

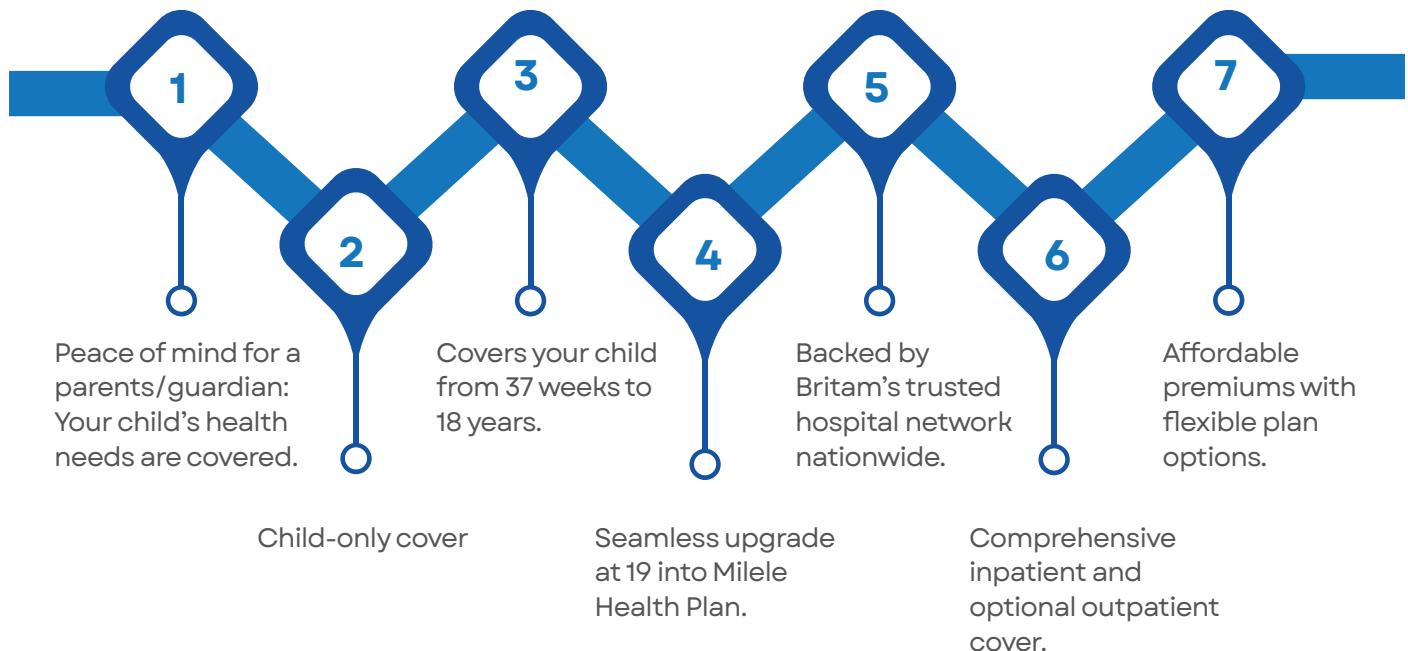
# Milele Junior Health Plan

A child only medical cover that grows with your child.  
**Premiums just start from KES 13,899 per year**

**FRIENDS  
FOR  
LIFE**

Regulated By The Insurance Regulatory Authority

## Why Choose Milele Junior?



## Inpatient Benefits: Milele Junior Coverage

(Annual benefit limits in KES per child)

Benefit	Option 1 (KES 500K)	Option 2 (KES 1M)	Option 3 (KES 3M)	Option 4 (KES 5M)
Bed limits (per day)	General ward	General ward	Private room up to 15,000	Private room up to 23,000
Pre-existing & chronic conditions, Hernias, Hemorrhoids, Adenoectomy, organ transplant, HIV/AIDS and related conditions, Cancer Treatment .  Covered to the full limit for the Advantage option. (Subject to 12 months waiting period).	200,000	300,000	500,000	600,000
Newly diagnosed chronic conditions (except Cancer and HIV/AIDS).  (Subject to a 3 months waiting period. If commencement of cover, the chronic condition will be termed pre-existing.)	200,000	350,000	750,000	1,000,000
Congenital ailments, covered to the full limit for Advantage option. (Subject to 12 months waiting period).	100,000	150,000	250,000	300,000
Psychiatric Treatment/Mental wellness cover.	100,000	125,000	200,000	200,000

## Inpatient Benefits: Milele Junior Coverage (Continued)

(Annual benefit limits in KES per child)

Benefit	Option 1 (KES 500K)	Option 2 (KES 1M)	Option 3 (KES 3M)	Option 4 (KES 5M)
Parent/Guardian Accommodation.	Covered for a child up to 10 years	Covered	Covered	Covered
Physicians & Specialist fees, surgical fees including anesthetist fees, theatre charges, HDU, ICU, Diagnostic tests, physiotherapy as part of inpatient treatment.	Covered	Covered	Covered	Covered
Covid-19 hospitalization.	200,000	300,000	500,000	600,000
Organ transplant, whether newly diagnosed or pre-existing. Cost of donor and cost of securing the organ excluded.  (Subject to two year waiting period).	Covered	Covered	Covered	Covered
Inpatient MRI/CT/PET scans  (Subject to pre-authorisation).	Covered (pre-auth)	Covered	Covered	Covered
Surgical appliances/ Medical surgical implants.	Covered	Covered	Covered	Covered
Reconstructive surgery after an accident.	Covered	Covered	Covered	Covered
Inpatient non-accidental surgery for dental.	75,000	100,000	100,000	150,000
Inpatient dental surgery after an accident.	500,000	1,000,000	3,000,000	5,000,000
Inpatient ophthalmology surgery after an accident.	500,000	1,000,000	3,000,000	5,000,000
Inpatient Non-accidental eye surgery (excluding correction of refractive errors and laser treatment. Subject to a 1 year waiting period.)	75,000	100,000	100,000	150,000
Day case admission.	Covered	Covered	Covered	Covered

## Post-Hospitalisation and Other Benefits

Benefit	Option 1	Option 2	Option 3	Option 4
Medically necessary home nursing care after discharge on doctor recommendation and subject to pre-authorization.	60 days	60 days	60 days	60 days
Post-hospital treatment (for surgical & accidental cases, limited to 30 days after discharge).	15,000	20,000	30,000	30,000
Take-home prescribed medication after discharge.	30 days	30 days	30 days	30 days
Medically necessary local road ambulance where evacuation leads to admission.	Covered	Covered	Covered	Covered
Last expense (per child).	50,000	75,000	100,000	100,000
Alternate cash back benefit per day, paid where insured opts to use another cover to pay for hospital admission.	500	1,000	2,500	3,000



## Outpatient Benefits (Optional)

(30 days waiting period for illness related outpatient benefits)

Benefit	Limit 50K	Limit 100K	Limit 100K	Limit 150K
Routine outpatient consultations (GP, specialist referrals).	Covered	Covered	Covered	Covered
Diagnostic: X-ray, laboratory tests, ultrasound, ECG, EEG.	Covered	Covered	Covered	Covered
Prescribed Physiotherapy.	Covered	Covered	Covered	Covered
Mental Health Outpatient care (Psychiatric and Psychological Counselling).	Covered	Covered	Covered	Covered
COVID-19 home based care.	Covered	Covered	Covered	Covered
Doctor prescribed medicines and dressings up to a maximum of 30 days dosage.	Covered	Covered	Covered	Covered
Pre-existing and Chronic conditions (including congenital conditions and cancer).	Covered	Covered	Covered	Covered
HIV/AIDS care & prescribed ARVs.	Covered	Covered	Covered	Covered
KEPI & baby vaccines (up to 1.5 yrs).	Covered	Covered	Covered	Covered
Pathology, MRI, CT, scans and other medically necessary diagnostic tests.	Covered	Covered	Covered	Covered



## Dental & Optical Benefits (Optional)

Subject to 30 days waiting period

Annual Limit per Child	10,000	20,000	30,000	40,000
Dental – Consultations, extractions, fillings.	✓	✓	✓	✓
Dental – X-rays & prescriptions.	✓	✓	✓	✓
Dental – Root canal treatment.	-	✓	✓	✓
Optical – Eye tests.	✓	✓	✓	✓
Optical – Prescription lenses & frames.	✓	✓	✓	✓
Optical – Frames limited to (1 per child every 2 years).	Full limit	10,000	10,000	10,000





# Frequently Asked Questions

## Q. What is Milele Junior?

**A.** Milele Junior is a health cover designed specifically for children, giving them access to quality medical care from outpatient visits to inpatient treatment.

## Q. Can I cover my child without being on the cover myself?

**A.** Yes. Parents/guardians do not need to be insured under Milele Junior for their child to be covered.

## Q. What happens when my child turns 18?

**A.** They can transition to our adult Milele Health plans to ensure continuous cover.

## Q. Who is eligible to be covered?

- Children can join from **37 weeks old** with a birth notification.
- Entry age: **up to 18 years**.
- Transfers from other insurers may qualify for **waiting period waivers**, subject to underwriting and claims history for the past year of cover.

## Q. Can I take outpatient without inpatient?

**A.** No. Outpatient is only available as an add-on to inpatient cover.



# Frequently Asked Questions

## Q. How do I access care when my child is unwell?

**A.** Simply visit any of our accredited hospitals, clinics, or providers. You will need to present your child's membership card at the facility. Outpatient services do not require pre-authorisation from Britam, as long as the benefits are valid and the waiting period has been served.

## Q. Is there a waiting period?

**A.** Yes. Waiting periods apply as follows:

- **Accidents** – covered immediately from the cover start date.
- **30 days** – for outpatient care (including dental, optical, and acute inpatient care). This also applies to outpatient care for pre-existing chronic and congenital conditions.
- **3 months** – for inpatient care relating to newly diagnosed chronic conditions.
- **12 months** – for inpatient care relating to pre-existing chronic conditions, congenital conditions, cancer, and HIV/AIDS.
- **24 months** – for organ transplants.

These waiting periods are standard in health insurance and help ensure sustainability and affordable premiums for families.

## Q. Are emergency services covered?

**A.** Yes. Milele Junior includes emergency medical treatment and ambulance services.

## Q. Can I include dental & optical?

**A.** Yes. Dental and optical benefits are optional add-ons with limits ranging from KES 10,000 – 40,000 per child per year.

## Q. Are psychiatric or counselling services included?

**A.** Yes. Mental health support, including counselling and therapy, is part of the outpatient and inpatient benefit.

## Q. Are vaccinations included?

**A.** Yes, KEPI & baby vaccines up to 1.5 years are covered under outpatient.

## Q. Do I get a card for my child?

**A.** Yes. Every enrolled child receives both a physical identification card and a smart digital/virtual access card. Either card can be presented at any of our accredited hospitals, clinics, or providers to access care. This ensures your child always has access to care, even if the physical card is misplaced.

## Q. How do I get help during emergencies?

**A.** Call Britam's **24/7** medical assistance line for ambulance dispatch, pre-authorisation, or hospital support.

## Exclusions: What Milele Junior Does Not Cover

While Milele Junior is comprehensive, some services are not included:

- Cosmetic or beauty treatments, unless medically required due to an accident.
- Weight management or slimming programs.
- Infertility treatment, contraceptives, and family planning.
- Experimental, unproven, or unapproved treatments.
- Illnesses or injuries related to alcohol or drug abuse.
- Injuries from hazardous sports or dangerous activities.  
Costs of hearing aids, external prosthetics, or wheelchairs.
- Pre-existing conditions not disclosed at the time of application.
- Medical expenses incurred before the policy start date or after lapse.
- Treatment received outside Kenya, except for emergency evacuation or pre-authorised referral treatment in India.
- Medical costs beyond the set policy limits.
- Maternity expenses.
- Donor-related costs in organ transplants.



## How to Pay

Getting Milele Junior is simple and convenient. You can pay through **M-Pesa** or directly into our **bank accounts**.

**1**

### M-Pesa Paybill

- Paybill Number: **584065**
- Account Name: **Enter your child's full name**

**2**

### ABSA Bank

- Account Name: **Britam General Insurance (Kenya) Limited**
- Account Number (KES): **0755782424**
- Account Number (USD): **0227054077**
- Swift Code: **BARCKENX**
- Branch: **Moi Avenue, Nairobi**
- Clearing Code: **03075**

**3**

### NCBA Bank

- Account Name: **Britam General Insurance (Kenya) Limited**
- Account Number (KES): **6631200088**
- Swift Code: **CBAFKENX**
- Branch: **Wabera Street**
- Clearing Code: **07002**



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