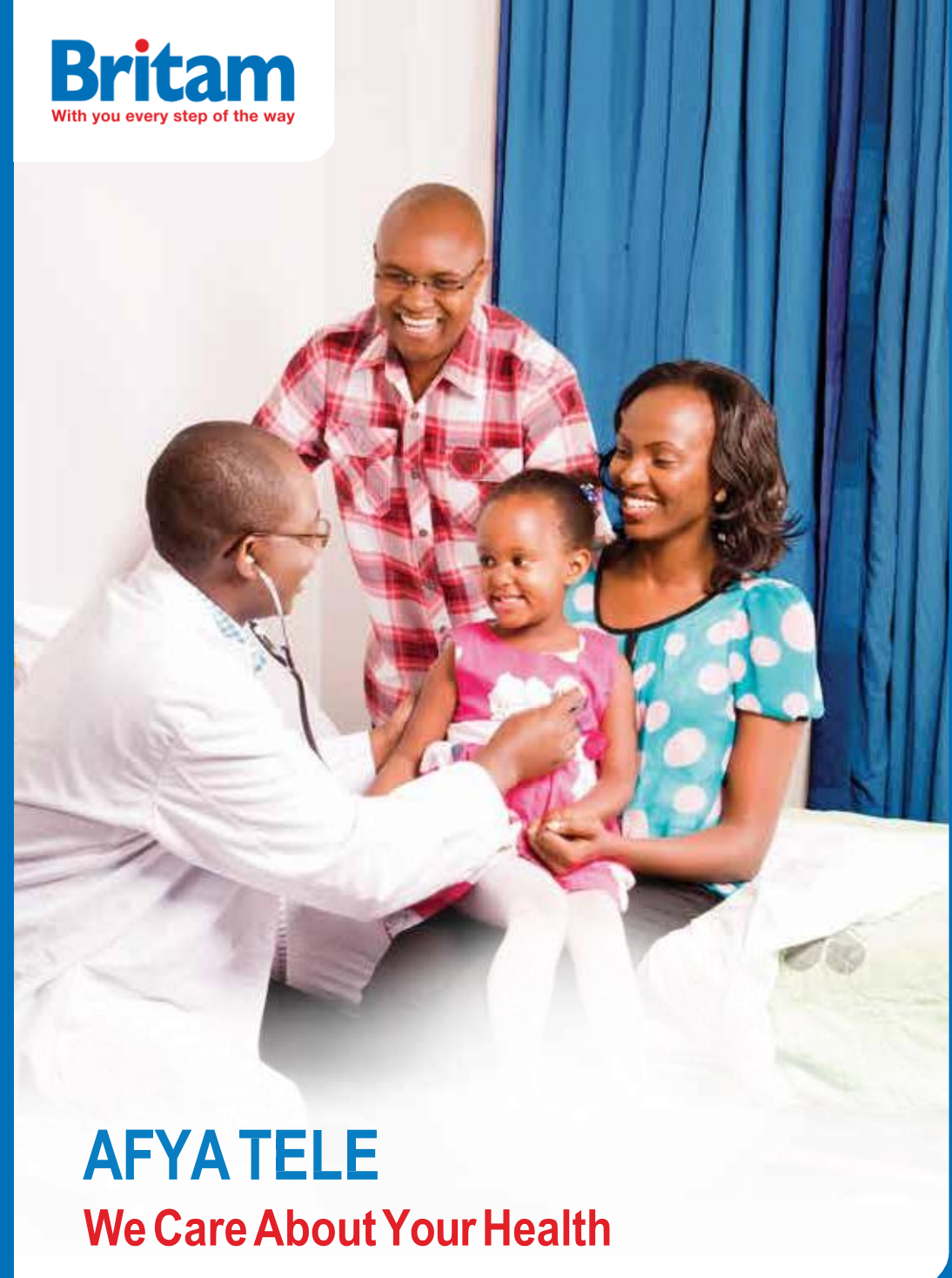


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AFYA TELE

We Care About Your Health

About the Company

Britam is a leading diversified financial services group, listed on the Nairobi Securities Exchange. The Group has interests across the Eastern Africa region. The Company offers a wide range of financial products and services in insurance, Asset Management, Banking and Property.

What is Afya Tele Medical Insurance?

- Afya Tele is a unique group medical insurance with an inbuilt funeral benefit. This policy is available to registered groups within; SMEs, Micro finance institutions, Sacco's, chama's and Self Help Groups.

Benefits of Afya Tele

Inpatient

- Hospitalization bills paid directly to the hospital on the Britam panel.
- The scope of cover extends to accommodation in a general ward bed in the appointed hospitals.
- Includes resident doctor's charges, nursing fee, bed charges, pharmacy, laboratory and radiology charges (CT scan, EEG, ECG, Echo, U/sound, X-ray are covered once per cover period)
- Maternity and pregnancy related illnesses cover for either normal deliveries or caesarian section within the inpatient limit (9 months waiting period applies).
- Pre-existing and chronic conditions capped at 50% of limit. Examples of chronic conditions includes: diabetes, hypertension, cancer, HIV, kidney failure.
- Day cases
- Lodger charges payable for children under 5 years.

Outpatient

- Consultation fee - resident doctor
- Laboratory charges
- Radiology charges; CT scan, EEG, ECG, Echo, U/sound, X-ray are covered once per cover period.
- Pharmacy charges
- Day care procedures
- Physiotherapy – maximum 3 sessions
- Dental/ optical treatments within limit

Categories and Limits				
Benefits		Option 1	Option 2	Option 3
Inpatient	In-patient	200,000	300,000	500,000
	Maternity with in IP limit	20,000	30,000	30,000
	Chronic & Pre-Existing Conditions within IP limit	100,000	150,000	250,000
	Dental within IP limit	50,000	75,000	125,000
	Optical within IP limit	50,000	75,000	125,000
Outpatient (Optional benefit) (with Co-pay)	Limit	50,000	50,000	50,000
	Chronic & Pre-Existing Conditions within OP limit	25,000	25,000	25,000
	Optical within OP limit	5,000	7,500	7,500
	Dental within OP limit	5,000	7,500	7,500
Funeral Expense		50,000	50,000	50,000

What are the features

- Services available at more than 400 hospitals across Kenya
- Free funeral insurance for every member.
- Chronic conditions are covered (up to 50% of inpatient/outpatient benefit)

- Dental and optical services available across Kenya.
- Maternity cover with ante-natal and post-natal visits covered waiting period applies.

Waiting periods

- 1 month for death due to natural causes for policy holder and dependants.
- 1 month for illness treatment except accidental cases.
- 9 months for maternity and pregnancy related treatments.
- 1 year for surgical treatment except accidental cases.

Who qualifies for the Insurance Cover

- Registered groups such as; SMEs, Microfinance Institutions, Sacco's, and Investment clubs.
- The policy owner must be an employee or member of the insured group.

Eligibility:

- Main member/ spouse**- minimum entry age 18 years, maximum entry age 65 years and maximum coverage age 70 years.
- Children:** Minimum entry age 1 month old, maximum entry age 18 years and maximum coverage age 18 years – 25 years for fulltime students.

What do I require to get the cover

- Copy of ID or Passport
- Passport photos for all the insured
- Complete proposal form / application form provided by Britam.

How is service offered at the hospital

- Visit hospital under the Britam Panel.
- In case the hospital is not under Britam panel notify Britam within 24 hours.
- Present your Afyatele card, hospital staff will confirm validity and offer service.

How to claim for funeral expense

Complete the claim form and attach copies of the following:

- Copy of ID or birth certificate for children (of the deceased)
- Copy of the burial permit or death certificate
- ID copy of beneficiary
- Police abstract for accidental deaths

What is not covered

Inpatient and outpatient exclusions

- Congenital conditions.
- MRI, fibre-optic investigations, colonoscopy Endoscopy & Hysterosalpingograph HSG.
- Medical Expenses incurred arising from any illegal or criminal act, Intentional self-injury, drunkenness, drug addiction.
- Services to be compensated by NHIF or WIBA
- General health examination or checkup.
- Dialysis
- Nutritional/dietary supplements, agents and patent foods
- Replacement/repair of spectacles frames or lenses within 1 year of cover
- Cosmetic surgery.
- Family planning/infertility, impotence, vaccinations/immunization and hormonal replacement therapy.
- Hearing aids and external appliances

Regulated by Insurance Regulatory Authority.