

Milele Bronze Health Plan

Affordable medical protection that gives you peace of mind.

Why Choose Bronze?

01

Reliable inpatient cover with essential benefits.

02

Outpatient options to fit your family's needs.

03

Affordable entry-level plan without compromising care.

04

Access to Britam's trusted hospital network.

05

Covers chronic, pre-existing, and congenital conditions.

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

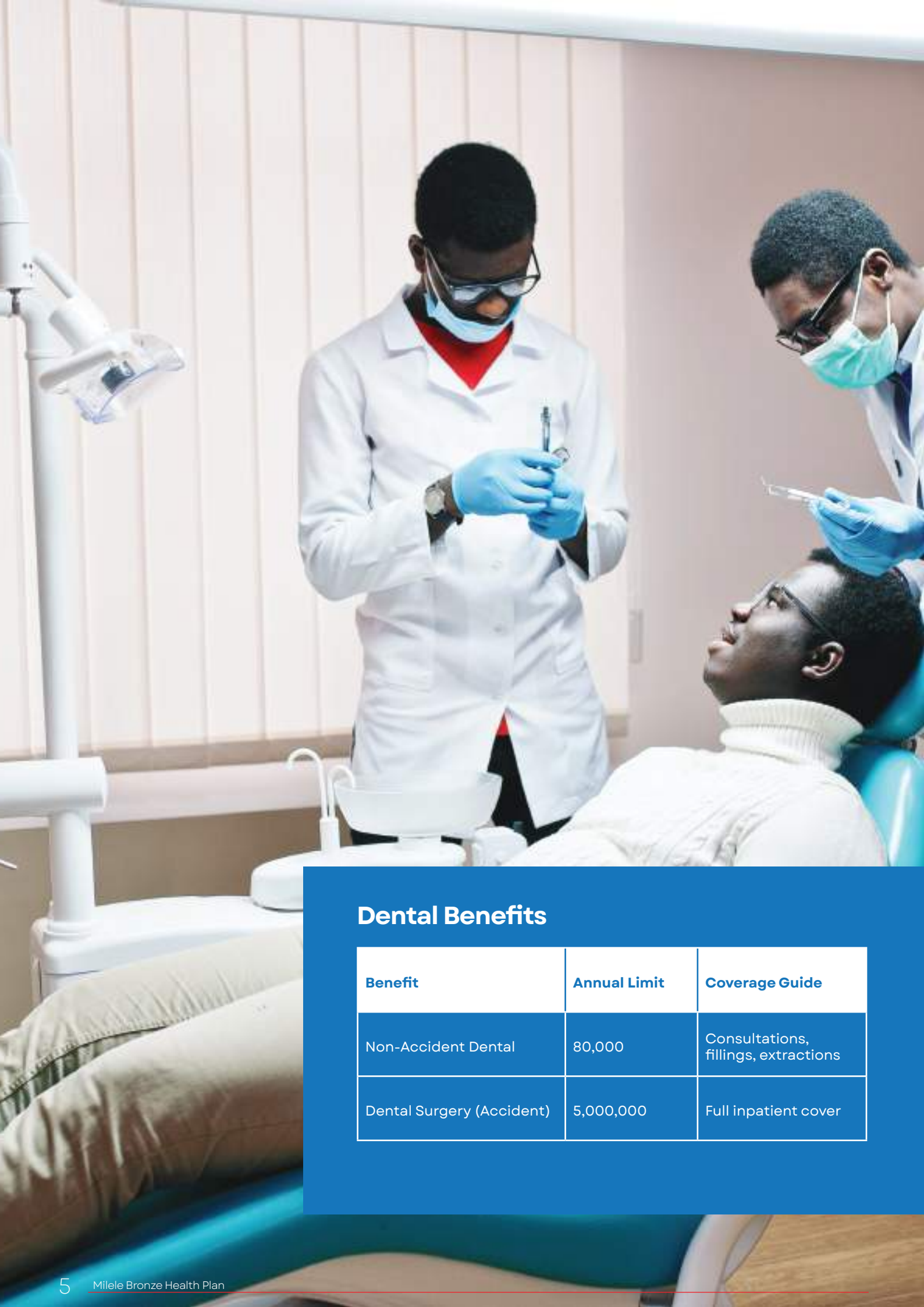


Specialised Health Benefits

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

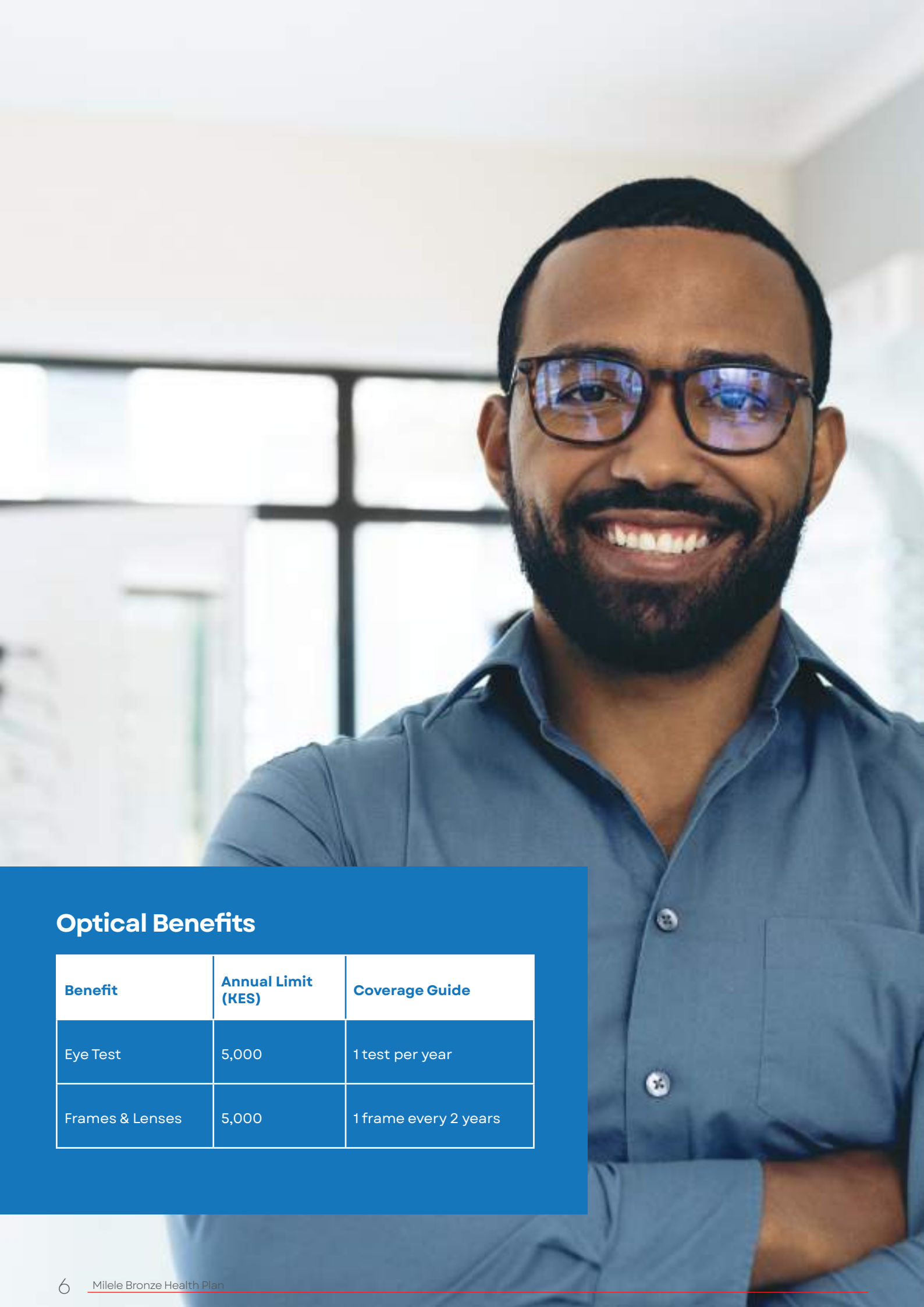
Benefit	Waiting Period	Annual Limit (KES)	Coverage Guide
Pre-existing & Chronic	12 months	500,000	Includes cancer, HIV/AIDS, dialysis.
Newly Diagnosed Chronic	3 months	1,000,000	Covers chronic conditions diagnosed after 3 months.
Congenital & Newborn	12 months	200,000	Includes prematurity & congenital 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. Dependants 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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