



First Assurance

POLICY NAME	UNITED STATES INTERNATIONAL UNIVERSITY -STAFF
POLICY NUMBER	MED/2018/230/9/57
ENHANCEMENT	SUPER ENHANCED
POLICY PERIOD	01/09/2018 – 31/08/2019

BENEFIT SUMMARY

CATEGOR Y	INPATIEN T	OUTPATIE NT	DENTA L	OPTICA L	MATERNIT Y	LAST EXPENS E
A	3,000,000	350,000	40,000	40,000	200,000	150,000

BENEFIT TYPE

CATEGO RY	INPATIE NT	OUTPATIE NT	DENT AL	OPTIC AL	MATERNI TY	LAST EXPENSE
A	Shared	Shared	Shared	Shared	Shared	Per Family

Signed for and on behalf of FIRST ASSURANCE COMPANY LIMITED



Duly Authorized Signatory



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Scope of Cover

Overall, the cover provides for medical and surgical expenses reasonably incurred by the insured members as a direct result of their sustaining accidental bodily injury and/or illness and/or a disease within the period of insurance.

Members actively in service from age **18 to age 65** are eligible for cover. A member already in the scheme can have cover extended up to **70 years** of age provided that he/she remains in active service and subject to underwriting.

Dependent Children are eligible for cover from **0 Months (term Baby of 38 Weeks)** of age up till the age of **18 years** or to the age of **26 years** if residing with their parents and enrolled full-time in a recognized post- secondary institution.

While we anticipate that all eligible members will enrol into the scheme, the minimum enrolment for the scheme must be **90%** of all eligible members and dependants. The waiting period before cover commences for a new employee is **0 days**.

Coverage for Hospitalisation (Inpatient Cover)

Inpatient cover provides for medically necessary hospital bed charges (**standard private room up to Kshs 18,000 net of NHIF**) doctors' bills, anaesthetist's bills, operating theatre fees, pharmacy, laboratory and investigations reasonably incurred by an insured member. This cover will be on credit facility with our service providers.

Outpatient Services

Members of the scheme will have a choice of medical attendant but treatment will be restricted to medical practitioners registered with the Kenya Medical Practitioners & Dentists Board. Cover will be on **credit facility basis with our providers** and on **90% re-imburement subject to reasonable and customary charges**.

Super Enhanced Cover – Including Pre-existing, Chronic conditions and HIV conditions

Scope of Cover

Inpatient

- Hospital accommodation in a standard ward bed (net of NHIF)
- Consultations
- Doctors & Anesthetist bills
- Operating theatre fees
- Oncology, Organ Transplant, Dialysis Treatment
- Blood Transfusion
- Diagnostic test
- Internal prosthesis
- External appliances
- Road and Air Ambulance services



First Assurance

Outpatient

- Consultation
- Acute medication
- Chronic medication
- Radiology and pathology (net of NHIF at NHIF approved providers)
- CT & MRI Scans (net of NHIF at NHIF approved providers)

Dental cover

This cover is available on re-imburement basis and credit basis. The Dental cover provides for:

- Dental Consultation and Anesthetist's fees
- Fillings
- Extraction including surgical Extractions (e.g. Root Canal)
- Root canal
- Dental Prescriptions
- Teeth Scaling necessitated by a medical condition and prescribed by our appointed dentist once a year.

Dental Exclusions: Crowns, Caps, Bridges, Orthodontics, Dentures, Self-prescribed scaling.

Optical cover

This cover is available on re-imburement basis and credit basis. The Optical cover provides for:

- Optical consultation
- Ophthalmologists/Optomtrist expenses
- Cost of eye testing
- Cost of eyeglasses including Photo-chromatic lenses, antiglare, and contact lenses
- Prescribed Frames: Frames are limited to **Kshs. 20,000** a prescription

Optical Exclusions: Laser correction of eyesight, Plano (flat) lenses.

Special benefits under the Super Enhanced cover

- **Pre-existing, Chronic and HIV covered up Kshs 1,500,000 within inpatient**
- **Prematurity and Congenital Illness Covered up to Kshs 500,000 within inpatient limit**
- **Pre-existing, Chronic and HIV covered up to the full outpatient limit**

Maternity Benefits

Maternity benefits will include the following:



First Assurance

- **Deliveries (Normal & Sub-subsequent C-Sections)** including the related complications will be covered maternity limit.
- **First emergency caesarean section** in the lifetime of a female employee/spouse (delivery only) is covered within the inpatient limit up to a sub limit of **Kshs.200, 000.**
- **Pre-natal and post natal services** will be covered with the outpatient limit.

The following exclusions will apply:

- All NHIF rebates
- Family planning and fertility treatment i.e. costs of treatment related to infertility and impotence.
- Intentional self-injury, suicide or attempted suicide, intoxication, drunkenness
- Expenses recoverable under any other insurance
- Cosmetic surgery, massage or beauty treatment
- Naval, Military and Air force operations
- Riding or driving in any kind of race
- Participation in extreme sports
- Stays at sanatoria, old age homes, places of rest etc.
- War, invasion, civil war, participation in riots
- Hearing aids
- Chiropractors, acupuncturists or herbalists treatment

Important Notes:

- Cost of additional smart cards to be charged separately at **Kshs 500** per card and admin fee of **Kshs 58** per month
- Co pay of **Kshs 1,000** to apply at NBI hospital, Aga Khan and Karen hospitals including all satellite clinics
- Last expenses will be covered to **Kshs 150,000** per family
- 1st emergency caesarean Section will be covered up to **Kshs 200,000** within the inpatient limit
- Pre and post-natal expenses will be covered within outpatient limit
- **Lodger fee for a parent/guardian** accompanying a child below **12 years** to hospital will be covered
- Inpatient dental and optical hospitalization resulting from an accident will be covered within the inpatient limit.
- Health checks (employees and spouses) covered up to **Kshs 15,000** within outpatient
- Psychiatric conditions will be covered up to **35%** of the inpatient limit
- Post hospitalisation will be covered up to **Kshs 40,000** within IP for a maximum of 4 weeks after discharge
- KEPI and baby friendly Vaccines covered within outpatient limit up to **1.5 year s**
- Inpatient dental and optical hospitalization resulting from an illness (apart from Laser eye Surgery) will be covered for up to **Kshs 200,000** within the inpatient limit.



First Assurance

- Air Evacuation within the inpatient limit
- Local Ambulance services for transportation of a sick Member for treatment from an area where facilities for adequate care do not exist to the next available hospital or licensed medical facility will be covered within the annual inpatient limit
- Claims related to expenses arising whilst the Member is temporarily abroad and requiring emergency treatment for an illness or injury that occurs during the period of travel provided that such period **does not exceed 90 days** in any one visit will be covered on **reimbursement (except at our approved panel in India where cover will be on credit)**.
- **Treatment costs** arising from a condition that warrants treatment overseas because the treatment is not available in Kenya will be covered on **reimbursement (except at our approved panel in India where cover will be on credit)**.

Signed by: _____ SAMUEL KIBE _____

On this 6th day of the Month September Year 2018