



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.

**INSURANCE | INVESTMENT | SAVINGS | BANKING**



**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
<b>Bed limits (net of NHIF rebate)</b>	<b>General Ward</b>	<b>General Ward</b>	<b>Standard Private</b>	<b>Ensuite</b>
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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## DR CONGO

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