILIES

Our Medical Insurance products offer an unparalleled level of cover with the following key highlights:

- **Variety** of plans for both In-patient and Out-patient cover.
- **Membership for Life.**
- 24 hour medical emergency call centre.
- Chronic conditions covered.
- **Maternity cover** includes **home deliveries** and **Lamaze classes**. **Ante natal visits** are covered from Out-patient benefit and not maternity limit, leaving the limit available for delivery bills.
- **New Babies born after 38 weeks of gestation to full term** (and discharged from Hospital) can join immediately after birth.
- **New Born Baby Illness** covers babies born prematurely, for illness after birth and before discharge.
- **Dental Illness** is covered.
- **Lodger fee** for parent accompanying children upto 10 years of age.
- Our Value Plans have a **Worldwide Travel Cover Benefit**.



RESOLUTION
INSURANCE

Regulated by the Insurance Regulatory Authority

ANNUAL LIMITS IN KENYA SHILLINGS THAT COVERS THE FOLLOWING	5,000,000	2,000,000	1,000,000	500,000
Bed allowance per day	Ward Bed	Ward Bed	Ward Bed	Ward Bed
Inpatient Services	Covered	Covered	Covered	Covered
Organ Transplant	Covered	Covered	Covered	Nil
First Ever Emergency Caesarean Section for Principal Member or Spouse	120,000	100,000	75,000	50,000
Declared pre-existing & Congenital conditions and Psychiatric illness Cover (All Under One Sublimit)	500,000	300,000	150,000	150,000
Chronic conditions	2,500,000	1,000,000	500,000	250,000
Daily Cash on illness & accident admissions applicable after 3 days of admission up to 180 days	1,250 per day	1,000 per day	750 per day	500 per day
Emergency evacuation and ambulance services	Covered	Covered	Covered	Covered
International Emergency Cover	Upto Ksh 2.5 Million	Upto Ksh 1 Million	Upto Kshs 500,000	Up to Kshs 250,000
Rehabilitation Cover	Within 30 days of discharge upto a maximum of Kshs 30,000	Within 15 days of discharge upto a maximum of Kshs 15,000	Within 15 days of discharge upto a maximum of Kshs 15,000	Within 15 days of discharge upto a maximum of Kshs 15,000
Home Care Services	Covered	Covered	Covered	Covered
Funeral Expense (for principal member)	100,000	100,000	50,000	50,000

All Limits are in Kenya Shillings.

Members on Harmony Plans have access to the **Enhanced Medical Service Provider List**.

HARMONY PLAN - IN-PATIENT RATES (LIMIT SHARED PER FAMILY)

19 - 34 years (Range of the age of the oldest member of the family)	M	M+1	M+2	M+3	M+4	M+5	Extra
5,000,000	31,296	48,796	58,032	66,851	75,272	83,315	12,996
2,000,000	21,998	30,488	36,259	41,769	47,031	52,055	8,931
1,000,000	20,088	27,840	33,110	38,141	42,946	47,535	8,156
500,000	17,422	21,732	25,846	29,773	33,523	37,106	6,366

35 - 55 years (Range of the age of the oldest member of the family)	M	M+1	M+2	M+3	M+4	M+5	Extra
5,000,000	53,173	66,324	78,879	90,865	102,311	113,244	17,663
2,000,000	33,223	41,440	49,284	56,772	63,925	70,755	12,140
1,000,000	30,338	37,841	45,004	51,843	58,373	64,611	11,086
500,000	23,682	29,539	35,130	40,468	45,566	50,435	8,653

56 years and Above (Range of the age of the oldest member of the family)	M	M+1	M+2	M+3	M+4	M+5	Extra
5,000,000	68,365	85,275	101,416	116,827	131,543	145,599	22,710
2,000,000	42,715	53,280	63,366	72,994	82,189	90,971	15,608
1,000,000	39,005	48,653	57,862	66,654	75,051	83,070	14,253
500,000	30,447	37,978	45,168	52,031	58,585	64,845	11,126

All Rates and Limits are in Kenya Shillings and exclusive of 0.45% (training levy & policy holders fund) contribution.

Stamp Duty of Kshs 40 is payable upon joining the scheme (Not applicable at renewal)

VALUE PLANS - ENHANCED IN-PATIENT BENEFITS (PER PERSON)

PRODUCT NAME	PREMIER PLUS PLAN	PREMIER PLAN	EXECUTIVE PLAN
ANNUAL LIMIT IN KENYA SHILLINGS THAT COVERS THE FOLLOWING:	Kshs 10,000,000	Kshs 5,000,000	Kshs 2,500,000
Bed allowance per day	Standard Ensuite	Private room without bath and basin	Ward Bed
Inpatient Services	Covered	Covered	Covered
Dental illness cover	85,000	85,000	85,000
Ophthalmology Cover	Covered	Covered	Covered
Maternity Cover (Normal and Caesarean Section) for Principal Member or Spouse - includes Home Deliveries & Lamaze Classes	250,000	150,000	100,000
New Born Baby Illness Cover (Sublimit is from mother's annual limit if eligible for Resolution maternity benefit)	100,000	100,000	100,000
Declared pre-existing & Congenital conditions and Psychiatric illness Cover (All Under One Sublimit)	500,000	450,000	350,000
Chronic conditions	5,000,000	2,500,000	1,250,000
Annual Well Person Check Up (For Adults)	Covered	Covered	Covered
Organ Transplant	Covered	Covered	Covered
Daily Cash on illness & accident admissions applicable after 3 days of admission upto 180 days	Kshs 2,500 per day	Kshs 2,500 per day	1,250 per day
Emergency evacuation and ambulance services	Covered	Covered	Covered
International Emergency Cover	Covered	Covered	Covered
Overseas Evacuation & Treatment	Covered	Covered	Covered
Rehabilitation Cover	Within 30 days of discharge upto a maximum of Kshs 30,000	Within 30days of discharge upto a maximum of Kshs 30,000	Within 15 days of discharge upto a maximum of Kshs 15,000
Home Care Services	Covered	Covered	Covered
ADDITIONAL BENEFITS			
Funeral expense	100,000	100,000	100,000
Personal Accident Cover (for adults)	2, 000,000	1, 000,000	500,000
Critical Illness (a sublimit of Personal Accident cover)	500,000	500,000	250,000
Child guard cover (For children)	100,000	100,000	100,000
Travel Cover	Worldwide	Worldwide	Worldwide

All Limits are in Kenya Shillings.

*Members on Value Plans have access to the **Enhanced Medical Service Provider List**.*

VALUE PLANS - ENHANCED IN-PATIENT BENEFITS (PER PERSON)

PRODUCT NAME	SUPERIOR PLAN	ADVANTAGE PLAN
ANNUAL LIMIT IN KENYA SHILLINGS THAT COVERS THE FOLLOWING:	Kshs 2,000,000 (Kshs 1,000,000 Illness, Kshs 1,000,000 Accident)	Kshs 1,500,000 (Kshs 500,000 Illness, Kshs 1,000,000 Accident)
Bed allowance per day	Ward Bed	Ward Bed
Inpatient Services	Covered	Covered
Dental Illness cover	85,000	85,000
Ophthalmology Cover	Covered	Covered
Maternity Cover (Normal and Caesarean Section) for Principal Member or Spouse - includes Home Deliveries & Lamaze Classes	75,000	50,000
New Born Baby Illness Cover (Sublimit is from mother's annual limit if eligible for Resolution maternity benefit)	75,000	50,000
Declared pre-existing & Congenital conditions and Psychiatric illness Cover (All Under One Sublimit)	250,000	150,000
Chronic conditions	500,000	250,000
Annual Well Person Check Up (For Adults)	Covered	Covered
Organ Transplant	Covered	Nil
Daily Cash on illness & accident admissions applicable after 3 days of admission upto 180 days	1,250 per day	1,250 per day
Emergency evacuation and ambulance services	Covered	Covered
International Emergency Cover	Covered	Covered
Overseas Evacuation & Treatment	Covered	Covered
Rehabilitation Cover	Within 15 days of discharge upto a maximum of Kshs 15,000	Within 15 days of discharge upto a maximum of Kshs 15,000
Home Care Services	Covered	Covered
ADDITIONAL BENEFITS		
Funeral expense	100,000	100,000
Personal Accident Cover (for adults)	500,000	500,000
Critical Illness (a sublimit of Personal Accident cover)	250,000	Nil
Child guard cover (For children)	100,000	100,000
Travel Cover	Worldwide	Worldwide

All Limits are in Kenya Shillings.

Members on Value Plans have access to the **Enhanced Medical Service Provider List**.

Product	Premier Plus		Premier		Executive		Superior		Advantage	
	Member	Spouse	Member	Spouse	Member	Spouse	Member	Spouse	Member	Spouse
Annual Limit (Figures in Kshs)	10,000,000		5,000,000		2,500,000		2,000,000		1,500,000	
Child (0 -18 years)	34,170		30,560		23,383		22,017		17,094	
19 -24 years	45,531	40,569	39,610	34,799	28,715	25,984	26,705	24,226	20,659	18,986
25 -34 years	55,613	49,552	48,381	43,331	35,093	31,757	32,636	29,606	25,247	23,202
35 -39 years	64,394	57,375	56,020	50,172	40,633	36,770	37,789	34,280	29,233	26,865
40 -55 years	80,492	71,719	70,025	62,715	50,809	45,979	47,253	42,865	36,553	33,593
56 -64 years	116,266	103,596	101,148	90,588	73,391	66,415	68,254	61,917	52,799	48,524
65 -69 years (renewal only)	134,153	119,533	116,710	104,526	84,682	76,633	78,755	71,442	60,923	55,988
70 -79 years (renewal only)	149,059	132,814	129,677	116,139	94,092	85,148	87,504	79,380	67,691	62,210
80 years & above (renewal only)	172,908	154,065	150,425	134,721	109,145	98,771	101,505	92,080	78,522	72,163

All Rates are in Kenya Shillings and exclusive of 0.45% (training levy & policy holders fund) contribution.
Stamp Duty of Kshs 40 is payable upon joining the scheme (Not applicable at renewal)

Out-patient Plan	Plan 150	Plan 100	Plan 75	Plan 50	Plan 35
Annual Limit	Kshs 150,000	Kshs 100,000	Kshs 75,000	Kshs 50,000	Kshs 35,000

Members have access to the Resolution Insurance **Enhanced Medical Provider List**.

This cover includes the following Outpatient services:

- ◆ Outpatient consultations
- ◆ Diagnostic examinations
- ◆ Injections and procedures performed at a primary care level in a doctor’s consultation room
- ◆ Prescribed medicines
- ◆ X-rays, laboratory, scans and MRI
- ◆ Antenatal & Postnatal care
- ◆ Well baby check-ups inclusive of KEPI Immunization Programme at our selected well baby clinics only.
- ◆ Minor trauma treatment
- ◆ HIV services
 - Adherence and nutritional counseling
 - Follow-up every 3months
 - Prevention of mother to child Transmission (PMTCT)
 - ARV’s and Monitoring
 - Opportunistic infections
- ◆ **Baby friendly vaccines** as a benefit to the member child up to a sublimit of Kshs 20,000 from their outpatient benefit (Pre-authorization is required)

NOTES

- ◆ Authorization must be obtained in advance from Resolution Insurance in respect of chemotherapy, radiotherapy, MRI and CT scans and haemodialysis.
- ◆ Out-patient HIV services will be obtained at our selected HIV Comprehensive Care Clinics (List Available).
- ◆ Service Access will be via Resolution Insurance Membership Card.
- ◆ Sub-Limit for Declared Pre-existing conditions is 100% of member’s Out-patient cover limit.
- ◆ Co-payment for Out-patient.

CO-PAY STRUCTURE IS AS FOLLOWS:

Out-patient Co-Pay of Kshs. 1,000 for all Out-patient visits at: **The Nairobi Hospital, Aga Khan University Hospital - Nairobi, MP Shah Hospital** (Social Service League), **The Karen Hospital** and all their Branches and satellite clinics.

Out-patient Co-pay of Kshs. 500 for all Out-patient visits at: **Gertrude’s Garden Children’s Hospital, Mater Hospital, Nairobi Women’s Hospital, Aga Khan Hospital - Mombasa, Aga Khan Hospital - Kisumu, AAR Health Services Limited** and all their branches and satellite clinics.

OUTPATIENT BENEFIT CLASSIFICATIONS

INPATIENT BENEFITS	OUTPATIENT BENEFITS				
Harmony 500K	Plan 35				
Advantage	Plan 35				
Harmony 1M	Plan 35	Plan 50			
Superior	Plan 35	Plan 50			
Harmony 2M	Plan 35	Plan 50	Plan 75		
Executive	Plan 35	Plan 50	Plan 75		
Harmony 5M	Plan 35	Plan 50	Plan 75	Plan 100	
Premier	Plan 35	Plan 50	Plan 75	Plan 100	
Premier Plus	Plan 35	Plan 50	Plan 75	Plan 100	Plan 150*

*Only members on Premier plus shall be allowed to purchase the maximum outpatient limit.

OUTPATIENT PRICE PER PERSON

Annual Out-patient Limit (Per Person)	150,000	100,000	75,000	50,000	35,000
Child (0 - 18 years)	32,133	25,162	21,867	19,273	14,794
19 - 24 years	34,070	26,663	23,163	20,406	15,648
25 - 34 years	44,313	34,630	30,055	26,448	20,229
35 - 39 years	50,770	39,635	34,373	30,225	23,072
40 - 55 years	59,379	46,309	40,131	35,259	26,862
56 - 64 years	85,208	66,327	57,405	N/A	N/A
65 - 69 years (renewal only)	98,122	76,337	66,041	N/A	N/A
70 - 79 years (renewal only)	108,884	84,679	N/A	N/A	N/A
80 years & above (renewal only)	126,104	93,020	N/A	N/A	N/A

All Rates and Limits are in Kenya Shillings and exclusive of 0.45% (training levy & policy holders fund) contribution.

*Members have access to the **Enhanced Medical Service Provider List**.*

Self Fund Out-patient Option

Notes on the Out-patient Fund Amount:

- ◆ No Exclusions.
- ◆ No Co-payment.
- ◆ Access to the Enhanced Medical Provider List.
- ◆ Dental and Optical can be claimed up to full limit of the fund amount.
- ◆ Any balances will be carried forward to the subsequent year but has to be topped up to any of the Fund amounts shown.
- ◆ Annual statements of claims incurred will be shared with the client.
- ◆ In case of cancellation of cover, the amount refundable will be the fund amount payable **less all the claims incurred commission and Resolution Insurance Membership Card fee.**

	Option 1	Option 2	Option 3
Fund Amount shared per family	Kshs 55,000	Kshs 82,500	Kshs 110,000

Personal Accident

The personal accident cover provides compensation for death following an accident, permanent total disability(PTD) or critical illness. Child guard is a Personal Accident cover for children.

BENEFIT	Child Guard	Student / Intern Cover	Option1	Option2	Option3	Option4	Option5	Option6	Option7
Death	100,000	200,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000	7,000,000	10,000,000
Permanent Total Disablement	100,000	200,000	500,000	1,000,000	2,000,000	3,000,000	5,000,000	7,000,000	10,000,000
Temporary Total Disablement (Per Week Max 104 Weeks)	N/A	N/A	2,000	2,500	3,500	4,000	5,000	6,000	7,000
Accidental Medical Expenses	20,000	25,000	35,000	50,000	100,000	100,000	100,000	150,000	200,000
Funeral Expenses	20,000	25,000	30,000	30,000	50,000	50,000	50,000	50,000	100,000
Hospital Cash	N/A	N/A	1,500	2,000	2,500	3,000	5,000	6,500	8,000
Artificial Appliances	15,000	15,000	15,000	15,000	20,000	25,000	30,000	40,000	50,000
Tuition during incapacitation (Per Week Max 5 weeks)	10,000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

PRICE PER PERSON

Entry Age 3 - 18	1,250	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Entry Age 19 - 40	N/A	1,786	2,475	3,921	7,329	9,707	14,464	19,864	28,157
Entry Age 41 - 75	N/A	N/A	2,750	4,357	8,143	10,786	16,071	22,071	31,286

All Rates and Limits are in Kenya Shillings (Kshs) and exclusive of 0.45% tax and Kshs 40 stamp duty.

DEFINITIONS APPLICABLE:

- ◆ **Death** - Meaning loss of life as a result of an accident.
- ◆ **Permanent Total Disability** - Means inability to engage in any occupation for which the employee is reasonably qualified by education, training or experience as a result of an accident.
- ◆ **Temporary Total/Partial Disablement** - Means temporary inability to engage in ones occupation. (Excluding the first seven days)
- ◆ **Accidental Medical Expense** - Any medical expense incurred as a result of an accident.
- ◆ **Funeral expenses** - Amount paid to the family incase of death of the insured.
- ◆ **Hospital Cash** - Amount paid after 3 days of admission following an accident. Usually paid in lump sum after discharge.
- ◆ **Artificial Appliances** - Includes but not limited to walking crutches, wheel chairs, arm strings, neck support, back bands and similar items required by injured employee to support life functions.
- ◆ **Tuition** - Tuition costs while incapacitated (For 3 years to 18 years).

OPTICAL PLAN

The services covered are:

- ◆ Routine optical consultations
- ◆ Prescription of frames
- ◆ Prescribed lenses and replacement of lenses
- ◆ Optical Prescriptions

Optical Rates			
Limit in Kshs.	10,000	20,000	30,000
Price Per Person (in Kshs)	4,324	8,648	12,972

DENTAL PLAN

The services covered are:

- ◆ Consultation
- ◆ Extractions
- ◆ Fillings (except precious metals)
- ◆ Scaling
- ◆ Dental X-Rays
- ◆ Dental Prescriptions
- ◆ Crowning
- ◆ Bridging
- ◆ Braces

Dental Rates			
Limit in Kshs.	10,000	20,000	30,000
Price Per Person (in Kshs)	3,983	7,966	11,948

HOSPITAL CASH

Hospital cash is an amount paid each day of hospitalization. Applicable after 3 days of admission up to a maximum of 180 days.

Limit per night in Kshs.	500	1,000	2,000
Price Per Person (in Kshs)	711	1,421	2,844

For principal members only.

This benefit can only be bought if you have already purchased a Value or Harmony Plan.

FUNERAL EXPENSE

Funeral Expenses is an amount paid to the family in case of death of the insured.

Annual Limit in Kshs.	50,000	100,000	150,000	200,000
Price Per Person (in Kshs)	612	1,101	1,652	2,202

NOTE:

- ◆ The riders above if purchased must be purchased for every member/family in the scheme. Riders cannot be purchased for selected members of the scheme.
- ◆ **All Limits and Rates are in Kenya shillings. Rates are exclusive of 0.45% tax (for training levy and policy holders fund) contribution.**
- ◆ Stamp Duty of Kshs 40 is payable upon joining the scheme (Not applicable at renewal)
- ◆ **Dental and Optical cover** options are available to members who have purchased any Resolution Insurance Out-patient plans. Authorization is required.

Membership Eligibility

- ◆ **Age Definition:** Child: New Babies born after 38 weeks of gestation to full term to 18 years.
Adult: 19 years and above.
- ◆ **Joining Age** is from birth (38 weeks of gestation to full term) up to 64 years of age.
- ◆ **In case of a child born prematurely**, membership shall commence one month from the date the child ought to have been born full term.
- ◆ **Child applicants** must join under a parent or adult guardian
- ◆ **Adult Dependant** (except the spouse) are required to fill in their own application forms
- ◆ **All new applicants over 50 years** will be required to undergo a Medical Examination at specific providers prior to being accepted as members. This will be at the applicant's cost.
- ◆ **Members aged 65 years and above** are only covered on renewal and are required to undergo a medical examination annually before each renewal. This will be at the applicant's cost, however, members with Annual Well person Check Up Benefit can utilize this benefit before the cover end date.
- ◆ **At the time of application for membership**, the applicant must have been discharged from hospital should there have been an admission.
- ◆ Full disclosure of all medical information is mandatory. Failure to disclose means the member will be terminated with no option for a refund.

Medical Service Access

- ◆ All In and Out-patient services can only be obtained from our **appointed Medical Service Providers** as per the plan purchased. These lists are subject to change from time to time. We currently have over 850 hospitals, clinics, doctors and other healthcare providers across East Africa.
- ◆ Members have access to the Resolution Insurance **Enhanced Medical Provider List** or **Standard Medical Provider List** as per plan selected.
- ◆ **Frontline List:** Services can be accessed directly from these providers.
- ◆ **Referral List:** Services are on referral basis only by a Frontline provider or through Resolution Pre-authorization.
- ◆ Members must present their Resolution Insurance **Membership Card** at the Medical Service Providers for identification.
- ◆ Member validity will be verified by the Medical Service Provider representative prior to service delivery.
- ◆ Members shall be required to sign the Resolution Insurance **Claim Form** at the Medical Service Provider.

Hospitalization Services

Includes the following while the member is hospitalized:

- ◆ Surgical operations and procedures
- ◆ Professional fees
- ◆ Theatre fees
- ◆ Anaesthetics for surgery
- ◆ Assistants at operations
- ◆ Ward accommodation
- ◆ Intensive care and high care units
- ◆ Visits and consultation by a GP and / or Specialist (while hospitalized)
- ◆ X-ray and lab (while hospitalized)
- ◆ Physiotherapy
- ◆ Ultrasound scans (while hospitalized)
- ◆ MRI and CT scan (while hospitalized)
- ◆ Blood transfusion
- ◆ Internal prostheses
- ◆ Medicine dispensed and used in hospital
- ◆ Medicine dispensed on discharge from hospital 100% of cost (maximum of 14 days' supply)

Exceptional Customer Care Services

1. **Care management** - We have a professional care management team that will provide guidance and facilitate access to best possible medical care wherever you may be.
2. **Chronic Disease Management Program** - Through the program, Resolution Insurance facilitates management of chronic illness in conjunction with skilled medical professionals in various specialties.
3. **Medical Advisory services** - Have difficulty in making healthy choices, options or adjustment to healthy lifestyle? Look no further. We would be glad to guide you.
4. **Wellness Programs** - They empower you with knowledge and updates on medical advancements, so that you enjoy quality fulfilling life.

Hospital Admissions

- ♦ All **scheduled** hospital **admissions** must be reported to Resolution Insurance at least 48 hours prior to admission, while **emergency admissions must** be reported within 24 hours of admission. Please seek written pre-authorization through the contacts at the back of your Resolution Insurance Membership Card.
- ♦ Members are not required to pay any deposits; Resolution Insurance will **co-ordinate admissions** through our existing arrangements with hospitals and doctors on the medical service provider list.
- ♦ Admission will strictly be by **doctors** on our select panel as per our Medical Service Providers list.
- ♦ Resolution Insurance shall pay all approved bills less National Hospital Insurance Fund (**NHIF**) rebates.
- ♦ **Daily cash/Hospital cash** is applicable after 3 days of admission up to a maximum of 180 days except in cases of maternity and pregnancy related admission where it is not applicable. Daily cash payable for admissions under the pre-existing sublimit will be paid from the same sublimit. This benefit is only eligible to working adults.

Home care services

This includes home based health and nursing services provided by visiting professionals such as a nurse, physiotherapist or home health agency. This benefit is provided post discharge where medically necessary. Access is subject to approval and is coordinated by Resolution Insurance Pre-authorization Team. The service is limited to a maximum of 90 days per membership year.

Lodger fee

Lodger fee is an accommodation charge for a parent or guardian accompanying a child up to 10 years of age during an admission.

Maternity Benefit

This includes:

- ♦ In-patient cost incurred for normal and caesarean deliveries
- ♦ Labour and recovery wards
- ♦ Professional fees
- ♦ Pregnancy & Maternity related hospitalization
- ♦ Other related ailments and complications including ectopic pregnancies and miscarriages.
- ♦ Home deliveries (pre-authorization required)
- ♦ Lamaze classes (pre-authorization required)

Waiting periods

- ♦ All membership benefits commence after the waiting period has been served except for hospitalization following an accident, which is covered from the date of commencement of cover.
- ♦ **21 days** waiting period for all Out-patient services.
- ♦ **30 days** waiting period for all illness admissions.
- ♦ Chronic conditions diagnosed **within 6 months** of joining shall be covered under the pre-existing limit and are subject to applicable waiting period.
- ♦ **10 months** waiting period for all maternity services and pregnancy related conditions.
- ♦ **10 months** waiting period from the start date for cataract, lipoma and hernia surgeries; myomectomy; adenoidectomy; tonsillectomy; hysterectomy and any treatment for related conditions.
- ♦ **12 months** waiting period for chronic, declared pre-existing & congenital conditions and all related conditions.

Annual Well Person Check-up Benefits (For Principal & Spouse Only)

- ♦ Annual Well person check up that includes the following:

i) Comprehensive History & physical exam	iv) Liver function test
ii) Random blood sugar	v) Stool for occult
iii) Urea, Electrolytes creatinine (kidney functions)	vi) ECG (Electrocardiogram)
- ♦ Nutritional consultation: One consultation per year
- ♦ Lipid profile: One test per year
- ♦ Pap smear: One test per year for women
- ♦ Mammogram: One test every two years for Women
- ♦ Prostate Cancer (Prostate Specific Antigen, PSA) Screening: One test per year for men.

To access the services above, members are required to contact us through the contacts appearing at the back of your Resolution Insurance Membership Card.

These services are only available at selected providers on the Resolution Medical Service Provider List.

International Emergency Cover

- International emergency cover where applicable is limited to 60 days per membership year and caters for emergency admissions only.
- All emergencies that arise out of any condition that is subject to a sublimit (stated as per cover plan) will be covered upto the applicable sublimit.

Overseas Evacuation Cover

Overseas evacuation cover only applies in cases where treatment is not available locally and the same must be authorized and arranged by Resolution Insurance.

Emergency Evacuation

Covers transportation of a member from a hospital in one geographical region where adequate medical facilities are not available to an appropriate medical facility as determined by Resolution Insurance. Evacuation shall be provided based on the member's specified benefit limit.

Emergency Ambulance Service

Covers transportation of a seriously ill or injured person from the scene of an accident, or the scene of a medical event, to the nearest hospital or health facility, in order to, receive urgently needed treatment. It does not include transportation to hospital for the routine management of an ongoing medical condition or transportation between Hospitals.

Travel Cover

MEMBERS INTERNATIONAL AND INCOUNTRY TRAVEL INSURANCE	Worldwide	Excess
BENEFITS INCLUDED IN MEDICAL PROGRAMMES		
Assistance Services		
24 hour Assistance Helpline	Services	N/A
Emergency Cash Advance	\$2,000	N/A
Consular Referral	Service	N/A
Emergency Travel and Accommodation Arrangements	Service	N/A
Replacement of lost travel documents	Service	N/A
Message Relay	Service	N/A
Section B –Emergency Medical and other expenses		
Emergency Medical Expenses (In-patient & Out-patient)	\$100,000	\$100
Accident Only when travelling by Road - In country (Personal Accident)	\$10,000	Nil
Evacuation and repatriation of mortal remains or funeral expenses	\$5,000	Nil
Coffin Expenses whilst travelling In country	\$500	Nil
Emergency Dental treatment	\$2,000	Nil
Overseas hospital confinement	Yes	Nil
Additional travel and accommodation expenses due to illness	\$2,000	Nil
Compassionate visit overseas	Economy class flight for one family member	Nil
Annual Accumulation Limit	\$100,000	\$100

Note: In country travel - A single trip that is more than 300 kilometres.

- ♦ One must notify Resolution Insurance and get a written approval of cover before the travel benefit can kick in
- ♦ The travel benefit is applicable for travel periods not more than 60 days (cumulative)
- ♦ Terms & Exclusions of Travel Cover available on our website or on request
- ♦ For members with Value Plans, International Emergency Cover and any other medical expenses arising from a trip will be covered under Travel Cover.

Changes To & Cancellation of Membership

- ♦ Any changes to membership can only be made within the first 30 days from the date of commencement of cover as communicated by Resolution Insurance. This is provided that no claims have been incurred.
- ♦ Premium is non-refundable after 30 days of commencement of cover.
- ♦ 80% of premium is refundable in case of cancellation within 30 days of cover commencement date if no claims have been incurred.

Misrepresentation and Fraud

It is a term and condition of membership that at the time of application, the member discloses all medical information whether material or not that is within the member's knowledge.

- ♦ Non-disclosure of any material information will render the membership null and void.
- ♦ Membership terminated as a result of misrepresentation or none disclosure, may result in legal proceedings being instituted to recover monies paid on any claim, under the said membership.
- ♦ The decision to institute such proceedings shall be made by Resolution at its sole discretion.
- ♦ All premiums paid for membership terminated as provided shall be forfeited.
- ♦ The agreement adopts the terms and conditions as provided in the member application form duly completed and signed by the member.
- ♦ It is understood that a breach of any of those terms, conditions and undertaking by the member is automatic breach thereof.

Notes

- ♦ **All members of a family will be required to take up the same product line.** Dependants are not allowed to have higher benefits than the principal member. Our products lines are Value plans, Harmony plans, Faidi and Faraja plans.
- ♦ Resolution Insurance shall pay all approved claims less applicable NHIF rebates.
- ♦ For In-patient **Bed allowance**, if you're entitlement is not available, you should access a bed not exceeding their entitlement as stated under the cover plan.
- ♦ **New Born Baby Illness Cover** is a benefit under the mother's annual limit if the mother is eligible for maternity benefit. It covers care for babies born prematurely, illness after birth and before discharge.
- ♦ **Personal Accident cover** provides accidental death, permanent total disability(PTD) or critical illness benefit. Child guard is a Personal Accident cover for children. These vary as per plan selected.
- ♦ **The Personal Accident claim** on Death, PTD and Critical Illness, is payable only on one of the benefits and is limited to once in a lifetime.
- ♦ **Recovery of over utilization amounts:** Member / applicants undertake to repay the scheme any amounts paid under circumstances where no benefits were payable under the terms and conditions of the scheme. Acknowledgment should be on the form.
- ♦ **Rehabilitation benefit** includes aiding a member, following an admission due to illness or accident using medically necessary practices to manage their current medical status. A consultant has to confirm in writing that rehabilitation is required.
 - i) Services offered are Physiotherapy services, Hydrotherapy and Post Admission Consultation Reviews.
 - ii) Rehabilitation is subject to a specific number of days, or a sublimit whichever occurs earlier.
- ♦ **External Prosthesis** as an in-patient benefit covered up to Kshs 100,000
- ♦ **Third party recovery:** Where costs incurred are recoverable from a third party, the Member shall facilitate Resolution Insurance involvement to ensure it recovers such costs from and through all relevant parties.
- ♦ **Continuous Resolution membership** means having been on cover with Resolution insurance for more than one 12 month cycle with no lapses in between the cycles. Once a member lapses, they will reapply as new members.
- ♦ A **Pre-existing condition** refers to a medical condition (whether declared or not) of which a member was aware, or in the company's opinion, ought to have known existed prior to becoming member.
- ♦ A **congenital condition** is a genetic, physical or (bio) chemical defect, disease or malformation which may be either hereditary/familial or due to an influence during intra uterine development of the foetus and which may or may not be obvious at birth.

- ♦ A **chronic condition** is defined as an illness that has no known cure; likely to recur; needs prolonged monitoring and treatment by a specialist; is permanent; or is caused by changes in the body that cannot be reversed. Such conditions include *but not limited to*: Arthritis, Hypertension, Diabetes, Asthma, HIV/AIDS and Cancer etc.
- ♦ A **dependant** is defined as:
 - i) A legally married spouse as evidenced by a marriage certificate or affidavit.
 - ii) A child under the age of 18 as evidenced with birth certificates.

MEMBER ACCEPTANCE IS SUBJECT TO MEDICAL UNDERWRITING

- ♦ **Membership only becomes effective after approval of the application and written confirmation of terms by Resolution Insurance; not withstanding the fact that payment may have been received.**
- ♦ Application processing will only commence once ALL application requirements have been received. These are:
 - Fully completed and personally signed Resolution Insurance Membership Application Form - Any alterations MUST be counter signed
 - One Passport size photo for each applicant
 - Copies of ID card or passport for all adult applicants
 - Valid Kenya Revenue Authority (KRA) PIN number.
 - Premium Payment to Resolution Insurance
 - Medical Examination Report for applicants above 50 years
 - Dependants above 19 years must complete own application form except for full time students who must provide proof of full time student status
- ♦ Resolution Insurance is not liable for any medical expenses incurred before an application is formally approved by Resolution Insurance
- ♦ Cover benefits, limits and terms may be altered during the application process. These will be communicated in the policy document depending on the applicants medical history/information.

Exclusions

1. All expenses associated with Dental services and Optical services unless covered under the plan or purchased separately.
2. All expenses associated with Chronic, Pre-existing, Congenital Illnesses and related conditions unless where covered under the plan.
3. Compensation for pain and suffering; loss of income; funeral expenses or claims for damages; expenditure incurred by a member or dependants arising from any illegal or criminal act.
4. Expenses arising from injuries sustained as a result of participation in and not limited to professional sport or hazardous pursuits such as motor racing, skydiving, parachute jumping and bungee jumping.
5. Operations, treatments and/or procedures of own choice for purely cosmetic purposes, eating disorders, obesity and related illnesses, and any complications that may arise thereof.
6. Expenses incurred from recuperative or convalescent holidays.
7. Purchase of:
 - 7.1 Applicators, toiletries, sunglasses and/or lenses for sunglasses and beauty preparations;
 - 7.2 Patented foods and nutritional supplements including baby foods;
 - 7.3 Contraceptive preparations, remedies and devices;
 - 7.4 Tonics, slimming preparations, appetite suppressants and drugs as advertised to the public for the specific treatment of obesity;
 - 7.5 Sunscreen and sun tanning lotions, emollients, soaps and shampoos (medicinal or otherwise);
 - 7.6 Household and biochemical remedies which are not promoted by the medical profession;
 - 7.7 Cosmetic products (medicinal or otherwise); anti-habit forming products; vitamins and multi-vitamins (unless prescribed for documented deficiency);
 - 7.8 Remedies for body building purposes;
 - 7.9 Aphrodisiacs;
 - 7.10 Patent medicines and proprietary preparations; household bandages, cotton wool, dressings and similar aids;
 - 7.11 Monitoring and assistive devices including Blood Pressure machines, glucometers and thermometers.
8. Investigation and treatment for infertility and impotence.
9. Vaccinations and/or immunizations and other preventive treatments with the exemption of KEPI and baby friendly vaccines.
10. Services arising from an accident or event of which the member or dependants has received, or is likely to receive, compensation from any source whatsoever including NHIF and employer liability insurance.
11. Any treatment relating to an accident/illness which occurred while the member was intoxicated or was under the influence of alcohol or drugs (unless prescribed and taken according to the instructions of a medical practitioner).
12. Dialysis of any kind (except for acute renal failure).
13. All expenses associated with sickle cell disease, connective tissue diseases, auto immune diseases, muscular dystrophies, Systemic lupus erythematosus, Alzheimer's disease and autism.
14. Treatment or services rendered in respect of dependence producing substances and their complications.
15. Exercising and/or guidance programmes inclusive of antenatal exercises (unless where covered under plan), special diets and weight control.
16. Kilometers charges and traveling expenses with the exception of ambulance services as per plan benefits.
17. Gold or other precious metal inlays in dentures.
18. Hormonal Replacement Therapy.
19. Examinations or check-ups such as general health examinations not related to diagnosis of sickness or accidental bodily injury unless explicitly agreed in writing by Resolution Insurance.
20. Accommodation in convalescent or old age homes or similar institutions catering for the aged.
21. Costs associated with Vocational Guidance, Child Guidance, and Marriage Guidance.
22. Cost of alternative therapy including chiropractic, acupuncture, herbal treatment and any complication arising as a result thereof.
23. Laser treatment

24. Illness, injury or disablement directly or indirectly caused by or contributed to by:
 - 24.1 Active participation in Civil war, riots, rebellion, revolution, insurrection or political activity;
 - 24.2 Any declared or undeclared war, invasion, act of foreign enemy, hostilities or war like operations;
 - 24.3 Nuclear fusion, ionizing or non-ionizing radiation;
 - 24.4 Operating, learning to operate or serving as a Member of a crew of any aircraft being used for sky-diving, racing, testing or exploration;
 - 24.5 Participation in Naval, Military, Air Force, Paramilitary, Police or Police Reserve service or operations;
 - 24.6 Attempted suicide or self-injury deemed deliberate by Resolution Insurance;
 - 24.7 The willful non-compliance on the part of the member with Resolution Insurance's appointed doctors prescribed treatment.
25. Allergy tests.
26. Costs incurred by a member at a Medical Service Provider not approved by Resolution Insurance.
27. Any other medical services not related to illness or accident and their related complications.

Our Business Consultants, Brokers and Agents are available to take you through our products at your convenience.

Our Presence

HEAD OFFICE:

Parkfield Place,
Muthangari Drive,
Off Waiyaki Way, Westlands
Tel: +254-20-2894 000
Cell: +254-709-990 000,
+254-730-199 000

NAIROBI CBD BRANCH:

Nation Centre, 13th Floor,
Kimathi Street
Cell: +254-709-990 400,
+254-730-199 400

MOMBASA BRANCH:

Imaara Building, 3rd Floor,
Opposite Pandya Hospital
Tel: +254-41-2221 051,
Cell: +254-724-635 002

KISUMU BRANCH:

Mega Plaza Mall, Wing B,
4th Floor, Oginga Odinga Street
Tel: +254-57-2025251
Cell: +254-729-476276

MERU BRANCH:

The Co-operative Building,
1st Floor, Tom Mboya Street
Tel: +254-64-31107
Cell: +254-704-407303

NAKURU BRANCH:

Masters Plaza, 3rd Floor,
Kenyatta Avenue
Tel: 020 2894 501,
Cell: +254-735-501 523

ELDORET BRANCH:

Zion Mall, 1st Floor,
Ronald Ngala Street
Cell: +254-733-669 716

KISII BRANCH:

Mocha place, 2nd Floor,
Moi Highway
Tel: +254-733-562 042

NYERI BRANCH:

Konahauthi Building, 1st Floor,
Room H3, Kanisa Road
Cell: +254-733-562 340

THIKA BRANCH:

Zuri Centre, 5th Floor,
Kenyatta Highway
Cell: +254-733-562 970

KITENGELA BRANCH:

The Red Heron Centre, 2nd Floor
Namanga-Nairobi Road
Cell: +254-733 414 168



AGENT CONTACT DETAILS