How can I ensure my family’s health and wellbeing is safeguarded?

LET’S TALK AFYAIMARA

Afyaimara is an enhanced medical insurance cover that offers both inpatient and outpatient benefits and has flexible packages applicable to individuals, families groups and SMEs.
What is AfyaImara?

AfyaImara is a cover whose policy extends to cater for maternity, optical, dental & chronic diseases.

The inpatient and outpatient cover offers a variety of limits to choose from as outlined in page 3. 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.

Why AfyaImara?

Affordable
- No excess for inpatient cover
- Installment premium payments for your inpatient cover
- No claim discount (NCD)
- Volume discount for package with over 10 principal members

Convenient
- Overseas normal & emergency treatment on credit under listed hospitals
- Air evacuation for cover limits of Kshs 1M and above
- Road evacuation for all cover limits
- Overseas emergency treatment cover of 42 days for limits above 3M

Wide Geographical Coverage
- Treatment in Kenya, Uganda, Tanzania, Rwanda, South Sudan and India

Comprehensive Benefits
- Covers pre-existing conditions
- Dental & Optical benefits included in the outpatient cover
- Covers chronic conditions & HIV/AIDS
- Hospitalization expenses including surgeon, physician, theatre, ICU & HDU fees
- Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances
- Accommodation costs for parent/guardian accompanying child of 6 years and below
- Maternity benefit shall be optional but subject to a one year waiting period and renewal.

How much is the cover?

INPATIENT ANNUAL COVER LIMIT PER FAMILY

<table>
<thead>
<tr>
<th>Annual Cover limits (Kshs)</th>
<th>500,000</th>
<th>1,000,000</th>
<th>3,000,000</th>
<th>5,000,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 yrs - 29 yrs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Member</td>
<td>18,217</td>
<td>20,486</td>
<td>32,296</td>
<td>36,856</td>
</tr>
<tr>
<td>Spouse</td>
<td>15,253</td>
<td>17,054</td>
<td>27,292</td>
<td>31,065</td>
</tr>
<tr>
<td>Child (0 - 18 yrs)</td>
<td>8,470</td>
<td>10,864</td>
<td>18,479</td>
<td>20,691</td>
</tr>
<tr>
<td>30 yrs - 40 yrs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Member</td>
<td>19,163</td>
<td>21,569</td>
<td>34,052</td>
<td>38,885</td>
</tr>
<tr>
<td>Spouse</td>
<td>16,017</td>
<td>17,932</td>
<td>28,751</td>
<td>32,741</td>
</tr>
<tr>
<td>Child (0 - 18 yrs)</td>
<td>8,470</td>
<td>10,864</td>
<td>18,479</td>
<td>20,691</td>
</tr>
<tr>
<td>41 yrs - 50 yrs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Member</td>
<td>20,212</td>
<td>22,720</td>
<td>39,820</td>
<td>41,348</td>
</tr>
<tr>
<td>Spouse</td>
<td>16,769</td>
<td>18,764</td>
<td>33,254</td>
<td>34,508</td>
</tr>
<tr>
<td>Child (0 - 18 yrs)</td>
<td>8,470</td>
<td>10,864</td>
<td>18,479</td>
<td>20,691</td>
</tr>
<tr>
<td>51 yrs - 65 yrs</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Principal Member</td>
<td>25,057</td>
<td>28,648</td>
<td>43,183</td>
<td>49,271</td>
</tr>
<tr>
<td>Spouse</td>
<td>20,474</td>
<td>23,552</td>
<td>36,047</td>
<td>40,994</td>
</tr>
<tr>
<td>Child (0 - 18 yrs)</td>
<td>8,470</td>
<td>10,864</td>
<td>18,479</td>
<td>20,691</td>
</tr>
</tbody>
</table>

OUT PATIENT COVER OPTION (ANNUAL COVER LIMIT PER LIFE)

<table>
<thead>
<tr>
<th>Option</th>
<th>Limit (Kshs)</th>
<th>Premium per life (Kshs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>150,000</td>
<td>33,800</td>
</tr>
<tr>
<td>2</td>
<td>100,000</td>
<td>30,732</td>
</tr>
<tr>
<td>3</td>
<td>60,000</td>
<td>26,247</td>
</tr>
</tbody>
</table>

MATERNITY COVER OPTION (ANNUAL COVER LIMIT PER FAMILY)

<table>
<thead>
<tr>
<th>Option</th>
<th>Limit (Kshs)</th>
<th>Premium per family (Kshs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>100,000</td>
<td>25,650</td>
</tr>
<tr>
<td>2</td>
<td>75,000</td>
<td>17,100</td>
</tr>
<tr>
<td>3</td>
<td>40,000</td>
<td>10,830</td>
</tr>
</tbody>
</table>

DENTAL AND OPTICAL OPTIONS

<table>
<thead>
<tr>
<th>Limits &amp; Premiums</th>
<th>Optical</th>
<th>Dental</th>
<th>Total Premium Per Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option 1 Limits</td>
<td>15,000</td>
<td>15,000</td>
<td></td>
</tr>
<tr>
<td>Option 1 Premiums</td>
<td>6,200</td>
<td>5,990</td>
<td>12,190</td>
</tr>
<tr>
<td>Option 2 Limits</td>
<td>30,000</td>
<td>25,000</td>
<td></td>
</tr>
<tr>
<td>Option 2 Premiums</td>
<td>30,000</td>
<td>12,400</td>
<td>18,390</td>
</tr>
</tbody>
</table>

*Premiums shall attract a 0.45% levy and Ksh. 40 Stamp Duty
What are the inpatient benefits and their respective costs?

<table>
<thead>
<tr>
<th>MAIN BENEFITS - INPATIENT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient Overall Cover (Kshs)</strong></td>
</tr>
<tr>
<td>Inpatient expenses related to acute conditions or accidents</td>
</tr>
<tr>
<td>Pre-existing conditions and chronic conditions on full disclosure at the time of joining (one year waiting period)</td>
</tr>
<tr>
<td>Newly diagnosed chronic conditions after inception of cover</td>
</tr>
<tr>
<td>Cancer treatment including but not limited to oncology (one year waiting period)</td>
</tr>
<tr>
<td>HIV / AIDS and related conditions after one year of cover</td>
</tr>
<tr>
<td>Post-hospitalization treatment related to cause of pre-authorization (reimbursement only, limited to the 3 weeks from date of discharge)</td>
</tr>
<tr>
<td>In patient non-accident related eye treatments excluding surgery for refractive errors and laser treatment (one year waiting period)</td>
</tr>
<tr>
<td>In patient non-accident related dental surgery/treatment (after six months of cover and subject to written pre-authorization)</td>
</tr>
<tr>
<td>Gynecological surgery (one year waiting period)</td>
</tr>
<tr>
<td>Organ transplantation after two years of cover (cost of donor or securing the organ is excluded)</td>
</tr>
<tr>
<td>Internal and external surgical implants, appliances, joint replacement and prostheses (excluding dental fixtures)</td>
</tr>
<tr>
<td>Psychiatry and psychotherapy (one year waiting period)</td>
</tr>
<tr>
<td>Illness related reconstructive/plastic surgery after three years waiting period and excludes cosmetic, obstetrics and gynecology related</td>
</tr>
<tr>
<td>Congenital defects and genetic disorders after one year of cover</td>
</tr>
<tr>
<td>Funeral expenses per member (death as a result of covered conditions)</td>
</tr>
</tbody>
</table>
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

Waiting Periods of 28 days for illness claims and 60 days for non-accident surgical claims.
Persons over 60 years will be required to submit a medical report in the prescribed manner for eligibility.
A member has to present their UAP medical cards at the health service provider.
Eligibility is all persons and their legal dependants from age of zero (0) months to sixty five (65) years. Existing members can continue renewing in the scheme up to age seventy (70) years.
Eligible dependants include one spouse, own children from age of 0 months to 18 years of age.
- Children above 19 years will be covered as principal persons.
Admission by doctors not in UAP panel is subject to 20% co-payment.

Outpatient:
- A co-pay of Kes. 500 shall be applicable for all outpatient visits. Outpatient visits at Aga Khan Hospital Nairobi shall attract a co-pay of Kes. 1,000 per visit.
- Caters for routine care and treatment
- Pre-existing and chronic conditions have a waiting period of 1 year
- Excludes routine medical check ups
- The optical & dental options can only be purchased as a package based on the two (2) options provided. The benefits have a 6 months waiting period.

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
Homeopathy, Chiropractic treatment, acupuncture, herbal medicine and treatment
Medical Costs due to experimental treatment
Professional and hazardous sports activities
Cosmetic surgery
Infertility
Hospitalization incurred by a member at a non-appointed provider
Alcoholism & conditions related to alcohol intoxication
Non KEPI vaccines

*Refer to the policy document for detailed exclusions
Who are our Outpatient service providers?

NAIROBI
Avenue Hospital
The Aga Khan Hospital
Meridian Medical Centre
Gertrudes Garden Childrens Hospital
Metropolitan Hospital
Equator Hospital

MOMBASA
The Aga Khan, Hospital
Mainland Health C
Bomu Medical C
Tudor N. Home
Jocham Hospital
Nyali Chidren’s Hospital

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?

A. Cover Limits - 500,000 and 1,000,000
As per the service provider list in (B) excluding the following Hospitals:

- Nairobi Hospital
- Mater Hospital
- MP Shah Hospital
- Karen Hospital

B. Cover limits: 3,000,000 and 5,000,000

NAIROBI
The Aga Khan Hospital
Mater Misericordae Hospital
Gertrude’s Garden Children’s Hospital
Nairobi Hospital
Karen Hospital
Nairobi Equator Hospital
Metropolitan Hospital
Sinai Hospital
Jamaa Hospital
St. Francis Community Hospital

Kasarani
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

ATHI RIVER
Athe River N. Home

KITENGELE
Aga Khan Hospital
Meridian Medical Centre

MOMBASA
The Aga Khan, Hospital
Pandya Hospital
Mombasa Hospital
Mainland Health Centre
Bomu Medical Centre
Tudor N. Home
Jocham Hospital
Nyali Chidren’s Hospital

DIANI
Palm Beach Hospital
Ukunda Medical Centre

MALINDI
Tawfiq Hospital
Star Hospital

KILIFI
Pwani Medical Centre

LAMU
Langoni Hospital

VOI
Voi Medical Centre

MACHAKOS
Shalom Hospital - Dr. Onyango
Bishop Urbanus Kioko hospital

MAUA
Precious Life Health care

MERU
Mlimani Maternity & Nursing Home

MIGORI
St Joseph’s Hospital

MUMIAS
St. Mary’s Mumias Hospital

MURANG’A
Marie Stopes (Muranga Nursing Home)

MWINGI
Mwingi Baraka Nursing Home

NAIVASHA
Mt. Longonot Medical Services

NAKURU
Valley Hospital
Nakuru War Memorial Hospital

NANYUKI
Nanyuki Cottage Hospital

NAROK
Maasai Nursing Home

NYAHURURU
Nyahururu Private Hospital

NYERI
Outspan Hospital
Consolata Hospital
Karen Outreach Clinic

KIBWEZI
Tumaini Hospital
C. Regional and Overseas List

UGANDA
- International Hospital Kampala
- Mulago Hospital Private wing.
- Nakasero Hospital
- St. Raphael Hospital Nsambya
- Kololo Hospital
- Case Hospital
- Mengo Hospital
- Rubaga Hospital

SOUTH SUDAN
- International Hospital Juba
- St. Luke International Medical centre
- Da Genesis Health Services
- Victorious Medical Centre
- Munuki Maternity
- Yei Medical Centre
- Sunset

RWANDA
- King Faisal Hospital
- Hospital La Croix Du Sud
- Centre Hospitalier de Kigali
- Agarwal’s Eye Hospital
- Pineda Dental Clinic

TANZANIA
- AMI Hospital
- Aga Khan Hospital
- Regency Medical Centre
- AAR Healthcare Centres (Outpatient)

INDIA
- Sterling Hospital - Ahmedabad, India
- Narayana Hrudayalaya Hospital - Ahmedabad, Hyderabad
- Apollo Hospitals

KITUI
- Jordan Hospital

ELDORET
- Moi Teaching & Referral Hospital
- Elgon View Hospital
- Mediheal Hospital
- Uasin Gishu Memorial

KISII
- Hema Hospital
- Agakhan Kisii
- Nyangena Hospital

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

KITALE
- Mt. Elgon Hospital
- Cherangany Nursing Home
- Meridian Medical Centre

HOMABAY
- St Jude - ICPE

KENDU BAY
- Kendu Mission Hospital

KERicho
- Siloam Hospital

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

LUANDA
- Equator Medical Services - Luanda

LWAK
- St Elizabeth Lwak
- Aluor health Centre.

BUNGOMA
- Elgonview Cottage Hospital

BUSIA
- Tanaka Nursing Home

WEBUYE
- Lugulu Mission Hospital

SIAYA
- Bama Nursing Home

EMBU
- Joykim Nursing Home

GARissa
- Islamic Relief Medical services
- Medina Diagnostics

GITHUNGURi
- Beta Healthcare

KARATINA
- Jamii Hospital

KERUGoYA
- ACK Mt Kenya Hospital

KIAMBU
- Good Samaritan Medical Centre
- Aga Khan Hospital

KIJABE
- AIC Kijabe Hospital

THIKA
- Central Memorial Hospital
- Naidu Hospital
- Meridian Medical Centre
- Sher Hospital

CHOGORIA
- PCEA Chogoria Hospital

CHUKA
- St Lucie’s Hospital

LOKICHoggio
- AIC Health Ministries

MANDERA
- Blue Light Nursing Home
- Elwak Nursing Home

MARSABIT
- Tumaini Medical Centre
- Marsabit Modern Medical Services

DADAAB
- Medina Diagnostics

KAKUMA
- Kakuma Mission Hospital
UAP OLD MUTUAL HEALTH BUSINESS
4th Floor, Bishops Garden Towers, Bishop Road
PO Box 43013-00100, Nairobi, Kenya
Tel: +254 711 065 100/ +254 20 2850000
Email: health@uap-group.com
Website: www.uap-group.com

Queensway: Tel: +254 20 2228070, 2229521, 2229524
Mombasa: Tel: +254 041 2223777/8
Kisumu: Tel: +254 57 2020119/019
Eldoret: Tel: +254 53 2061437/8,
Nakuru: Tel: +254 51 2212910,
Thika: Tel: +254 67 2220243/46
Meru: Tel: +254 58 2031851
Machakos: Tel: +254 44 2020011/21462
 Kisii: Tel: +254 58 2031851
Nyeri: Tel: +254 61 2030660/2034722,

UGANDA
UAP Insurance Building
Plot 1 Kimathi Avenue
P.O. Box 7185, Kampala - Uganda
Tel: +256 - 414 - 332 700
Email: uap@uapinsurance.co.ug

SOUTH SUDAN
UAP Plaza, Hai Cinema
Opposite Al-Sabah Children Hospital
P.O. Box 201 Juba, South Sudan
Tel: +211 959 000000 / 977 296555
E-mail: UAPSouthSudan@UAP-Group.com

TANZANIA
Barclays House, 4th Floor, Ohio Street
P.O. Box 71009 Dar Es Salaam, Tanzania.
Tel: +255 22 213 7324 / 5
Email: uapinsurancetanzania@uap-group.com

RWANDA
Grand Pension Plaza - 7th Floor,
Avenue de la Paix
B.P 6644 Kigali, Rwanda,
Tel: +250 25 2500905-7
Email: uapinsurancerrwanda@uap-group.com

DR CONGO
UAP RDC, Sarl - courtier d’Assurances/Insurance brokers.Bureau n° 3-0-B12,
Kavali Center, n° 10/13 Croisement des Av. Mutombo Katshi et Equateur
Kinshasa/Gombe, RDC
Tel +243 975 33 88 33
Email: uapdrdrc@uap-group.com