

Milele Bronze Health Plan

Affordable medical protection that gives you peace of mind.

**FRIENDS
FOR
LIFE**

Regulated By The Insurance Regulatory Authority

Why Choose Bronze?

01

Reliable inpatient cover with essential benefits.

04

Access to Britam's trusted hospital network.

02

Outpatient options to fit your family's needs.

05

Covers chronic, pre-existing, and congenital conditions.

03

Affordable entry-level plan without compromising care.

06

Flexible premium payment options.



Inpatient and Hospitalisation Benefits

Bronze Health Cover ensures your family is protected during hospital stays.

| Benefit | Waiting Period | Annual Limit (KES) | Coverage Guide |
|-------------------------------|----------------|--------------------|--------------------------------|
| Hospital Accommodation | - | 12,000 per day | General or semi-private ward |
| ICU/HDU/Theatre Charges | - | Covered | Includes surgery & anaesthesia |
| Parent/Guardian Accommodation | - | Covered | For children <10 years |
| Day Case Admission | - | Covered | Medically necessary |
| Post-Hospital Medication | - | 30 days | Prescribed medication |
| Home Nursing | 60 days | Covered | Pre-authorization required |

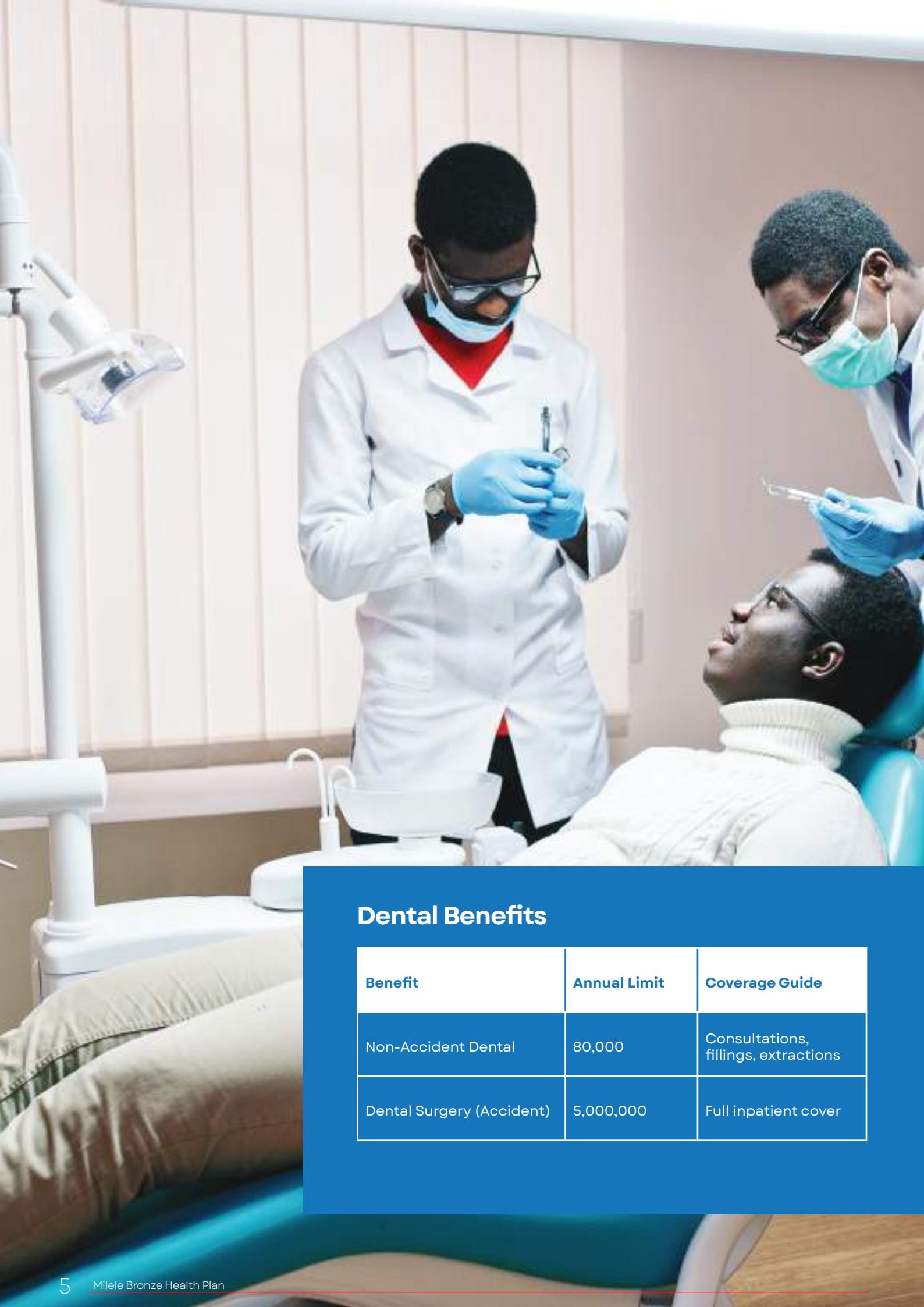


Specialised Health Benefits

Comprehensive coverage for chronic, congenital, psychiatric, and special health needs.

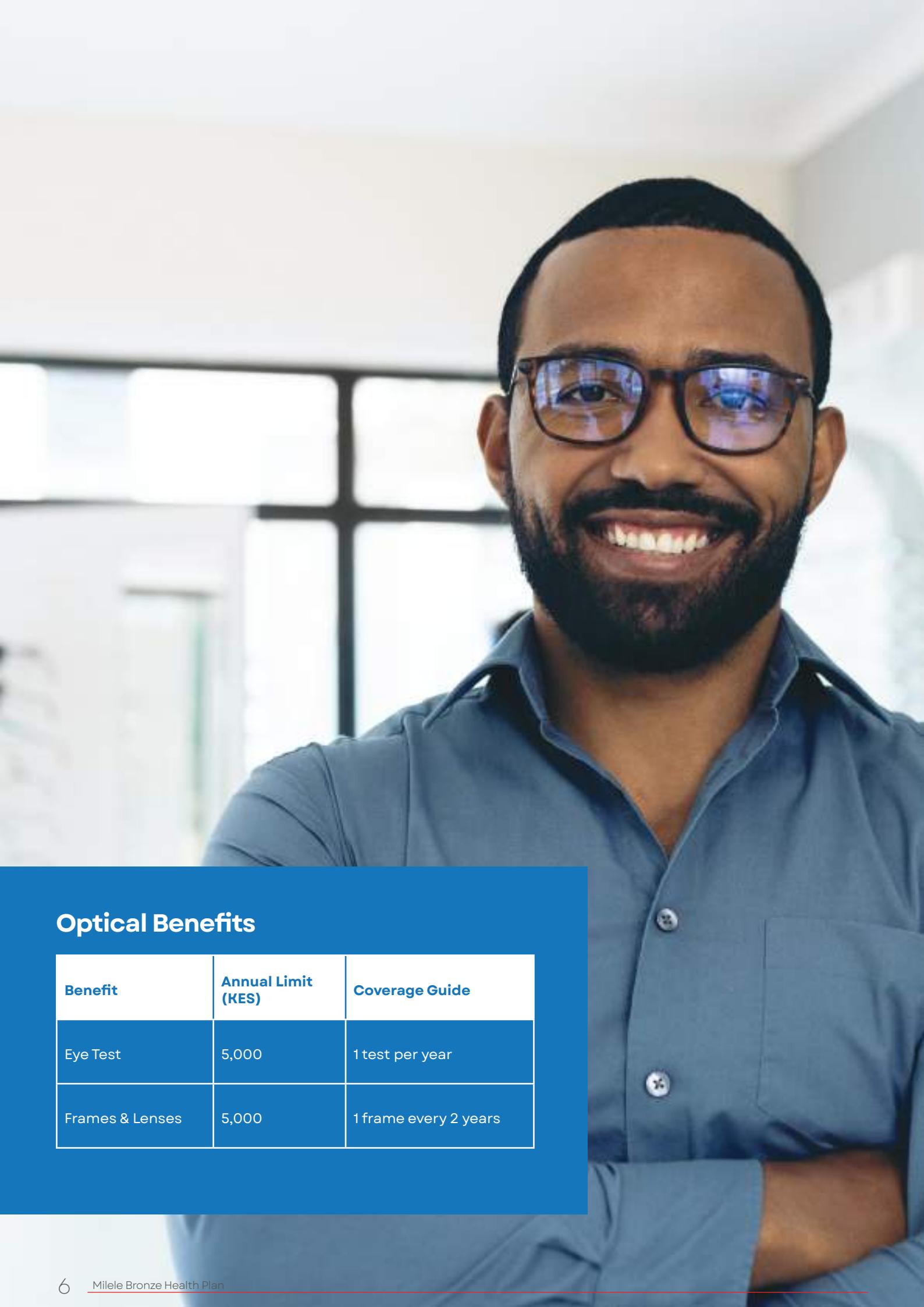
| Benefit | Waiting Period | Annual Limit (KES) | Coverage Guide |
|--------------------------|----------------|--------------------|---|
| Pre-existing & Chronic | 12 months | 500,000 | Includes cancer, HIV/AIDS, dialysis. |
| Newly Diagnosed Chronic | 3 months | 1,000,000 | Covers chronic conditions diagnosed after 3 months. |
| Congenital & Newborn | 12 months | 200,000 | Includes prematurity & congenital conditions. |
| Psychiatric Conditions | 12 months | 500,000 | Inpatient psychiatric treatment. |
| Alcohol/Substance Rehab | 24 months | 50,000 | Sub-limit under psychiatric coverage. |
| Organ Transplant | 24 months | 400,000 | Sublimit under chronic coverage. |
| COVID-19 Hospitalization | - | 250,000 | Hospital admissions covered. |
| Last Expense | - | 75,000 | Children under 10 max 50,000. |
| Personal Accident | - | 500,000 | Principal member accidental death. |





Dental Benefits

| Benefit | Annual Limit | Coverage Guide |
|---------------------------|--------------|--------------------------------------|
| Non-Accident Dental | 80,000 | Consultations, fillings, extractions |
| Dental Surgery (Accident) | 5,000,000 | Full inpatient cover |



Optical Benefits

| Benefit | Annual Limit (KES) | Coverage Guide |
|-----------------|--------------------|-----------------------|
| Eye Test | 5,000 | 1 test per year |
| Frames & Lenses | 5,000 | 1 frame every 2 years |



Maternity and Outpatient Cover

| Benefit | Annual Limit (KES) | Coverage Guide |
|------------|--------------------|--|
| Maternity | 150,000 | Normal and C-section deliveries |
| Outpatient | 120,000 | Vaccinations, prescriptions, diagnostics |

Frequently Asked Questions

Q. Who can join?

A. Individuals & families. Dependents up to 25 years.

Q. What's covered?

A. • Inpatient
• Outpatient
• Maternity & Newborn.
• Dental.
• Optical.
• Chronic
• COVID-19.

Q. Waiting periods?

A. • Chronic conditions: 12 months (existing) / 3 months (newly diagnosed)
• Organ transplant: 24 months.

Q. How do I claim?

A. Show Milele card at approved facilities.

Q. Can I upgrade?

A. Yes, upgrades at renewal.





Exclusions

- Cosmetic or beauty treatments.
- Infertility or family planning.
- Experimental/unapproved treatments.
- Non-disclosed pre-existing conditions.
- Costs beyond policy limits.

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Regulated by Insurance Regulatory Authority