

OLDMUTUAL



SME HEALTH SOLUTION

HEALTH COVER FOR YOUR EMPLOYEES



DO GREAT THINGS EVERY DAY



WHY HAVE SME HEALTH COVER?



No waiting periods

Get treated sooner by going to a private hospital



Flexibility on No. of employees

From as low as 3 employees to 100 employees



Volume Discounts

Bigger groups will enjoy discounts on their premiums



Hospital Cash

Get cash payments for stays in hospital for 5 or more days



Personal Accident Cover

Covers loss of life and permanent disablement due to an accident



Flexibility of Cover

Various Plans to choose and combine

ABOUT THE COVER

The Health SME Solution is a Health Insurance Product designed to meet the Health Insurance needs of SME's; and caters for medical expenses incurred by the insured members and their dependants for either Inpatient or Outpatient cases. It also caters for Maternity, Dental & Optical expenses.

SPECIAL FEATURES

- a) This is a comprehensive cover with an equally comprehensive list of options to choose from;
 - i. The range includes inpatient options from Kshs. 250 000 per family to Kshs. 10 000 000 per family
 - ii. Outpatient options from Kshs. 50 000 to Kshs. 250 000
 - iii. Dental and optical covers from Kshs. 10 000 to Kshs. 50 000 each
 - iv. Maternity cover from 50 000 to Kshs. 200 000 per Family Per annum
 - v. Hospital Cash that pays Cash benefits for days spent in hospital of up to Kshs. 25 000 per year
- b) There are no waiting periods
- c) Cover for pre-existing chronic conditions, psychiatry, congenital, cancer and HIV/AIDS including related conditions
- d) A comprehensive country wide provider network
- e) Overseas inpatient referrals, including catering for airfare to listed hospitals abroad (India) on credit

PRODUCT BENEFITS

INPATIENT OPTIONS

250 000 – 3 000 000

| Inpatient | Limits | 250 000 | 300 000 | 500 000 | 750 000 | 1 000 000 | 1 500 000 | 2 000 000 | 3 000 000 | |
|--|------------|-------------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|---|------------------------------|------------------------------|--|
| Inpatient Expenses Related to Acute Conditions or accidents | | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | |
| Lodger Fees (Parent/Guardian Accommodation) | | 12 Years | 12 Years | 12 Years | 12 Years | 12 Years | 12 Years | 12 Years | 12 Years | |
| Newly diagnosed chronic conditions | | 250 000 | 300 000 | 500 000 | 750 000 | 1 000 000 | 1 500 000 | 2 000 000 | 3 000 000 | |
| Pre-existing Chronic conditions | | 100 000 | 150 000 | 300 000 | 300 000 | 400 000 | 400 000 | 450 000 | 500 000 | |
| Congenital, neonatal and prematurity conditions | | 100 000 | 100 000 | 100 000 | 150 000 | 150 000 | 150 000 | 200 000 | 200 000 | |
| Bed Limit (Net of NHIF) | | General Ward: Max 8 000 Per Day | | | | | | Std Pvt(Max 17,000 Per Day) | | |
| Psychiatry & Psychotherapy | | 200 000 | 200 000 | 200 000 | 200 000 | 250 000 | 300 000 | 500 000 | 600 000 | |
| Hospitalisation costs due to Terrorism & Political Violence | | 250 000 | 300 000 | 300 000 | 300 000 | 500 000 | 500 000 | 700 000 | 1 000 000 | |
| External Aids on Prescription | | 50 000 | 50 000 | 75 000 | 75 000 | 80 000 | 80 000 | 120,000 | 150 000 | |
| Non-accidental Dental treatment & surgery | | 50 000 | 50 000 | 50 000 | 100 000 | 120 000 | 150 000 | 150,000 | 200 000 | |
| Non-accidental optical treatment and surgery | | 50 000 | 50 000 | 50 000 | 100 000 | 120 000 | 150 000 | 150 000 | 200 000 | |
| Post-Hospitalisation treatment related to cause of pre-authorisation (limited to 3 weeks after discharge) | Sub-limits | 15 000 | 15 000 | 15 000 | 20 000 | 20 000 | 20 000 | 25 000 | 25 000 | |
| First Ever Emergency Caesarean Section | | 120 000 | 120 000 | 120 000 | 120 000 | 120 000 | 120 000 | 150 000 | 150 000 | |
| Ectopic Pregnancy | | 125 000 | 150 000 | 250 000 | 300 000 | 300 000 | 300 000 | 300 000 | 300 000 | |
| Last Expense for death as a result of covered conditions Per Person | | 50 000 | 50 000 | 75 000 | 75 000 | 75 000 | 75 000 | 75 000 | 75 000 | |
| Personal Accident – For Principal Member only. | | 500 000 | 500 000 | 500 000 | 500 000 | 500 000 | 500 000 | 500 000 | 500 000 | |
| Emergency Evacuation | | Road & Air Subject to overall Limit | | | | | Road & Air Subject to overall Limit | | | |
| Air Fare - Overseas Referral | | Not Provided | | | | | Economy return fare only within Africa and India (Excluding SA) | | | |
| Day Care Surgery (under General Anaesthesia) | | Fully Covered | Fully Covered | Fully Covered | Fully Covered | Fully Covered | Fully Covered | Fully Covered | Fully Covered | |
| Home Nursing(Subject to Pre-authorisation) | | 90 Days | 90 Days | 90 Days | 90 Days | 90 Days | 90 Days | 90 Days | 90 Days | |
| Hospital Cash Per Admission (Payable once per admission that last 5 or more days for up to five(5) admissions in a year) | | 3 000 Max 12 000 Per Year | 3 000 Max 12 000 Per Year | 3 000 Max 12 000 Per Year | 4 000 Max 16 000 Per Year | 4 000 Max 16 000 Per Year | 4 000 Max 16 000 Per Year | 5 000 Max 20 000 Per Year | 5 000 Max 20 000 Per Year | |
| Covid-19 Inpatient Treatment | | 250 000 | 300 000 | 500 000 | 750 000 | 1 000 000 | 1 000 000 | 1 000 000 | 1 000 000 | |

4M - 10M Options

| Inpatient | Limits | 4 000 000 | 5 000 000 | 6 000 000 | 7 000 000 | 8 000 000 | 9 000 000 | 10 000 000 | |
|--|---------------------------|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|-----------------------|--|
| Inpatient Expenses Related to Acute Conditions or accidents | Sub-limits | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | Covered To Full Limit | |
| Lodger Fees (Parent/Guardian Accommodation) | | 12 Years | 12 Years | 12 Years | 12 Years | 12 Years | 12 Years | 12 Years | |
| Newly Diagnosed Chronic conditions | | 4 000 000 | 4 000 000 | 4 000 000 | 4 000 000 | 4 000 000 | 4,000,000 | 4,000,000 | |
| Pre-existing Chronic conditions | | 500 000 | 500 000 | 500 000 | 500 000 | 500 000 | 500,000 | 500,000 | |
| Congenital, neonatal and prematurity conditions | | 300 000 | 300 000 | 300 000 | 300 000 | 300 000 | 300,000 | 300,000 | |
| Bed Limit (Net of NHIF) | | Std Pvt(Max 17,000 Per Day) | | | | | | | |
| Psychiatry & Psychotherapy | | 800 000 | 1 000 000 | 1 000 000 | 1 000 000 | 1 000 000 | 1 000 000 | 1 000 000 | |
| Hospitalisation costs due to Terrorism & Political Violence | | 1 500 000 | 2 000 000 | 2 000 000 | 2 000 000 | 2 000 000 | 2 000 000 | 2 000 000 | |
| External Aids on Prescription | | 150 000 | 200 000 | 200 000 | 200 000 | 200 000 | 200 000 | 200 000 | |
| Non-accidental Dental treatment & surgery | | 250 000 | 300 000 | 300 000 | 300 000 | 350 000 | 350 000 | 350 000 | |
| Non-accidental optical treatment and surgery | | 250 000 | 300 000 | 300 000 | 300 000 | 350 000 | 350 000 | 350 000 | |
| Post-Hospitalisation treatment related to cause of pre-authorisation (limited to 3 weeks after discharge) | | 30 000 | 40 000 | 40 000 | 40 000 | 40 000 | 40 000 | 40 000 | |
| First Ever Emergency Caesarean Section | | 150 000 | 150 000 | 150 000 | 180 000 | 180 000 | 200 000 | 200 000 | |
| Ectopic Pregnancy | | 300 000 | 300 000 | 300 000 | 300 000 | 300 000 | 300 000 | 300 000 | |
| Last Expense for death as a result of covered conditions Per Person | | 100 000 | 100 000 | 100 000 | 100 000 | 150 000 | 150 000 | 150 000 | |
| Personal Accident - For Principal Member only. | | 500 000 | 500 000 | 500 000 | 500 000 | 500 000 | 500 000 | 500 000 | |
| Emergency Evacuation | | Road & Air Subject to overall Limit | | | | | | | |
| Air Fare - Overseas Referral | | Economy return fare only within Africa and India (Excluding SA) | | | | | | | |
| Day Care Surgery (under General Anaesthesia) | | Fully Covered | Fully Covered | Fully Covered | Fully Covered | Fully Covered | Fully Covered | Fully Covered | |
| Home Nursing (Subject to Pre-authorisation) | | 90 Days | 91 Days | 92 Days | 93 Days | 94 Days | 95 Days | 90 Days | |
| Hospital Cash Per Admission (Payable once per admission that last 5 or more days for up to five(5) admissions in a year) | 7 500 Max 30 000 Per Year | 7 500 Max 30 000 Per Year | 7 500 Max 30 000 Per Year | 7 500 Max 30 000 Per Year | 7 500 Max 30 000 Per Year | 7 500 Max 30 000 Per Year | 7 500 Max 30 000 Per Year | | |
| Covid-19 Inpatient Treatment | 1 000 000 | 1 000 000 | 1 000 000 | 1 000 000 | 1,000,000 | 1 000 000 | 1 000 000 | | |

OUTPATIENT OPTIONS

| Outpatient Options | 50 000 | 100 000 | 150 000 | 200 000 | 250 000 |
|--------------------|---|---|---------|---------|---------|
| Covered Services | Consultations, Medications, Radiology (Net of NHIF), KEPI Vaccines. Negotiated maternity (delivery)packages are available and recommended. | | | | |
| Co-payment | 1 500 | Nairobi, Aga Khan, Karen, MP Shah and their satellite clinics | | | |
| | 1 000 | AAR | | | |
| | 500 | Gertrude's, Mater | | | |
| | 300 | All others | | | |

DENTAL AND OPTICAL OPTIONS

| Dental Options | 10 000 | 20 000 | 30 000 | 40 000 | 50 000 |
|--|--------|--------|--------|--------|--------|
| Anaesthetist's fees, Hospital and Operating theatre cost, Fillings, Extraction, Root canal, Scaling/ Cleaning necessitated by a medical condition and prescribed by our appointed dentist. | | | | | |
| Optical Options | 10 000 | 20 000 | 30 000 | 40 000 | 50 000 |
| Outpatient Optical Service, Consultations, Frames, Lenses | | | | | |

Dental and Optical benefits, of equal limits, must be purchased together

MATERNITY OPTIONS

| Maternity Options | 50 000 | 75 000 | 100 000 | 150 000 | 200 000 |
|--|--------|--------|---------|---------|---------|
| Covered Services Normal and C- Section delivery, labour/recovery ward, professional fees, pregnancy/maternity related hospitalisation, other related ailments & complications and miscarriage. Negotiated maternity (delivery)packages are available and recommended. | | | | | |

RATES

Kshs. 250 000 – 2 000 000

3-15 Principal Members

| Inpatient | 250 000 | 300 000 | 500 000 | 750 000 | 1 000 000 | 1 500 000 | 2 000 000 |
|-----------|---------|---------|---------|---------|-----------|-----------|-----------|
| M | 38 402 | 39 059 | 42 480 | 45 119 | 47 559 | 51 505 | 55 563 |
| M+1 | 53 679 | 54 580 | 61 278 | 65 124 | 68 731 | 77 255 | 85 312 |
| M+2 | 67 871 | 68 995 | 78 054 | 82 991 | 87 656 | 99 597 | 111 520 |
| M+3 | 81 339 | 82 674 | 94 031 | 100 013 | 105 692 | 120 362 | 136 331 |
| M+4 | 94 445 | 95 985 | 109 609 | 116 614 | 123 286 | 139 298 | 159 240 |
| M+5 | 107 190 | 108 927 | 124 785 | 132 791 | 140 433 | 157 260 | 181 622 |
| M+6 | 119 573 | 121 500 | 139 559 | 148 541 | 157 133 | 174 625 | 203 478 |

Kshs. 3 000 000 – 10 000 000

3-15 Principal Members

| Inpatient | 3 000 000 | 4 000 000 | 5 000 000 | 6 000 000 | 7 000 000 | 8 000 000 | 9 000 000 | 10 000 000 |
|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| M | 56 439 | 57 593 | 58 472 | 60 050 | 61 629 | 63 208 | 64 786 | 66 365 |
| M+1 | 86 644 | 88 253 | 89 589 | 91 989 | 94 388 | 96 787 | 99 187 | 101 586 |
| M+2 | 113 248 | 115 255 | 116 988 | 120 102 | 123 217 | 126 331 | 129 445 | 132 559 |
| M+3 | 138 433 | 140 813 | 142 921 | 146 707 | 150 494 | 154 281 | 158 068 | 161 855 |
| M+4 | 161 683 | 164 405 | 166 855 | 171 258 | 175 660 | 180 063 | 184 465 | 188 868 |
| M+5 | 184 399 | 187 453 | 190 238 | 195 240 | 200 242 | 205 244 | 210 247 | 215 249 |
| M+6 | 206 579 | 209 957 | 213 067 | 218 654 | 224 240 | 229 826 | 235 413 | 240 999 |

OUTPATIENT OPTIONS

| Outpatient Options | 50 000 | 100 000 | 150 000 | 200 000 | 250 000 |
|--------------------|--------|---------|---------|---------|---------|
| M | 28 350 | 37 139 | 37 706 | 38 207 | 41 108 |
| M+1 | 49 292 | 66 903 | 69 664 | 71 778 | 77 889 |
| M+2 | 49 534 | 78 455 | 85 625 | 85 126 | 93 694 |
| M+3 | 49 734 | 88 507 | 100 562 | 102 369 | 109 024 |
| M+4 | 49 884 | 95 091 | 114 429 | 116 858 | 123 823 |
| M+5 | 49 974 | 98 198 | 127 297 | 131 347 | 138 323 |
| M+6 | 49 999 | 99 757 | 139 234 | 144 996 | 152 272 |

DENTAL OPTIONS

| Dental | 10 000 | 20 000 | 30 000 | 40 000 | 50 000 |
|--------|--------|--------|--------|--------|--------|
| M | 2 857 | 4 757 | 8 572 | 9 133 | 11 894 |
| M+1 | 4 123 | 6 864 | 12 368 | 13 177 | 17 162 |
| M+2 | 5 313 | 8 847 | 15 940 | 16 983 | 22 118 |
| M+3 | 6 429 | 10 705 | 19 288 | 20 549 | 26 764 |
| M+4 | 7 471 | 12 438 | 22 412 | 23 878 | 31 099 |
| M+5 | 8 437 | 14 048 | 25 312 | 26 968 | 35 123 |
| M+6 | 9 329 | 15 533 | 27 988 | 29 819 | 38 836 |

OPTICAL OPTIONS

| Optical | 10 000 | 20 000 | 30 000 | 40 000 | 50 000 |
|---------|--------|--------|--------|--------|--------|
| M | 4 487 | 9 078 | 13 666 | 18 222 | 22 696 |
| M+1 | 6 267 | 12 679 | 19 087 | 25 449 | 31 698 |
| M+2 | 7 989 | 16 162 | 24 330 | 32 440 | 40 406 |
| M+3 | 8 793 | 17 696 | 26 597 | 35 462 | 44 241 |
| M+4 | 9 396 | 18 847 | 28 297 | 37 729 | 47 118 |
| M+5 | 9 798 | 19 614 | 29 430 | 39 240 | 49 035 |
| M+6 | 9 999 | 19 998 | 29 996 | 39 995 | 49 994 |

MATERNITY RATES

| Maternity Rates | 50 000 | 75 000 | 100 000 | 150 000 | 200 000 |
|-----------------|--------|--------|---------|---------|---------|
| Per Family | 13 846 | 20 769 | 27 692 | 41 538 | 55 385 |

CRITICAL ILLNESS COVER OPTION

Members can now opt to purchase a critical illness cover with a cash pay-out of KES 750,000 for specific newly diagnosed critical illnesses. These illnesses are cancer, stroke, heart attack, kidney failure and paralysis.

Conditions

Cover ceases at the age of 65years

Waiting period: 28 days waiting period for newly diagnosed chronic illnesses

For family cover, only one claim is paid in a single cover year

Babies covered from birth from 38 weeks, excluding congenital conditions

Critical Illness Premium Rates for a benefit of KES 750,000

| Age | Principal member only | Principal member with dependents |
|-------|-----------------------|----------------------------------|
| 19-29 | 1,333 | 2,000 |
| 30-40 | 1,890 | 2,835 |
| 41-50 | 3,637 | 5,455 |
| 51-64 | 10,159 | 15,238 |

Discounting Based on Scheme Size

| Discount Applicable | | | | |
|-----------------------|--------|---------|---------|---------|
| Population(Employees) | 3 - 15 | 16 - 30 | 31 - 50 | Over 50 |
| Inpatient | 0% | -5% | -10% | -15% |
| Maternity | 0% | -30% | -40% | -50% |
| Outpatient | 0% | 0% | 0% | 0% |
| Dental | 0% | 0% | 0% | 0% |
| Optical | 0% | 0% | 0% | 0% |

IMPORTANT INFORMATION

A) HOW TO SIGN UP:

- Visit our branches country wide.
- Speak to your insurance agent or broker
- Call us on **0711 065 100** or email **medicalretailretention@oldmutual.co.ke**

B) DOCUMENTATION REQUIRED AT THE POINT OF APPLYING FOR COVER:

- Duly filled scheme application form by the scheme contact person or sponsor, signed and stamped
- Duly filled and signed application form by each employee
- Certificate of Incorporation and KRA PIN Certificate for the group
- Letter of appointment of the insurance agent or broker if any
- List of members covered and dependents (where applicable) and relevant details. All employees or members of the organisation must enrol
- Proof of premium payment and the quotation. Cover will only commence

C) GENERAL CONDITIONS

- i) Eligibility is all persons and their legal dependants from age of zero (0) months to sixty five (65) years. Existing members can continue renewing in the scheme up to the age of seventy (70) years
- j) Product is applicable for businesses with three (3) to a hundred (100) employees
- k) Eligible dependents include one spouse, own children from the age of zero (0) months to eighteen years (18), or up to twenty five (25) years if proof of schooling is provided
- l) Co-payment applies as per the details on the benefits schedule provided in this brochure
- m) A countrywide network of providers is accessible to members
- n) Waiting periods have been waived under the product, provided the all the employees of the organisation taking cover are enrolled
- o) All scheduled admissions must be pre authorised at least 48 hours prior to admission. For emergency admissions the hospital should contact Old Mutual within 48 hours of admission
- p) All hospital bills shall be paid net of National Hospital Insurance Fund (NHIF) rebates as shall be advised from Old Mutual
- q) Medical cards must be presented at the accredited panel of service providers for access to service. Each member will also be required to complete and sign a claim form
- r) A member travelling outside the country will be eligible for emergency medical benefits up to a period of six (6) weeks in any one visit. All medical expenses will be on reimbursement basis and will be within the acceptable guidelines of the customary and reasonable charges and as per the policy terms and conditions. Travel and accommodation costs are not covered
- s) Hospital cash is payable once per admission that lasts five (5) or more days for up to five (5) admissions in a year
- t) Tele-medicine and drug delivery; 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. We encourage members with chronic illnesses to have their treatment managed by specialists on our panel of providers.

General Exclusions

- Expenses where material information is withheld or misstated
- Infertility treatment
- Cosmetic surgery unless caused by accident
- Weight management treatments and drugs
- Participation in professional & hazardous sports e.g. bungee jumping, paragliding
- Treatment other than by registered medical practitioners
- Self-referred or self-prescribed treatment
- 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)
- Experimental treatment
- Contamination by radio activity from nuclear fuel, waste or fission
- 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
- Benefits not purchased or not indicated in the brochure

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



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