



AAR Business Enterprise Medical Plan

Giving you control of your business



Insurance
You're in control

BENEFITS

Our tailor made Medical Insurance cover provides unique options for your business and staff.



INPATIENT SERVICES:

The following benefits are covered:

- Maternity services including both normal, elective or emergency CS delivery.
- Parent/Guardian accommodation when insured child is under age of 12 years (Lodger fee) for both local and international hospitals.
- Organ Transplant
- Post hospitalization discharge medication of up-to 14 days.
- Re-constructive surgery
- Accidental damage to natural teeth
- Accidental damage to eyes
- Ectopic pregnancy.
- Rehabilitation
- Overseas treatment - on referral
- Emergency Rescue & Evacuation (local &International)
- International emergency medical cover- up-to the first 45 consecutive days
- Chronic & Pre existing Condition



OUTPATIENT SERVICES:

The following benefits are covered:

- Pathology
- Diagnostic tests and procedures
- Radiology
- Radiotherapy and Chemotherapy
- Access to personal consultant for platinum cover
- Cancer tests and consultation
- Dental treatment including simple extractions, difficult extractions, fillings, scaling and polishing,
- Gum surgery, Root canal Treatment, Pulpotomy & Minor Oral surgery.
- Optical services- prescribed lenses, contact lenses, Dioptric power +/- 0.25 D and more, and frames.
- Pre-natal and Post Natal Care
- Physiotherapy by a registered physiotherapist
- MRI &CT scans (pre-authorization Required)
- Child vaccination as per KEPI Guidelines
- Nutritional services & Advise



VALUE ADD SERVICES INCLUDE:

Because we value you, enjoy the additional benefits at no cost

- i. Cover for medical injuries resulting from political violence
- ii. Local & International rescue & evacuation services
- iii. Nutritional Advice
- iv. 24 hour call center
- v. Health camps and health alerts
- vi. Personal Accident Cover

BENEFITS

IN-PATIENT LIMITS	10,000,000	9,000,000	8,000,000	7,000,000	6,000,000	5,000,000	4,000,000	3,000,000	2,000,000	1,000,000	500,000
Bed Limit Per Day	20,000	17,500	17,500	15,000	15,000	15,000	12,000	12,000	12,000	6,000	3,000
Rehabilitation (Including prescribed wheelchair and crutches)	KES 200,000.00	KES 175,000.00	KES 175,000.00	KES 150,000.00	KES 150,000.00	KES 150,000.00	KES 125,000	KES 125,000	KES 100,000	KES 50,000	KES 50,000
Normal and CS delivery including pregnancy related complications (12 Months waiting period)	200,000	190,000	180,000	170,000	160,000	150,000	100,000	100,000	100,000	75,000	50,000
Chronic and Pre-existing conditions (and related conditions) - 6 months waiting period. Organ transplant (5 years waiting period)	1,000,000	800,000	700,000	600,000	500,000	500,000	350,000	350,000	350,000	250,000	200,000
Congenital conditions	250,000	250,000	250,000	250,000	250,000	250,000	200,000	200,000	200,000	200,000	200,000
Psychiatric Treatment	250,000	250,000	250,000	250,000	250,000	250,000	200,000	200,000	200,000	200,000	200,000
Funeral Expenses	250,000	150,000	150,000	150,000	150,000	150,000	125,000	125,000	125,000	100,000	50,000
OUT-PATIENT LIMIT	200,000	200,000	200,000	200,000	200,000	150,000	150,000	100,000	100,000	75,000	50,000
Optical Benefit	20,000	20,000	20,000	20,000	20,000	15,000	15,000	10,000	10,000	7,500	5,000
Dental Benefit	20,000	20,000	20,000	20,000	20,000	15,000	15,000	10,000	10,000	7,500	5,000
Annual Checkup	10,000	10,000	10,000	10,000	10,000	5,000	5,000	5,000	5,000	5,000	2,500
ADDITIONAL BENEFIT											
Personal Accident (Death)	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000		

PREMIUM RATES - INPATIENT

UNSHARED INPATIENT RATES

Age Band	Ksh 10,000,000	Ksh 9,000,000	Ksh 8,000,000	Ksh 7,000,000	Ksh 6,000,000	Ksh 5,000,000	Ksh 4,000,000	Ksh 3,000,000	Ksh 2,000,000	Ksh 1,000,000	Ksh 500,000
0-17	29,267	27,536	25,805	24,074	22,343	20,612	18,881	17,150	15,419	12,889	12,462
18-30	30,008	28,511	27,014	25,517	24,020	22,523	21,026	19,529	18,032	16,801	16,177
31-40	43,411	41,217	39,024	36,830	34,637	32,443	30,250	28,056	25,863	24,059	23,145
41-50	63,047	59,833	56,620	53,406	50,192	46,978	43,764	40,550	37,336	34,693	33,354
51-60	91,819	87,110	82,401	77,692	72,983	68,274	63,565	58,856	54,147	50,275	48,312
61-64	133,977	127,077	120,177	113,277	106,378	99,478	92,578	85,678	78,778	73,105	70,229

FAMILY SHARED RATES (FOR FAMILIES ONLY)

Relation/ Limit	10,000,000	9,000,000	8,000,000	7,000,000	6,000,000	5,000,000	4,000,000	3,000,000	2,000,000	1,000,000	500,000
M	47,226	45,633	44,039	42,445	40,851	39,258	35,824	32,390	28,957	21,440	20,679
M+1	85,488	82,619	79,750	76,881	74,013	71,144	64,963	58,783	52,602	39,073	37,702
M+2	105,187	101,786	98,384	94,982	91,581	88,179	80,683	73,186	65,690	49,403	47,667
M+3	124,887	120,952	117,018	113,083	109,149	105,215	96,403	87,590	78,778	59,734	57,633
M+4	144,586	140,119	135,652	131,184	126,717	122,250	112,122	101,994	91,867	70,065	67,599
M+5	164,286	159,286	154,286	149,286	144,285	139,285	127,842	116,398	104,955	80,396	77,564

Notes: Includes PA of Kshs 1,000,000/=

PREMIUM RATES - OUTPATIENT

UNSHARED OUTPATIENT RATES					
Age Band	50,000	75,000	100,000	150,000	200,000
0-17	24,560	30,145	35,731	38,741	41,752
18-30	25,030	31,267	37,504	41,777	46,051
31-40	25,847	33,353	40,859	48,002	55,145
41-50	27,370	37,208	47,046	58,488	69,929
51-60	30,651	47,069	63,488	85,608	107,727
61-64	35,182	61,006	86,831	124,081	161,331

FAMILY SHARED RATES (FOR FAMILIES ONLY)					
Relation/Limit	50,000	75,000	100,000	150,000	200,000
M	25,735	31,244	36,753	42,025	47,297
M+1	40,430	53,229	66,028	75,527	85,026
M+2	49,795	67,014	83,234	95,348	107,461
M+3			99,440	115,169	129,897
M+4				134,989	152,332
M+5				149,590	174,767
M+6					197,203



GENERAL CONDITIONS

ACCESS TO INPATIENT AND OUTPATIENT SERVICES:

To ensure that you access quality inpatient and outpatient services. We have contracted a wide range of healthcare providers including hospitals, clinics, doctors and specialists.

IMPORTANT TO NOTE:

- All services must be within our contracted providers panel.
- All emergency admissions should be reported to AAR Insurance within 24 hours.
- Scheduled Admissions should be reported to AAR Insurance at least 48 hours prior to the admissions
- To utilize your outpatient services, present your smart card for easy identification at any of our appointed healthcare providers.
- Fill in the prescribed claim form & sign
- All pre-existing conditions should be declared.

**All benefits payable after NHIF deductions*



WAITING PERIODS

The following waiting periods shall apply;

- 30 days waiting period for inpatient illness
- No waiting period for accident services and admissions
- One year waiting period for maternity.
- 6 months waiting period for chronic & pre-existing illnesses
- 14 days registration period

PLEASE NOTE THAT;

1. A medical report is for individuals above the age of 45 years.
2. Cover will commence after approval of the application form, medical report and upon receipt of full payment.
3. Premium is payable by cheque or mpesa through paybill number 333200.



ELIGIBLE DEPENDANTS INCLUDE:

4. Premium Financing is also applicable with a maximum of 6 installments. The minimum premium to AAR Insurance is 20% of the annual premium.
- Spouse
 - Children below the age of 18
 - Disabled children above the age of 18years
 - Dependants between the age 18years and 24years are covered if proof of education is provided.

Eligibility Criteria

- New-born (Upon written notification) to 64 years
- Kenyan Resident
- KRA PIN
- Certificate of incorporation

GENERAL CONDITIONS



EXCLUSIONS

The following exclusions will apply:

1. Hearing aids
2. Vaccinations & immunizations other than KEPI recommended regime
3. General Health check-ups unless as otherwise provided in the benefit schedule
4. Venereal diseases
5. Family planning and fertility treatment i.e. costs of treatment related to infertility and impotence.
6. Intentional self-injury, suicide or attempted suicide, drug addiction, intoxication, drunkenness.
7. Cosmetic surgery unless caused by accident.
8. War, invasion, civil war, riots or act of terrorism
9. Naval, Military and Air force operations
10. Contamination by radio activity from nuclear fuel, waste or fission
11. Participation in Riot, Strike and Civil commotion
12. Riding or driving in any kind of race and participation in extreme sports
13. Stays at sanatoria, old age homes, places of rest etc
14. Beauty treatment in nature cure clinics or health hydro
15. Nervous breakdown general debility, psychoneurosis, senility
16. Chiropractors, acupuncturists herbalists treatment or other forms of alternative treatment
17. Treatment other than by registered medical practitioner
18. Any claim by or on behalf of any Member whose application for Insurance shall contain any misstatement or on whose behalf any material information shall have been withheld.
19. Any expenses for which the Member has been or can be reimbursed from any other Insurance or source including benefits received under any Work Injury Benefits Act or Government Schemes (including NHIF) or Compensation except in respect of any excess of expenditure beyond the amount recovered from such other Insurance or source.

We care about your Health, Wealth and Wellbeing.



Kenya

HEAD OFFICE

Real Towers, Ground Floor,
Hospital Road, Upper Hill
P.O. Box 41766 - 00100, Nairobi
Tel: +254 020 2895000
Cell: +254 703 063000 | +254 730 633000

Nairobi Super Branch

Real Towers, 7th Floor,
Hospital Road, Upper Hill
P.O. Box 41766 - 00100, Nairobi
Tel: +254 020 2895000
Cell: +254 703 063000 | +254 730 633000

City Centre Branch:

ICEA Building, 6th Floor
Kenyatta Avenue
Tel: +254 020 343261/ 45/ 73
Cell: +254 731 669948

Ngong Road Branch:

Silk Wood Office Suites, 3rd Floor,
Adams Arcade, Ngong Road
Tel: +254 020 341203 | +254 020 2215582
Cell: +254 731 191065

Regional Offices

Tanzania:

Plot 74 Serengeti Rd, Warioba Street Off
Mwai Kibaki Rd, Mikocheni
P.O. Box 9600, Dar Es Salaam
Tel: +255 022 2780020 +255 022 2780651
Fax: +255 022 2781472 +255 022 2781204
Email: info@aar.co.tz

Thika Branch:

4th Floor,Thika Arcade,
Kenyatta Rd
Tel: +254 67 22269
Cell: +254 731 191074

Nyeri Branch:

2nd Floor,Rupshi Chambers,
Kimathi Way
Tel: +254 61 2031512
Cell: +254 731 191073

Naivasha Branch:

Eagle Centre, 1st Floor,
Mbaria Kanio Rd
Cell: +254 731 466367

Kisumu Branch:

Al Imran Plaza, 1st Floor,
Oginga Odinga Street
Cell: +254 731 191069
Tel: +254 057 2023535

Nakuru Branch:

Giddo Plaza, Ground Floor,
George Morara
Rd off Nakuru - Eldoret Highway
Tel: +254 051 2215599 | +254 051 2216739
Cell: +254 731 669915

Uganda:

Plot 16A Elizabeth Avenue
Kololo, Kampala
Direct Line: +256 414 560 900
Tel: +256 312 261318
Fax: +256 414 258615
Tel: +256 414 560900
Email: info@aar.co.ug

Eldoret Branch:

Zion Mall, 2nd Floor, Wing D
Eldoret
Tel: +254 053 2030636
Cell: +254 731 945772
Fax: +254 53 2060812

Kericho Branch:

Imarisha Sacco, 2nd Floor
Kericho Nakuru Road
Tel: 0739 710 247

Kakamega Branch:

Mega Mall, 2nd Floor,
Webuye Road, Opposite Muliro Gardens
Tel: 056 2031796
Cell: 0733 200208

Mombasa Branch:

Imaara building, 4th floor
Dedan Kimathi Avenue, Mombasa
Tel: +254 041 2226697

Malindi Branch:

Off Lamu Road, StanChart Arcade,
Cell: 0731 091 072 | 042 2131492
P.O. Box 87858 - 80100, Mombasa

info@aar.co.ke
www.aar-insurance.co.ke