



OLDMUTUAL

# AFYAIMARA FAMILY COVER

An enhanced medical insurance cover for Families.



DO GREAT THINGS EVERY DAY



## General cover scope

Afyalmara Family cover is an enhanced medical insurance cover for Families.

It covers day and inpatient hospitalization, maternity, outpatient treatment, optical and dental with enhanced limits for chronic conditions including cancer.

Below are the key enhancements offered by Afyalmara Family Cover;

- a) Lifetime cover;
  - Once you join, you can renew your cover for life.
- b) Wide geographical coverage and Hospital Network
  - Access to all of Old Mutual General Insurance Company Ltd's comprehensive network of hospitals across East Africa.
  - Overseas referral is available for conditions not covered locally on accredited overseas partners.
- c) Convenient
  - Air evacuation for cover limits above Kshs 1M
  - Road evacuation for all cover limits
  - Overseas emergency treatment cover of 60 days for limit on reimbursement for all cover limits.
- d) Affordable
  - No excess for inpatient cover
  - Instalment premium payments for your inpatient cover
  - No claim discount (NCD)
- e) Comprehensive benefits
  - Inpatient limits from Kes 500,000 to Kes 10,000,000.
  - Optional outpatient cover from Kes 50,000 to Kes 200,000. This caters for;
    - o Routine outpatient services, consultations, diagnostics, drugs and dressings.
    - o Routine dental and optical services, including cost of frames, lenses.
    - o Well baby Clinics.
  - Covers pre-existing, chronic conditions & HIV/AIDs
  - Cover for prematurity, and neonatal conditions
  - Maternity cover within inpatient.
  - Negotiated attractive and comprehensive maternity packages that cover delivery.
  - Dental & Optical benefits included within the outpatient cover
  - Hospitalization expenses including surgeon, physician, theatre, ICU & HDU fees
  - Home Nursing subject to pre-authorization up to 90 days from discharge based on the applicable benefit sublimit.
  - Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances
  - Accommodation costs for parent/guardian accompanying child of 12 years and below
  - Covid-19 coverage.
- f) Critical Illness Cover Lumpsum cash pay-out of KES 750,000 upon first diagnosis of cancer, stroke, heart attack, kidney failure or paralysis

# Inpatient Limits

	Waiting Period	Option I	Option II	Option III	Option IV	Option V
<b>Overall Limit</b>		<b>500,000</b>	<b>1,000,000</b>	<b>3,000,000</b>	<b>5,000,000</b>	<b>10,000,000</b>
<b>Bed</b>		General Ward / Max Kes 8,000	General Ward / Max Kes 10,000	Standard Private Room / Max Kes 18,000	Standard Private Room / Max Kes 18,000	En Suite / Max Kes 26,000
<b>Lodger Fee for Accompanying Parent/Guardian</b>		12 Years	12 Years	12 Years	12 Years	12 Years
<b>Emergency Evacuation Within East Africa</b>	<b>No waiting period</b>	Road Ambulance	Road Ambulance	Road & Air Ambulance	Road & Air Ambulance	Road & Air Ambulance
<b>Accidents</b>	<b>No waiting period</b>	To overall Limit	To overall Limit	To overall Limit	To overall Limit	To overall Limit
<b>Acute Conditions</b>	<b>28 days illness claims/60days surgical claims</b>	To overall Limit	To overall Limit	To overall Limit	To overall Limit	To overall Limit
<b>Newly Diagnosed Chronic illnesses</b>	<b>28 days illness claims/60days surgical claims</b>	350,000	700,000	2,000,000	2,500,000	3,500,000
<b>Chronic, Pre-existing illnesses, Congenital Conditions &amp; HIV/ AIDS</b>	1 year	250,000	400,000	700,000	800,000	1,000,000
<b>Organ Transplant (cost of donor or securing the organ is excluded). This is in addition to the relevant condition's benefit allocation.</b>	1 Year	100,000	200,000	200,000	300,000	500,000
<b>Psychiatric and Psychological illnesses</b>	1 Year	200,000	300,000	500,000	500,000	700,000
<b>Post Hospitalization 21 days after discharge (On Reimbursement)</b>	<b>Depends on the condition Sub-limit</b>	20,000	20,000	30,000	30,000	30,000
<b>Neo-natal and prematurity conditions.</b>	1 Year	200,000	250,000	400,000	400,000	500,000
<b>In patient non-accident related dental surgery/ treatment</b>	1 Year	150,000	150,000	200,000	200,000	250,000
<b>In patient non-accident related eye treatments excluding surgery for refractive errors and laser treatment</b>	1 Year	150,000	150,000	200,000	200,000	200,000
<b>Accident Related Inpatient Dental and Ophthalmological treatment</b>	<b>No waiting period</b>	500,000	1,000,000	3,000,000	5,000,000	5,000,000
<b>Illness related reconstructive/ plastic surgery (excludes cosmetic, obstetrics and gynecology related)</b>	1 Year	200,000	200,000	250,000	300,000	300,000
<b>Non accident related maxillofacial surgery (Excluding routine dental surgery and dental fixtures)</b>	1 Year	200,000	300,000	400,000	400,000	500,000
<b>Gynecological surgery</b>	1 year	200,000	300,000	400,000	400,000	500,000
<b>Cost of purchase of internal and external surgical implants, appliances, and prostheses (excluding dental fixtures)</b>	<b>Depending on the Condition sub-limit</b>	300,000	300,000	400,000	400,000	500,000
<b>Last Expense - Per Member (as a stand-alone benefit)</b>	<b>As per illness/ Accidents Clause</b>	75,000	100,000	100,000	150,000	150,000

## Inpatient Limits

	Waiting Period	Option I	Option II	Option III	Option IV	Option V
<b>Overall Limit</b>		<b>500,000</b>	<b>1,000,000</b>	<b>3,000,000</b>	<b>5,000,000</b>	<b>10,000,000</b>
<b>Passive War /Terrorism and Political Violence</b>	<b>No waiting period</b>	300,000	500,000	700,000	1,000,000	1,000,000
<b>Maternity: Normal Delivery, Elective &amp; subsequent Caesarean sections, First Ever Emergency Caesarean Section, Ectopic Pregnancy, Maternity Complications before &amp; after delivery</b>	<b>1 Year</b>	50,000	75,000	100,000	150,000	200,000
<b>Covid-19 Treatment (moderate cases)</b>	<b>28 days illness claims/60days surgical claims</b>	250,000	250,000	250,000	250,000	250,000
<b>Covid-19 Treatment (Critical cases requiring ICU/HDU)</b>  <b>This is a cumulative amount that will be inclusive of any amounts already paid for in the treatment of moderate inpatient cases</b>	<b>28 days illness claims/60days surgical claims</b>	500,000	1,000,000	1,000,000	1,000,000	1,000,000

## Outpatient Limits

<b>Overall Limit</b>	<b>50,000</b>	<b>60,000</b>	<b>100,000</b>	<b>150,000</b>	<b>200,000</b>
Dental Sub-limit	Nil	Nil	10,000	15,000	15,000
Optical Sub-limit Frames can only be replaceable once in every 2 years up to a sublimit of KES 8,000. Optical exclusions: Plano, photochromatic, antiglare lenses	Nil	Nil	10,000	15,000	15,000
Annual Wellness Check-ups	Nil	Nil	5,000	10,000	10,000
Vaccines	KEPI and KEPI Baby Friendly vaccines are covered.				
Pre-existing conditions	After 1 year waiting period to the full limit				
Antenatal and postnatal visits up to 6 weeks from delivery (maximum of 2 ultrasounds)	After 1 year waiting period				
Supplements Covered where they have direct action in managing a diagnosed condition.	Covered subject to pre-authorization and medical necessity				

## Co-Pays:

Hospital	Co-Pay
<b>The Nairobi Hospital</b>	2,000
<b>Aga Khan University Hospital Nairobi</b>	
<b>Pandya Hospital</b>	
<b>The Karen Hospital</b>	
<b>AAR Healthcare</b>	
<b>MP Shah</b>	
<b>All Others</b>	500

## Critical Illness cover

Benefit	Waiting Period	Cash Payout across all Categories
<b>Critical Illness Lumpsum cash pay-out upon first diagnosis of either cancer, stroke, heart attack, kidney failure or paralysis. Cover ceases at 65 years.</b>	<b>28 days</b>	Lumpsum pay-out of KES 750,000 per year per family

# Premiums

## Inpatient Rates

*The principal member is the oldest insured	500,000	1,000,000	3,000,000	5,000,000	10,000,000
<b>19 yrs. - 29 yrs.</b>					
Principal Member	32,257	34,284	49,172	53,025	60,535
Spouse	23,900	25,582	38,516	41,671	46,337
Child (0 -18 yrs.)	13,929	17,102	26,795	28,496	31,578
<b>30 yrs. - 40 yrs.</b>					
Principal Member	33,863	35,223	52,342	56,437	64,692
Spouse	25,023	26,785	40,457	43,799	48,736
Child (0 -18 yrs.)	13,929	17,102	26,795	28,496	31,578
<b>41 yrs. - 50 yrs.</b>					
Principal Member	38,059	39,385	62,185	62,634	68,870
Spouse	26,128	27,925	46,043	46,446	49,650
Child (0 -18 yrs.)	13,929	17,102	26,795	28,496	31,578
<b>51 yrs. - 65 yrs.</b>					
Principal Member	55,550	56,704	76,889	82,030	91,449
Spouse	31,575	34,484	50,161	54,280	60,121
Child (0 -18 yrs.)	13,929	17,102	26,795	28,496	31,578
<b>66 Years and Above</b>					
Principal Member	82,829	95,227	142,417	162,180	185,511
Spouse	64,526	78,683	115,311	131,186	145,655
Child (0 -18 yrs.)	13,929	17,102	26,795	28,496	31,578

## Outpatient Rates

Limit	50,000	60,000	100,000	150,000	200,000
M (Also Per Person)	32,934	33,266	35,226	37,892	41,512
M+1	44,986	49,269	66,533	70,452	77,987
M+2	48,748	54,844	82,895	88,794	92,489
M+3	48,797	55,910	98,147	106,762	111,223
M+4	48,846	57,804	98,245	121,829	126,966
M+5	49,339	58,095	99,028	136,895	142,709
M+6	49,837	58,387	99,282	148,202	157,539

## Rules of Selection Cover;

- Inpatient is the primary option and is purchased before purchasing outpatient.
- Outpatient is limited to the amount of inpatient and is restricted as below;

Inpatient Limit	Can Purchase Outpatient of:
500,000	60,000 and below
1,000,000	60,000 and below
3,000,000	100,000 and below
5,000,000	Any of the above
10,000,000	Any of the above

## General Conditions

<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Eligibility is all persons and their legal dependents from age of zero (0) months to sixty five (65) years. Existing members can continue renewing in the scheme for life subject to renewal review by Old Mutual General Insurance Company Ltd.</li> <li>Persons over 60 years will be required to submit a medical report in the prescribed manner for eligibility.</li> <li>Eligible dependents include one spouse (age 18 to 65 years at joining) and own children from birth to 18 years of age. Newborns will be added on cover from birth. Birth Notification must be included in the application form and premium must be settled in full.</li> <li>Children above 19 years will be covered as principal persons.</li> </ul>
<b>NHIF</b>	NHIF shall apply where the principal already has an NHIF Cover.
<b>Waiting Periods</b>	<ul style="list-style-type: none"> <li>28 days waiting period applies to illness claims and 60 days for surgical claims subject to condition specific waiting period indicated in the benefit schedule.</li> </ul>
<b>Critical Illness cover</b>	<ul style="list-style-type: none"> <li>Cover cease age for this benefit is 65 years.</li> <li>Waiting period: 28 days waiting period for newly diagnosed chronic illnesses</li> <li>For family cover, only one claim is paid in a single cover year</li> <li>Babies are covered from birth from 38 weeks and congenital conditions are excluded.</li> </ul>
<b>Tele-medicine and drug delivery</b>	<ul style="list-style-type: none"> <li>Routine prescriptions and refill of prescriptions to be done using our 'Meds on wheels' platform which can be accessed through our Chronic Disease Management Program.</li> <li>We encourage members with chronic illnesses to have their treatment managed by specialists on our panel of providers.</li> </ul>
<b>Territorial Limit</b>	<ul style="list-style-type: none"> <li>Kenya, Uganda, Tanzania, Rwanda and South Sudan.</li> <li>In case of services sought outside the specified region, the insured member's claims shall be settled on re-imbursment.</li> <li>Reimbursment will be on Old Mutual General Insurance Company Ltd's Reasonable and customary rates.</li> <li>The cover on reimbursment basis is valid for the first 60 days outside the geographical scope.</li> </ul>
<b>Overseas referral</b>	<ul style="list-style-type: none"> <li>Treatment(s) not available locally will be to a medical facility approved by the company and excludes Western Europe, Australia, USA, South Africa and Canada.</li> <li>The Company has credit facilities in India, and the referral must be approved by the company and respective government department.</li> <li>Air fare for patient and accompany person on economy class is payable from the overall cover limit (inpatient), while accommodation costs are excluded.</li> </ul>
<b>Administration</b>	<ul style="list-style-type: none"> <li><b>Cards</b> <ul style="list-style-type: none"> <li>Medical Cards shall be issued to all members of the scheme.</li> </ul> </li> <li><b>Healthcare Providers:</b> <ol style="list-style-type: none"> <li><b>Restricted to hospital network in the panel option chosen.</b></li> <li>In case of genuine reasons for using a non-panel provider, reimbursment shall be allowed subject to Old Mutual General Insurance Company Ltd's customary and reasonable rates. Consultation shall be reimbursed at Kes 2,000 for General Practitioners and Kes 3,000 for Specialists.</li> <li>Inpatient total reimbursment shall be capped at 80% after application of the (i)above</li> </ol> </li> </ul>
<b>Reimbursements</b>	<ul style="list-style-type: none"> <li>Only allowed for genuine medical emergencies and shall be reimbursed in accordance with the terms provided in the policy document.</li> </ul>



## General Exclusions

- Expenses where material information is withheld or misstated
- Infertility treatment
- Cosmetic surgery unless caused by accident
- Weight management treatments and drugs.
- Participations in professional & hazardous sports e.g. bungee jumping, paragliding
- Treatment other than by registered medical practitioner
- Self-referred or self-prescribed treatment.
- Drugs dispensed by the treating doctor.
- Nutritional supplements unless prescribed as part of medical treatment.
- Alternative treatment - Chiropractors, Acupuncturist, Herbalist
- Drunkenness, drug addiction
- Expenses incurred in connection with participation in Riot, Strike and Civil commotion
- Naval, Military or Air force operations.
- Expenses recoverable under any other insurance e.g. NHIF, GPA, WIBA
- Beauty treatment in nature cure clinics or health hydro's
- Diagnostic equipment (e.g. Glucometers, BP machines,
- Pandemics and epidemics, unless where the Company has offered a buy-back option, usually by way of a sub-limit within the main cover limit, for a specified Pandemic or Epidemic).
- Experimental treatment.
- Contamination by radio activity from nuclear fuel, waste or fission
- Benefits not purchased or not indicated in the brochure.

***\*Refer to the policy document for detailed exclusions***



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