



Did you know you can now
get your parents an enhanced
health cover?

LET'S TALK **AFYAIMARA SENIORS**

Afyaimara Seniors is an enhanced insurance solution that provides health benefits for individuals between the ages of 65 years up to 80 years and offers both inpatient and outpatient. Once an individual joins the scheme, they are covered for life.

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OLDMUTUAL

What is Afyaimara Seniors?

No one is too old to enjoy a good medical cover. With Afyaimara Seniors, you are guaranteed a quality healthy life and financial freedom.

One can only be eligible for the outpatient cover if they have taken the inpatient cover, it is however possible to take the inpatient cover only.

Why Afyaimara Seniors?



Affordable

- Provision for Installment premium payments (IPP) for Inpatient limits; full Premium is required if a claim is reported



Convenient

- Overseas referral to India on credit at the listed facilities
- Air evacuation for cover limits of Kshs 1M and above
- Road evacuation for all cover limits



Comprehensive Benefits

- Covers pre-existing conditions after two years waiting period
- Covers chronic conditions & HIV/Aids for one year waiting period
- Hospitalization expenses including surgeon, physician, theatre, ICU & HDU fees
- Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances for inpatient.

What are the inpatient rates per person?

Inpatient Limit	500,000	1,000,000	3,000,000	5,000,000
Premium Rates	57,755	66,032	99,534	113,565

What are the outpatient rates per person?

Outpatient Limit	100,000	150,000	200,000
Premium Rates	45,244	58,150	61,566

*Premiums shall attract a 0.45% levy and Kshs. 40 stamp duty

Outpatient cover caters for;

- Consultation fees at appointed service providers
- Diagnostic laboratory and radiology services
- Prescribed physiotherapy
- Prescribed drugs and dressing
- Outpatient cover for chronic conditions and HIV/AIDS subject to two (2) years waiting period
- Outpatient prescription subject to a sublimit of Kshs. 50,000 per person per annum
- All outpatient claims are subject to Kshs. 1000 co-payment.



What are the inpatient benefits and their respective costs?

INPATIENT BENEFITS PER PERSON

Inpatient Overall Cover	500,000	1,000,000	3,000,000	5,000,000
Bed limits (net of NHIF rebate)	General Ward	General Ward	Standard Private	Ensuite
Funeral expenses per member	50,000	50,000	50,000	50,000
Non -excluded pre-existing conditions and chronic conditions on full disclosure at the time of joining (two years waiting period)	150,000	250,000	300,000	300,000
Newly diagnosed chronic conditions excluding cancer shall be covered up to the full cover Emit in the first year of diagnosis. The following sub Emits shall be applicable to newly diagnosed chronic conditions in the subsequent years	150,000	250,000	500,000	1,000,000
Post-hospitalization treatment related to cause of pre-authorization (reimbursement only, limited to the 3 weeks after discharge)	15,000	20,000	20,000	30,000
In patient non-accident related eye treatments excluding surgery for refractive errors and laser treatment (one year waiting period)	75,000	75,000	100,000	100,000
In patient non-accident related dental surgery/treatment (after six months of cover and subject to written pre-authorization)	20,000	30,000	40,000	50,000
Gynecological surgery (one year waiting period)	200,000	300,000	350,000	350,000
Organ transplantation after two years waiting period (cost of donor or securing the organ is excluded)	250,000	300,000	500,000	500,000
Internal and external surgical implants, appliances, joint replacement and prostheses (excluding dental fixtures)	300,000	300,000	400,000	600,000
Psychiatry and psychotherapy	150,000	250,000	300,000	300,000
Non-excluded Pre-existing cancer after 2 years waiting period or newly diagnosed cancer after one year waiting period from the time of joining	250,000	350,000	500,000	500,000
Illness related reconstructive/plastic surgery after three years waiting period and excludes cosmetic, obstetrics and gynecology related	150,000	150,000	150,000	150,000
Non-accident related maxillofacial surgery. Excluding routine dental surgery and dental fixtures	150,000	150,000	300,000	300,000
Congenital defects and genetic disorders after one year of cover	150,000	200,000	250,000	250,000
HIV / AIDS and related conditions after one year of cover	200,000	200,000	300,000	500,000

How do I sign up for the cover?

- You can visit any of our branches countrywide
- Speak to your agent or broker
- Call us on 0711 065 100
- **Email:health@uap-group.com**

What are the general conditions to this cover?

- Waiting Periods of 28 days for illness claims and 60 days for non-accidental surgical claims.
- Admission by doctors not in the panel is subject to 20% co-payment
- Joining age is 65yrs to 80 years
- Cover on per person basis
- Every member must undergo a medical checkup and submit a report to our medical team
- Cover subject to written acceptance by UAP-Old Mutual Group after review of medical report
- If dependents are below 65 years, they will be covered under Afyaimara, Afyaimara County or Afyaimara Junior

What are the exclusions of this cover?

- Amount 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
- Outpatient dental and optical claims.
- Vaccines.
- Homeopathy, chiropractic treatment, acupuncture, herbal medicine and treatment.
- Experimental treatment.
- Infertility.
- Medical bill incurred at a non-appointed facility.
- Alcoholism, drug abuse and related ailments.
- Treatment outside the approved and or recommended service provider.
- Dialysis for management of a long term ailment.

**Refer to the policy document for detailed exclusions*



Who are our Outpatient service providers?

NAIROBI

1. Avenue Hospital and their branches
2. Meridian medical Centre
3. Metropolitan hospital
4. Equator Hospital

MOMBASA

1. Avenue Hospital
2. Mainland health Centre
3. Bomu medical Centre
4. Tudor Nursing Home
5. Jocham Hospital

For outside Nairobi and Mombasa, refer to inpatient provider list.

The provider list is reviewed regularly and posted to our Website.



Who are our Inpatient Service Providers?

NAIROBI

The Aga Khan Hospital
 The Mater Hospital
 Nairobi Hospital
 Karen Hospital
 Nairobi Equator Hospital
 Metropolitan Hospital
 Sinai Hospital
 Jamaa Hospital
 Melchizedek Hospital
 M. P. Shah Hospital
 Nairobi West Hospital Ltd
 Coptic Nursing Home
 Nairobi Womens Hospital
 Menelik Hospital
 Chiromo Lane Medical Centre
 Lions Sightfirsteye hospital
 St. Francis Community Hospital
 Kasarani

KISUMU

The Aga Khan Hospital
 St. Lukes Medical Services
 The Port Florence Community Hospital
 Acacia Medical Centre.

BUSIA

Tanaka Nursing Home

BUNGOMA

Elgonview Cottage Hospital

ELDORET

Moi Teaching & Referral Hospital
 Elgon View Hospital
 Mediheal Hospital
 UasinGishu Memorial

KITALE

Mt. Elgon Hospital
 Cherangany Nursing Home

KISII

Hema Hospital
 AgakhanKisii
 Nyangena Hospital

WEBUYE

Lugulu Mission Hospital

KERICHO

Siloam Hospital

MIGORI

St Joseph's Hospital

HOMABAY

St Jude - ICIPE

SIAYA

Bama Nursing Home

LWAK

St Elizabeth Lwak
 Aluor health centre.

KAKAMEGA

St. Elizabeth Hospital Mukumu
 Central Nursing Home
 Friends Hospital – Kaimosi

MUMIAS

St. Mary's Mumias Hospital

KENDU BAY

Kendu Mission Hospital

LUANDA

Equator Medical Services -
 Luanda

MOMBASA

The Aga Khan, Hospital
 Pandya Hospital
 Mombasa Hospital
 Mainland Health Centre
 Bomu Medical Centre
 Tudor N. Home
 Jocham Hospital
 NyaliChidren's Hospital

VOI

Voi Medical Centre

KILIFI

Pwani Medical Centre

DIANI

Palm Beach Hospital
 Ukunda Medical Centre

MALINDI

Tawfiq Hospital
 Star Hospital

LAMU

Langoni Hospital

NANYUKI

Nanyuki Cottage Hospital

NAKURU

Evans Sunrise Medical Centre
 Valley Hospital
 Nakuru War Memorial Hosp

THIKA

Central Memorial Hospital
 Naidu Hospital
 Meridian Medical Centre
 Sher Hospital

NAIVASHA

Mt. Longonot Medical Services

NYAHURURU

Nyahururu Private Hospital

NYERI

Outspan Hospital
 Consolata Hospital
 Karen Outreach Clinic

KARATINA

Jamii Hospital

KIAMBU

Good Samaritan Medical Centre
 Aga Khan Hospital

GITHUNGURI

Beta Healthcare

KIJABE

AIC Kijabe Hospital

MACHAKOS

Shalom Hospital - Dr. Onyango
 Bishop Urbanus Kioko hospital

MWINGI

Mwingi Baraka Nursing Home

ATHI RIVER

Athi River N. Home

KITENGELA

Aga Khan Hospital
Meridian Medical Centre

KIBWEZI

Tumaini Hospital

MERU

Milimani Maternity & Nursing
Home
Woodlands Hospital – Dr.
Wangai
Consolata Hospital

MAUA

Precious Life Health care

CHOGORIA

PCEA Chogoria Hospital

KITUI

Jordan Hospital

KAKUMA

Kakuma Mission Hospital

EMBU

Joykim Nursing Home

KERUGOYA

ACK Mt Kenya Hospital

NAROK

Maasai Nursing Home

GARISSA

Islamic Relief Medical services
Medina Diagnostics

DADAAB

Medina Diagnostics

LOKICHOGIO

AIC Health Ministries

MANDERA

Blue Light Nursing Home
Elwak Nursing Home

MARSABIT

Tumaini Medical Centre
Marsabit Modern Medical
Services

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