



First Assurance

POLICY NAME	UNITED STATES INTERNATIONAL UNIVERSITY - STUDENT
POLICY NUMBER	MED/2018/230/9/58
ENHANCEMENT	SUPER ENHANCED
POLICY PERIOD	01/09/2018 – 31/08/2019

BENEFIT SUMMARY

CATEGORY	INPATIENT	OUTPATIENT	LAST EXPENSE
A	1,000,000	100,000	200,000

BENEFIT TYPE

CATEGORY	INPATIENT	OUTPATIENT	LAST EXPENSE
A	Shared	Shared	Per Person

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 Ward Bed 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



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- External appliances
- Road and Air Ambulance services

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)

Special benefits under the Super Enhanced cover

- **Pre-existing, Chronic and HIV covered up to Kshs 300,000 within inpatient limit**
- **Prematurity and Congenital Illness Covered up to Kshs 150,000 within inpatient limit**
- **Pre-existing, Chronic and HIV covered up to the full 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
- Maternity expenses
- Check ups

Important Notes:

- Cost of additional smart cards to be charged separately at **Kshs 500** per card and admin fee of **Kshs 58** per month
- Last expenses will be covered to **Kshs 200,000** per person
- 1st emergency caesarean Section will be covered up to **Kshs 150,000** within the inpatient 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.



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- Psychiatric conditions will be covered up to **25%** of the inpatient limit
- Post hospitalisation will be covered up to **Kshs 30,000** within IP for a maximum of 4 weeks after discharge
- Dental expenses covered up to **Kshs 10,000** within outpatient. The Dental cover provides for cost of fillings, x-rays, extractions including surgical extraction together with anaesthetics fees
- Optical expenses covered up to **Kshs 10,000** within outpatient. The Optical cover provides for the cost of eyeglasses and eye testing. Please note that frames are limited to one pair every two years unless otherwise proven to be medically necessary
- Inpatient dental and optical hospitalization resulting from an illness (apart from Laser eye Surgery) will be covered for up to **Kshs 150,000** within the inpatient limit.
- 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 25th day of the Month September Year 2018