

# Milele Essential Health Plan

Balanced healthcare protection for you and your family.

Regulated By The Insurance Regulatory Authority

**FRIENDS  
FOR  
LIFE**

## Why Choose Essential?

**01**

Covers both inpatient and outpatient care.

**04**

Maternity, dental, and optical benefits are provided.

**02**

Affordable mid-tier option with strong benefits.

**05**

Access to Britam's wide hospital network.

**03**

Pre-existing and chronic conditions included.

**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. Dependents up to 25 years.

## Q. What's covered?

- 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.

**Britam General Insurance Company (K) Limited**  
5th Floor, Britam Center,  
Ragati Road, Upper Hill  
P.O. BOX 30375-00100,  
Nairobi

 [www.britam.com](http://www.britam.com)  [BritamEA](#)  [BritamGroup](#)

**Tel:** 0709 165 000 / 0705 100 100  
**E-mail:** [milele@britam.com](mailto:milele@britam.com)

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