



OLDMUTUAL

## **AFYAIMARA JUNIOR MEDICAL COVER**

**COMPREHENSIVE MEDICAL COVER FOR  
YOUR CHILD WHEN IT REALLY COUNTS**



**DO GREAT THINGS EVERY DAY**

**With over 100 years of getting to know our customers, we have learnt that protecting your child's health and wellbeing is of paramount importance. Taking a medical cover for your child today can help protect you from the unexpected that may come tomorrow. That's why our Afya Imara Junior solution covers your child's health, so you can make the most of today. It is a comprehensive medical cover with both inpatient and outpatient benefits.**

**The time is now to ensure your child's health matters are well taken care of.**

## GENERAL COVER SCOPE

- a) This product covers children from the age of 0 years (after discharge from hospital) up to the age of 18 years. It extends to those above 18 years but up to a maximum of 21 years, provided evidence of schooling is availed.
- b) Primary inpatient cover from Kshs. 500 000 to Kshs. 5 million. This caters for;
  - i) Hospitalisation expenses including surgeon, physician, theatre, ICU & HDU fees
  - ii) Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances
  - iii) Accommodation costs for parent/guardian accompanying child of 12 years and below

- c) Optional outpatient cover from Kshs. 50 000 to Kshs. 150 000. This caters for;
  - i) Routine outpatient services, consultations, diagnostics, drugs and dressings
  - ii) Routine dental and optical services, including cost of frames, lenses
  - iii) Well baby Clinics
- d) Services provided under this product can be accessed on the hospital network specified under each option as below;

Unlimited Panel Option	Gertrude's Children's Hospital Option
All Old Mutual Provider / Hospital Panel	Only Accessed through Gertrude's Hospital

## SCOPE OF COVER

INPATIENT	WAITING PERIOD	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Overall limit	Depends with Sub-limits below	500 000	1 000 000	3 000 000	5 000 000
Bed		General Ward Max Kshs. 8 000	General Ward Max Kshs. 8 000	Private Room Max Kshs. 17 000	Private Room Max Kshs. 17 000
Lodger fee for accompanying parent		Children 12 years and below	Children 12 years and below	Children 12 years and below	Children 12 years and below
Emergency evacuation within East Africa	No waiting period	Road ambulance	Road ambulance	Air & road ambulance	Air & road ambulance
Pre-existing illnesses	1 Year	250 000	450 000	750 000	750 000
Organ transplant (cost of donor or securing the organ is excluded)	1 Year	500 000	500 000	500 000	500 000
Newly diagnosed chronic illnesses	28 days illness claims/60days surgical claims	250 000	500 000	1 000 000	1 500 000
Psychiatric and psychological illnesses	1 Year	250 000	300 000	500 000	1 000 000
Post Hospitalisation 30 days after discharge (Related to reason for admission)	Depends on Sub-limits	15 000	15 000	20 000	30 000
Congenital condition, neo-natal and prematurity conditions.	1 Year	200 000	250 000	300 000	350 000
Non-accidental dental inpatient illnesses.	1 Year	200 000	300 000	300 000	350 000
Non- accidental optical inpatient illnesses.	1 Year	200 000	300 000	300 000	350 000
Accident related dental and optical treatment	No waiting period	Full Inpatient Limit	Full Inpatient Limit	Full Inpatient Limit	Full Inpatient Limit
External prosthesis and external medical appliances. Includes wheelchairs, implants	Depends on Sub-limits	300 000	400 000	400 000	500 000

INPATIENT	WAITING PERIOD	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Last Expense	As per illness/ Accidents Clause	50 000 Per Person	75 000 Per Person	100 000 Per Person	150 000 Per Person
Passive war /terrorism and political violence treatments	28 days illness claims/60days surgical claims	500 000	1 000 000	2 000 000	2 000 000
Home nursing (Subject to Pre-authorisation)	Depends on Sub-limits	90 Days	90 Days	90 Days	90 Days
Accidents	No waiting period	To overall Limit	To overall Limit	To overall Limit	To overall Limit
Acute Illnesses	28 days illness claims/60days surgical claims	To overall Limit	To overall Limit	To overall Limit	To overall Limit
Covid-19 Treatment (moderate cases)	28 days illness claims/60days surgical claims	250,000	250,000	250,000	250,000
Covid-19 Treatment (Critical cases requiring ICU/HDU) This is a cumulative amount that will be inclusive of any amounts already paid for in the treatment of moderate inpatient cases	28 days illness claims/60days surgical claims	500,000	1,000,000	1,000,000	1,000,000
Services Covered Under Inpatient & Day patient  a) Hospital accommodation charges b) Doctor's fees; Physician, Surgeon & Anesthetist. c) ICU/HDU and theatre charges d) Drugs/medicines, dressings and internal surgical appliances e) Pathology, X-ray, Ultrasound, ECG and Computerised Tomography, MRI Scans f) Radiotherapy and chemotherapy g) Inpatient physiotherapy h) Emergency road and air evacuation subject to overall cover limit. i) Day care surgery j) Home nursing care					

## OUTPATIENT OPTIONS

OUTPATIENT OPTIONS	50 000	75 000	100 000	150 000
Services Covered	Consultation, Laboratory, imaging – MRI, X-Ray, Drugs, Dressings			
Check-ups	Not Covered			
Vaccines	KEPI & KEPI Baby Friendly up to 5 years			
Cover for Chronic & Pre-existing conditions including ARVs	Covered to full outpatient limit.			
Dental within Outpatient Anesthetist's fees, hospital and operating theatre cost, fillings, extraction, root canal, scaling/ cleaning necessitated by a medical condition and prescribed by our appointed dentist.	7 000	10 000	15 000	15 000
Optical within outpatient optical service, consultations, frames, lenses. (Frames changed once every 2 years and are upto a limit of 80% of the optical limit)	7 000	10 000	15 000	15 000
Co-payment at the hospital	As per co-payment schedule, minimum Kshs. 500			

## CO-PAYMENT SCHEDULE

(charges applicable to consultation fees only)

PROVIDER AND ITS BRANCHES	UNLIMITED PANEL OPTION	GERTRUDE'S OPTION <small>*all other providers cannot be accessed under Gertrudes option</small>
1. Aga Khan University Hospital - Nairobi	2 000	Not Accessible
2. Nairobi Hospital	2 000	Not Accessible
3. Karen Hospital	2 000	Not Accessible
4. MP Shah Hospital	1 500	Not Accessible
5. AAR Healthcare	1 500	Not Accessible
6. Mombasa Hospital	1 500	Not Accessible
7. Mater Hospital	1 500	Not Accessible
8. Gertrude's Children's Hospital	500	No Co-payment
All Others	500	Not Accessible

## PREMIUMS - UNLIMITED OPTION

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
<b>INPATIENT</b>	Kshs. 500 000	Kshs. 1 000 000	Kshs. 3 000 000	Kshs. 5 000 000
<b>NO OF CHILDREN</b>				
1	32 954	34 602	37 716	40 356
2	51 785	54 374	59 267	67 260
3	68 262	71 675	80 469	90 800
4	82 385	86 504	99 004	110 978
5	98 438	103 360	116 042	131 156
6	116 162	121 970	132 948	151 334
Extra Child	17 724	18 611	20 286	21 706
<b>OUTPATIENT</b>	<b>50 000</b>	<b>75 000</b>	<b>100 000</b>	<b>150 000</b>
<b>NO OF CHILDREN</b>				
1	24 990	26 240	28 076	30 042
2	46 232	48 543	51 941	55 577
3	46 463	51 109	54 687	58 515
4	46 618	55 941	67 129	80 555
5	46 734	60 754	78 981	102 675
6	46 828	63 217	85 343	115 213
Extra Child	454	649	974	1 363

## PREMIUMS - GERTRUDE'S CHILDREN'S HOSPITAL ONLY OPTION

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
<b>INPATIENT</b>	Kshs. 500 000	Kshs. 1 000 000	Kshs. 3 000 000	Kshs. 5 000 000
<b>NO OF CHILDREN</b>				
1	29 538	31 015	34 117	37 529
2	49 231	51 692	56 862	62 548
3	66 462	69 785	76 763	84 439
4	81 231	85 292	93 822	103 204
5	96 000	100 800	110 880	121 968
6	110 769	116 308	127 938	140 732
Extra Child	14 769	15 508	17 058	18 764

## PREMIUMS - GERTRUDE'S CHILDREN'S HOSPITAL ONLY OPTION

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
<b>OUTPATIENT</b>	Kshs. 50 000	Kshs. 75 000	Kshs. 100 000	Kshs. 150 000
<b>NO OF CHILDREN</b>				
1	19 250	20 213	23 244	26 731
2	35 613	37 393	43 002	49 452
3	35 791	39 370	45 275	52 066
4	35 910	43 092	51 710	62 052
5	36 000	46 800	60 839	79 091
6	36 072	48 697	65 741	88 750
Extra Child	350	500	750	1 050

## RULES OF SELECTION OF 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	50 000 only
1 000 000	75 000 and below
3 000 000	100 000 and below
5 000 000	150 000 or any of the above

## GENERAL CONDITIONS

GENERAL CONDITIONS	
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>Children from birth discharged from hospital and at least 37 weeks at birth and those up to the age of 18 years are eligible for enrolment into the cover</li> <li>Cover can be extended to those above 18 years but up to a maximum of 21 years provided evidence of schooling is availed</li> <li>Cover is not renewable after the 18th birthday except on the exemption above and children are moved automatically to Afyalmara</li> <li>Birth Notification must be included in the application form</li> <li>Details of the Parent / Guardian must be provided in the application</li> </ul>

## GENERAL CONDITIONS

<b>NHIF</b>	NHIF shall apply where the child already has an NHIF Cover; bills shall be settled net of NHIF
<b>Waiting Periods</b>	1 Month waiting period applies to illness claims and 60 days for surgical claims subject to condition specific waiting period indicated in the benefit schedule.
<b>Premium Payment(s)</b>	Premiums are payable upfront.
<b>Territorial Limit</b>	<p>Kenya, Uganda, Tanzania, Rwanda and South Sudan</p> <ul style="list-style-type: none"> <li>In case of services sought outside the specified region the insured member's claims shall be settled on reimbursement</li> <li>Reimbursement will be the Old Mutual's Reasonable and customary rates</li> <li>The cover on reimbursement basis is valid for the first 60 days outside the geographical scope</li> </ul>
<b>Overseas referral</b>	<p>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.</p> <ul style="list-style-type: none"> <li>The Company has credit facilities in India and the referral must be approved by the company and respective government department</li> <li>Airfare for patient and accompany person on economy class is payable from the overall cover limit (inpatient) while accommodation costs are excluded</li> </ul>
<b>Tele-medicine and drug delivery</b>	<p>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.</p> <p>We encourage members with chronic illnesses to have their treatment managed by specialists on our panel of providers.</p>
<b>Administration</b>	<p><b>Cards:</b></p> <ol style="list-style-type: none"> <li>Medical Cards shall be issued to all members of the scheme</li> </ol> <p><b>Healthcare Providers:</b></p> <ol style="list-style-type: none"> <li>Restricted to hospital network in the panel option chosen</li> <li>In case of genuine reasons for using a non-panel provider reimbursement shall be allowed subject to Old Mutual's customary and reasonable rates. Consultation shall be reimbursed at Kshs. 2 000 for General Practitioners and Kshs. 3 000 for Specialists</li> <li>Inpatient total reimbursement shall be capped at 80% after application of the (i) above</li> </ol>









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