

Milele Essential Health Plan

Balanced healthcare protection for you and your family.

FRIENDS
FOR
LIFE

Regulated By The Insurance Regulatory Authority

Why Choose Essential?

01

Covers both inpatient and outpatient care.

02

Affordable mid-tier option with strong benefits.

03

Pre-existing and chronic conditions included.

04

Maternity, dental, and optical benefits are provided.

05

Access to Britam's wide hospital network.

06

Annual wellness checks to keep your family healthy.



Inpatient and Hospitalisation Benefits

Benefit	Waiting Period	Annual Limit (KES)	Coverage Guide
Hospital Accommodation	-	15,000/day	Standard private room.
ICU/HDU/Theatre Charges	-	Covered	Surgery and anaesthesia included.
Parent/Guardian Accommodation	-	Covered	For children <10 years.
Day Case Admission	-	Covered	Medically necessary procedures.
Home Nursing	60 days	Covered	Pre-authorization required.
Take-Home Medication	-	30 days	Prescribed medication.



Specialised Health Benefits

Benefit	Waiting Period	Annual Limit (KES)	Coverage Guide
Pre-existing & Chronic	12 months	700,000	Includes cancer, HIV/AIDS
Newly Diagnosed Chronic	3 months	1,500,000	Covers new chronic conditions
Congenital & Newborn	12 months	280,000	Covers prematurity & genetic conditions
Psychiatric Conditions	12 months	700,000	Inpatient psychiatric care
Alcohol/Substance Rehab	24 months	70,000	Sub-limit under psychiatric care
Organ Transplant	24 months	500,000	Sublimit under chronic coverage
COVID-19 Hospitalization	-	300,000	Fully covered admissions
Last Expense	-	90,000	Children under 10 max 70,000
Personal Accident	-	600,000	Accidental death cover



Dental Benefits

Benefit	Annual Limit	Coverage Guide
Non-Accident Dental.	100,000	Consultations, fillings, extractions.
Dental Surgery (Accident).	6,000,000	Full inpatient cover.



Optical Benefits

Benefit	Annual Limit (KES)	Coverage Guide
Eye Test	6,000	One per year
Frames & Lenses	6,000	Frame once every 2 years



Maternity and Outpatient Cover

Benefit	Annual Limit (KES)	Coverage Guide
Maternity	180,000	Normal and C-section deliveries
Outpatient	130,000	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.
 - Chronic.
 - Dental.
 - Optical.

Q. Waiting periods?

A. Chronic 12months, new 3months, transplant 24months.

Q. How do I claim?

A. Present Milele card at Britam hospitals.

Q. Can I upgrade?

A. Yes, upgrades at renewal.





Exclusions

- Cosmetic treatments.
- Infertility & family planning.
- Experimental treatments.
- Undeclared pre-existing conditions.
- Costs above cover limits.

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Regulated by Insurance Regulatory Authority