

Kenya

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HEAD OFFICE

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Afyalmara County

Inpatient/Outpatient

HEALTH INSURANCE



Better. Simple. Life.

Key Cover benefits

- a. Affordable health insurance solution catering for both inpatient and outpatient expenses at eligible providers.
- b. Access to Afyalmara county providers countrywide.
- c. Air evacuation by AMREF for persons with a Ksh. 1 million inpatient cover.
- d. Volume discount for more than 10 principal members.
- e. Installment premium payment plan for inpatient. Full premium is required if a claim is reported.
- f. Overseas referral in India and South Africa. Credit facilities available at listed facilities.

Policy Summary

Your health is important and that is why we offer you an opportunity to have peace of mind when you think about your health and financial freedom.

Afyalmara County is a private health insurance policy for those who looking for medical insurance cover.

About the Cover

Major Product Features

- Cover for pre-existing conditions after one year waiting period.
- Cover for chronic conditions including HIV/AIDS and cancer after one year waiting period.
- Hospitalization expenses including surgeon, physician, theatre, ICU & HDU fees.
- Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances for in patient.
- Air evacuation by AMREF for cover limits of 1 million.
- Road Evacuation.

Eligibility

- All persons and their legal dependents from birth to the age of sixty five (65) years. Existing members can continue renewing in the scheme up to the age of seventy (70) years.
- Eligible dependents includes one spouse own or legally adopted children from term birth subject to discharge to eighteen(18) years.

The cover is subject to acceptance by UAP Insurance and is provided under the rules and tables of benefits of the Afyalmara County contract. The cover may be subject to any special conditions or exclusions imposed by UAP Insurance. Benefits will vary depending on the level of cover you choose.

Provider and Policy

The provider

Afyalmara County is underwritten by UAP Insurance Limited which is one of the leading insurance and financial services companies in East Africa, with

headquarters in Nairobi and a network of branches spread across Kenya. Regionally, we are now the second largest insurer in Uganda and the first foreign underwriter in Southern Sudan.

The length of the policy

Afyalmara County policies are of 12 months duration.

As soon as we accept you as a member of the Afyalmara County plan, we will send you a copy of your Membership Guide which clearly explains the rules and benefits of the plan.

What will you be Covered for?

This plan covers you for the costs of active treatment. This means treatment of a disease, illness or injury that leads to your recovery, conservation of your condition, or to restore you to your previous state of health as quickly as possible.

This includes both acute (diseases, illnesses or injuries that respond to medical care without the need for long term or prolonged treatment) and chronic conditions (diseases, illnesses or injuries that are permanent, come back or are likely to continue indefinitely) Hospitalization expenses including surgeon, physician, theatre, ICU & HDU fees.

Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances.

Please see the benefits table for detailed information about the benefits available for the different levels of cover.

What is not Covered?

- Illness claims incurred within the first 28 days of cover.
- Treatment outside Afyalmara county panel.

- Maternity expenses unless benefit is purchased.
- Surgical claims incurred within the first 60 days of cover.
- Amounts recoverable from other insurances such as NHIF, GPA.
- Expenses where material information is withheld or misstated.
- Benefits not specified in the brochure and policy.
- Treatment by any other than a certified medical practitioner.
- Expenses incurred in connection with active participation in riots, civil unrest etc.
- Self inflicted injury and attempted suicide.
- Medical costs due to experimental treatment.
- Professional and hazardous sports activities.
- Cosmetic Surgery.

For full details, please refer to the policy document.

Benefit Details

OVERALL COVER	100,000	250,000	500,000	1,000,000
Bed limits (net of NHIF rebate)	General Ward	General Ward	General Ward	Standard Private
Hospitalization expense for all Accident and Acute illnesses including surgeon, physician, theatre, ICU & HDU fees	Covered to the full limit	Covered to the full limit	Covered to the full limit	Covered to the full limit
Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances related to acute ailment & accidents.	Covered to the full limit	Covered to the full limit	Covered to the full limit	Covered to the full limit
Accommodation costs for parent/guardian accompanying child of 6 years and below	Covered to the full limit	Covered to the full limit	Covered to the full limit	Covered to the full limit
Congenital defects and genetic disorders after one year of cover	30,000	75,000	150,000	200,000
Gynecological surgery (one year waiting period)	40,000	100,000	200,000	300,000
Illness related reconstructive/plastic surgery from the third year of cover (excludes cosmetic, obstetrics and gynecology related)	30,000	75,000	150,000	150,000
In patient non-accident related dental surgery/ treatment (after six months of cover and subject to written pre-authorization)	10,000	15,000	20,000	30,000
In patient non-accident related eye treatments excluding surgery for refractive errors and laser treatment (one year waiting period)	15,000	35,000	75,000	75,000
Internal and external surgical implants, appliances, joint replacements and prostheses (excluding dental fixtures)	60,000	150,000	300,000	300,000
Non accident related maxillofacial surgery (Excluding routine dental surgery and dental fixtures)	30,000	75,000	150,000	200,000
Organ transplantation after two years of cover (cost of donor or securing the organ is excluded)	50,000	125,000	250,000	300,000
Post-hospitalization treatment related to cause of pre-authorization (reimbursement only, limited to the first 3 weeks after discharge)	5,000	7,500	15,000	20,000

OVERALL COVER	100,000	250,000	500,000	1,000,000
	General Ward	General Ward	General Ward	Standard Private
Newly diagnosed chronic conditions	Not covered	Not covered	150,000	250,000
Pre-existing chronic conditions on full disclosure at the time of joining (one year waiting period)	Not covered	Not covered	150,000	250,000
HIV / AIDS and related conditions after one year of cover	Not covered	Not covered	150,000	250,000
Cancer treatment after one year of cover	Not covered	Not covered	150,000	250,000
Optional Maternity after one year of cover				
All benefits are subject to the overall cover limits per annum				

Afyalmara County Premium Rates

Annual Cover limits	100,000	250,000	500,000	1,000,000
19 yrs - 29 yrs				
Principal Member	5,370	6,039	9,758	10,973
Spouse	4,497	5,057	8,170	9,135
Child (0 months to 18 yrs)	2,497	2,808	4,537	5,819
30 yrs - 40 yrs				
Principal Member	5,654	6,358	10,265	11,553
Spouse	4,701	5,286	8,580	9,605
Child (0 months to 18 yrs)	2,497	2,808	4,537	5,819
41 yrs - 50 yrs				
Principal Member	6,828	7,678	12,411	13,951
Spouse	5,639	6,341	10,297	11,522
Child (0 months to 18 yrs)	2,497	2,808	4,537	5,819
51 yrs - 65 yrs				
Principal Member	8,609	9,681	15,386	17,591
Spouse	7,078	7,959	12,572	14,462
Child (0 months to 18 yrs)	2,497	2,808	4,537	5,819

Outpatient Benefit Features:

- Copay of Kshs. 100 for all consultations
- Outpatient benefits for general illness, accidents and injuries at select providers
- Outpatient Consultations with select General practitioners
- Outpatient Specialist Consultations on referral from UAPs selected General practitioners
- Diagnostic Laboratory and radiology services:
 - i. X-rays, CT Scans and Ultrasounds
 - ii. Prescribed Physiotherapy
 - iii. Prescribed drugs and dressings.
 - iv. Routine Immunizations (KEPI)

Outpatient cover for Chronic Conditions, HIV/AIDS and related ailments after one year waiting period and applicable for members.

Ambulance Services (for emergency treatment only max Kshs 2,000 per event)

OUTPATIENT COVER OPTION

Annual Cover Limit Per Person		
Option	Limit	Premium
1	50,000	10,239
2	25,000	8,165
3	10,000	5,053

MATERNITY COVER OPTION

Benefits covered

- Normal delivery
- Caeserian section
- Maternity related complications
- Antenatal and postnatal expenses

Annual Cover Limit Per Family		
Option	Limit	Premium
1	40,000	9,500
2	20,000	5,700

Maternity - Postnatal care & Routine Antenatal checkups (Max 1 U/S exam)

How do I sign up for cover?

Please contact UAP Insurance or your insurance intermediary and fill the application form. Ensure that you complete the application form in full and as accurately as possible to facilitate quick processing of your cover. Submit the duly filled form and the premium cheque to UAP insurance. All members as proposed will be issued with a membership card, a policy document and a detailed service provider list

Dealing with your concerns

During your membership, you may need to raise concerns with us. If something does go wrong, we have a simple complaints procedure to ensure your concerns are dealt with as quickly and effectively as possible.

We will investigate your complaint immediately. If you have not received a response within one week, you are entitled to contact the UAP Medical department.

You can write to:

medicalcustomerservice@uap-group.com
casemanagement@uap-group.com

or

Call 2850000

Schedule of providers

INPATIENT.

HOSPITALS & CLINICS

	County
Tenwek Mission Hospital	Bomet
Bondo Medical Centre	Bondo
St Damiano's Hospital	Bungoma
Lugulu Mission Hospital	Bungoma
Tanaka Nursing Home	Busia
Joykim Nursing Home	Embu
Liberty Nursing Home	Embu
Excel Health Services	Garissa
Garissa Nursing Home	Garissa
Islamic Relief Medical Services	Garissa
Pinnacle Health Care Service	Garissa
Medina Diagnostics	Garissa
Masalani Diagnostics	Garissa
Masalani Medical Centre And Lab Services	Garissa
Kendu Adventist Mission Hospital	Homa Bay
St Jude - Icipe	Homa Bay
Clinix Healthcare	Isiolo
Isiolo Medical Centre; Dr. John Namasaka	Isiolo
Sunrise Medical Centre	Isiolo
Waso Medical Centre	Isiolo
Central Nursing Home	Kakamega
Friends Hospital - Kaimosi	Kakamega
Kakamega Highway Nursing Home	Kakamega
St. Elizabeth Hospital Mukumu	Kakamega
St. Mary's Mumias Hospital	Kakamega
Siloam Hospital	Kericho
St. Leonard's Hospital	Kericho
Beta Healthcare	Kiambu
Good Samaritan Medical Centre	Kiambu
AIC Kijabe Hospital	Kiambu
Central Memorial Hospital	Kiambu
Meridian Medical Centre	Kiambu
Naidu Hospital	Kiambu
Pwani Medical Centre	Kilifi
Star Hospital	Kilifi

Tawfiq Hospital	Kilifi
ACK Mt Kenya Hospital	Kiriyaga
Our Lady Of Lourdes Mwea Hospital	Kiriyaga
Hema Hospital	Kisii
Nyangena Hospital	Kisii
Ram Hospital	Kisii
St. Lukes Medical Services	Kisumu
The Port Florence Community Hospital	Kisumu
Jordan Hospital	Kitui
Mumbuni Maternity & Nursing Home	Kitui
Mwingi Medical Centre	Kitui
Palm Beach H	Kwale
Ukunda Medical Centre	Kwale
Nanyuki Cottage Hospital	Laikipia
Langoni Nursing Home	Lamu
Athi River Medical Services	Machakos
Bishop Urbanus Kioko Hospital	Machakos
Shalom Hospital; Dr. Onyango	Machakos
Tumaini Hospital	Makueni
Kilome Maternity & Nursing Home	Makueni
Makindu Nursing Home	Makueni
Elwak Adventist Clinic	Mandera
Elwak Nursing Home	Mandera
Blue Light Nursing Home	Mandera
Health Bridge Medical Centre	Mandera
Tumaini Medical Centre	Marsabit
Taqwa Nursing Home	Marsabit
Precious Life Health Care	Meru
Consolata Hospital; Nkubu	Meru
Milimani Maternity & Nursing Home	Meru
Woodlands Hospital; Dr. Wangai	Meru
St Joseph's Hospital	Migori
Bomu Medical Centre	Mombasa
Jocham Hospital	Mombasa
Mainland Health Centre	Mombasa
Mewa Hospital	Mombasa
Nyali Children's Hospital	Mombasa
Pandya Hospital	Mombasa
Tudor N. Home	Mombasa
Kimkan Health Services	Muranga

Marie Stopes (Muranga Nursing Home)	Muranga
Chiromo Lane Medical Centre	Nairobi
Coptic Hospital	Nairobi
Jamaa Hospital	Nairobi
Kenyatta National Hospital (Private Wing)	Nairobi
Langata Hospital	Nairobi
Lions Sightfirsteye Hospital	Nairobi
Melchizedek Hospital	Nairobi
Menelik Hospital	Nairobi
Meridian Equator Hospital	Nairobi
Metropolitan Hospital	Nairobi
Nairobi West Hospital	Nairobi
Nairobi Womens Hospital	Nairobi
Sinai Hospital	Nairobi
St. Francis Community Hospital Kasarani	Nairobi
Karuturi Hospital	Nakuru
Mt. Longonot Medical Services	Nakuru
Ndonyo Health Centre	Nakuru
Crater Medical Centre	Nakuru
Evans Sunrise Medical Centre	Nakuru
Mediheal Nakuru	Nakuru
Valley Hospital	Nakuru
CMF Narok Health Ministry	Narok
Maasai Nursing Home	Narok
Charity Medical Centre	Nyandarua
Nyahururu Private Hospital	Nyandarua
Olkalou District Hospital	Nyandarua
Jamii Hospital	Nyeri
Kyeni Hospital	Nyeri
Consolata Hospital; Mathari	Nyeri
Outspan Hospital	Nyeri
P.C.E.A Tumutumu Hospital	Nyeri
Divine Mercy Aluor Health Centre.	Siaya
St Elizabeth Lwak	Siaya
Bama Nursing Home	Siaya
Pcea Chogoria Hospital	Tharaka -Nithi
St, Lucie's Hospital	Tharaka -Nithi
Cherangany Nursing Home	Trans Nzoia
Kakuma Mission Hospital	Turkana

Afya Bora Medical Centre	Turkana
Lodwar Tumaini Medical Service	Turkana
Loima Medical	Turkana
Mini Doctors Plaza	Turkana
AIC Health Ministries	Turkana
Elgon View Hospital	Uasin Gishu
Mediheal Hospital	Uasin Gishu
Moi Teaching & Referral Hospital	Uasin Gishu
Equator Medical Services; Luanda	Vihiga
Plaza Maternity & Nursing Home	Wajir
Al Shifaa Hospital	Wajir
Jeddah Pharmacy & Nursing Home	Wajir
Al-Hiddaya Medical And Dental Clinic	Wajir
Mashallah Medical Centre	Wajir

OUTPATIENT

HOSPITALS & CLINICS

	County
Tenwek Mission Hospital	Bomet
Bondo Medical Centre	Bondo
St Damiano's Hospital	Bungoma
Lugulu Mission Hospital	Bungoma
Tanaka Nursing Home	Busia
Joykim Nursing Home	Embu
Liberty Nursing Home	Embu
Excel Health Services	Garissa
Garissa Nursing Home	Garissa
Islamic Relief Medical Services	Garissa
Medina Diagnostics	Garissa
Pinnacle Health Care Service	Garissa
Medina Diagnostics	Garissa
Masalani Diagnostics	Garissa
Masalani Medical Centre And Lab Services	Garissa
Habib Clinic	Garissa
North Eastern Medical Centre	Garissa
Al-Maqdis Medical & Ent Clinic	Garissa
Kendu Adventist Mission Hospital	Homa Bay
St Jude - Icipe	Homa Bay
Clinix Healthcare	Isiolo
Isiolo Medcal Centre	Isiolo

Sunrise Medical Centre	Isiolo	Kilome Maternity & Nursing Home	Makueni
Waso Medical Centre	Isiolo	Makindu Nursing Home	Makueni
Meridian Medical Centre - Kitegela	Kajiado	Tumaini Hospital	Makueni
Meridian Medical Centre - Ongata Rongai	Kajiado	Elwak Adventist Clinic	Mandera
Central Nursing Home	Kakamega	Elwak Nursing Home	Mandera
Friends Hospital - Kaimosi	Kakamega	Blue Light Nursing Home	Mandera
Kakamega Highway Nursing Home	Kakamega	Health Bridge Medical Centre	Mandera
St. Elizabeth Hospital Mukumu	Kakamega	Tumaini Medical Centre	Marsabit
St. Mary's Mumias Hospital	Kakamega	Taqwa Nursing Home	Marsabit
Siloam Hospital	Kericho	Moyale Nursing Home	Marsabit
St. Leonard's Hospital	Kericho	Precious Life Health Care	Meru
Beta Healthcare	Kiambu	Consolata Hospital; Nkubu	Meru
Good Samaritan Medical Centre	Kiambu	Milimani Maternity & Nursing Home	Meru
AIC Kijabe Hospital	Kiambu	Woodlands Hospital; Dr. Wangai	Meru
Central Memorial Hospital	Kiambu	St Joseph's Hospital	Migori
Meridian Medical Centre	Kiambu	Bomu Medical Centre	Mombasa
Meridian Medical Centre - Thika	Kiambu	Jocham Hospital	Mombasa
Naidu Hospital	Kiambu	Mainland Health Centre	Mombasa
Pwani Medical Centre	Kilifi	Tudor N. Home	Mombasa
Star Hospital	Kilifi	Nyali Children's Hospital	Mombasa
Tawfiq Hospital	Kilifi	Avenue Healthcare	Mombasa
Ack Mt Kenya Hospital	Kirinyaga	Kimkan Health Services	Muranga
Our Lady Of Lourdes Mwea Hospital	Kirinyaga	Marie Stopes (Muranga Nursing Home)	Muranga
Hema Hospital	Kisii	Meridian Equator Hospital	Nairobi
Nyangena Hospital	Kisii	Meridian Medical Centre - Landmark Plaza	Nairobi
Ram Hospital	Kisii	Meridian Medical Centre - Buruburu	Nairobi
Acacia Medical Centre	Kisumu	Meridian Medical Centre - Nation Centre	Nairobi
St. Lukes Medical Services	Kisumu	Meridian Medical Centre - Yaya Centre	Nairobi
The Port Florence Community Hospital	Kisumu	Meridian Medical Centre - Donholm	Nairobi
Avenue Healthcare	Kisumu	Meridian Medical Centre - The Mall; Westlands	Nairobi
Jordan Hospital	Kitui	Metropolitan Hospital	Nairobi
Mumbuni Maternity & Nursing Home	Kitui	Seventh Day Adventist Clinic	Nairobi
Mwingi Medical Centre	Kitui	Acacia Medical Centre.	Nairobi
Palm Beach H	Kwale	Acacia Medical Centre.	Nairobi
Ukunda Medical Centre	Kwale	Teleposta Clinic- Matibabu	Nairobi
Langoni Nursing Home	Lamu	Mediplan Clinic	Nairobi
Athi River Medical Services	Machakos	Thika Road Health Services	Nairobi
Bishop Urbanus Kioko Hospital	Machakos		
Shalom Hospital; Dr. Onyango	Machakos		

Thika Road Health Services	Nairobi
Savannah Health Services Ltd	Nairobi
Ruaraka Uhai Neema Hospital	Nairobi
Avenue Healthcare	Nairobi
Karuturi Hospital	Nakuru
Mt. Longonot Medical Services	Nakuru
Ndonyo Health Centre	Nakuru
Crater Medical Centre	Nakuru
Mediheal Nakuru	Nakuru
Valley Hospital	Nakuru
Nanyuki Cottage Hospital	Nakuru
Avenue Healthcare	Nakuru
CMF Narok Health Ministry	Narok
Maasai Nursing Home	Narok
Charity Medical Centre	Nyandarua
Nyahururu Private Hospital	Nyandarua
Olkalou District Hospital	Nyandarua
Jamii Hospital	Nyeri
Kyeni Hospital	Nyeri
Consolata Hospital- Mathari	Nyeri
Karen Outreach Clinic	Nyeri
Outspan Hospital	Nyeri
P.C.E.A Tumutumu Hospital	Nyeri
Divine Mercy Aluor Health Centre.	Siaya
St Elizabeth Lwak	Siaya

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