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.
Why 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.

What is 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?

<table>
<thead>
<tr>
<th>Inpatient Limit</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>Premium Rates</td>
<td>57,755</td>
<td>66,032</td>
<td>99,534</td>
<td>113,565</td>
</tr>
</tbody>
</table>

What are the outpatient rates per person?

<table>
<thead>
<tr>
<th>Outpatient Limit</th>
<th>100,000</th>
<th>150,000</th>
<th>200,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium Rates</td>
<td>45,244</td>
<td>58,150</td>
<td>61,566</td>
</tr>
</tbody>
</table>

*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

<table>
<thead>
<tr>
<th>Inpatient Overall Cover</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>Funeral expenses per member</td>
<td>50,000</td>
<td>50,000</td>
<td>50,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Non-excluded pre-existing conditions and chronic conditions on full disclosure at the time of joining (two years waiting period)</td>
<td>150,000</td>
<td>250,000</td>
<td>300,000</td>
<td>300,000</td>
</tr>
<tr>
<td>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</td>
<td>150,000</td>
<td>250,000</td>
<td>500,000</td>
<td>1,000,000</td>
</tr>
<tr>
<td>Post-hospitalization treatment related to cause of pre-authorization (reimbursement only, limited to the 3 weeks after discharge)</td>
<td>15,000</td>
<td>20,000</td>
<td>20,000</td>
<td>30,000</td>
</tr>
<tr>
<td>In patient non-accident related eye treatments excluding surgery for refractive errors and laser treatment (one year waiting period)</td>
<td>75,000</td>
<td>75,000</td>
<td>100,000</td>
<td>100,000</td>
</tr>
<tr>
<td>In patient non-accident related dental surgery/treatment (after six months of cover and subject to written pre-authorization)</td>
<td>20,000</td>
<td>30,000</td>
<td>40,000</td>
<td>50,000</td>
</tr>
<tr>
<td>Gynecological surgery (one year waiting period)</td>
<td>200,000</td>
<td>300,000</td>
<td>350,000</td>
<td>350,000</td>
</tr>
<tr>
<td>Organ transplantation after two years waiting period (cost of donor or securing the organ is excluded)</td>
<td>250,000</td>
<td>300,000</td>
<td>500,000</td>
<td>500,000</td>
</tr>
<tr>
<td>Internal and external surgical implants, appliances, joint replacement and prostheses (excluding dental fixtures)</td>
<td>300,000</td>
<td>300,000</td>
<td>400,000</td>
<td>600,000</td>
</tr>
<tr>
<td>Psychiatry and psychotherapy</td>
<td>150,000</td>
<td>250,000</td>
<td>300,000</td>
<td>300,000</td>
</tr>
<tr>
<td>Non-excluded Pre-existing cancer after 2 years waiting period or newly diagnosed cancer after one year waiting period from the time of joining</td>
<td>250,000</td>
<td>350,000</td>
<td>500,000</td>
<td>500,000</td>
</tr>
<tr>
<td>Illness related reconstructive/plastic surgery after three years waiting period and excludes cosmetic, obstetrics and gynecology related</td>
<td>150,000</td>
<td>150,000</td>
<td>150,000</td>
<td>150,000</td>
</tr>
<tr>
<td>Non-accident related maxillofacial surgery. Excluding routine dental surgery and dental fixtures</td>
<td>150,000</td>
<td>150,000</td>
<td>300,000</td>
<td>300,000</td>
</tr>
<tr>
<td>Congenital defects and genetic disorders after one year of cover</td>
<td>150,000</td>
<td>200,000</td>
<td>250,000</td>
<td>250,000</td>
</tr>
<tr>
<td>HIV / AIDS and related conditions after one year of cover</td>
<td>200,000</td>
<td>200,000</td>
<td>300,000</td>
<td>500,000</td>
</tr>
</tbody>
</table>
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
Menilik Hospital
Chiromo Lane Medical Centre
Lions Sightfirsteye hospital
St. Francis Community Hospital
Kasarani

BUSIA
Tanaka Nursing Home

BUNGOMA
Elgonview Cottage Hospital

ELDORRET
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

KIJIKE
AIC Kijabe Hospital

MACHAKOS
Shalom Hospital - Dr. Onyango
Bishop Urbanus Kioko hospital

MWINGI
Mwingi Baraka Nursing Home

ATHI RIVER
Athy River N. Home