

Milele Platinum Health Plan

The most comprehensive health cover in Kenya,
protecting you and your loved ones anytime, anywhere.

Regulated By The Insurance Regulatory Authority

**FRIENDS
FOR
LIFE**

Why Choose Milele Platinum Health Plan?



Comprehensive inpatient and outpatient care with extensive benefits.



Newly diagnosed and pre-existing chronic conditions are covered to the full inpatient limits (subject to waiting periods).



Organ transplant and specialised treatment access.



Robust mental health and wellness benefits, including psychiatric care, counselling, and rehabilitation support.



Alcohol and substance abuse treatment, with inpatient rehabilitation included after the waiting period.



Congenital and newborn cover for children.



Annual wellness and preventive care included.

Inpatient and Hospitalisation Benefits

Benefit	Waiting Period	Annual Limit (KES)	Coverage Details
Hospital Accommodation	-	Up to 28,000/day	Standard Private Room
ICU/HDU/Theatre Charges	-	Covered	Includes surgery, anaesthesia
Parent/Guardian Accommodation	-	Covered	For children <10 yrs
Day Case Admission	-	Covered	-
Home Nursing (post-discharge)	60 days	Covered	Subject to preauthorization
Take-Home Medication	-	Covered	Up to 30 days

Comprehensive Health and Special Benefits:

Coverage for chronic, congenital, psychiatric, and special health needs.

Benefit	Waiting Period	Annual Limit (KES)	Plan Highlights
Pre-existing / Chronic	12 months	1,200,000	<ul style="list-style-type: none"> Covers conditions treated before joining. Includes gynaecological & urological conditions. Hernias, cancer, haemorrhoids, HIV/AIDS.
Organ Transplant	24 months	1,000,000	<ul style="list-style-type: none"> Facilitation of organ transplants. Sublimit under chronic coverage.
Newly Diagnosed Chronic	3 months	3,000,000	<ul style="list-style-type: none"> Covers chronic conditions diagnosed after at least 3 months on cover.
Congenital / Newborn	12 months	500,000	<ul style="list-style-type: none"> Covers congenital and neonatal complications. Includes prematurity, deformities, and genetic disorders (excludes cancer).
Psychiatric Conditions	12 months	1,000,000	<ul style="list-style-type: none"> Inpatient psychiatric treatment Accessible after 12 months of cover
Alcohol / Substance Rehab	24 months	150,000	<ul style="list-style-type: none"> Inpatient rehabilitation treatment. Sub-limit under psychiatric coverage.
COVID-19 Hospitalization	-	600,000	<ul style="list-style-type: none"> Covers admissions due to a COVID-19 diagnosis.
Last Expense	-	150,000	<ul style="list-style-type: none"> Lumpsum payout on death. Mandatory for principal, optional for dependents. Children under 10 max KES 100,000.
Personal Accident	-	1,000,000	<ul style="list-style-type: none"> Lump sum within inpatient limit for accidental death of principal member.
Critical Illness Cash	24 months	750,000	<ul style="list-style-type: none"> Covers cancer, stroke, heart attack, kidney failure, paralysis. Ceases when principal or spouse turns 60.
Annual Wellness Checkup	12 months	30,000	<ul style="list-style-type: none"> Includes preconception counselling. Family planning. Vaccines
External Aids	-	100,000	<ul style="list-style-type: none"> Covers wheelchairs, crutches, hearing aids. Prescribed external aids

Inpatient and Hospitalisation Benefits

Benefit	300K	500K	1M	2M	3M	5M	10M
Pre-existing & Chronic	150K	200K	150K	150K	150K	600K	1.2M
Organ Transplant	100K	200K	300K	400K	500K	600K	1M
Newly Diagnosed Chronic	150K	250K	400K	800K	1.2M	2M	3M
Congenital/Newborn Cover	100K	150K	150K	200K	250K	300K	500K
Psychiatric Conditions	100K	150K	250K	300K	500K	750K	1M
Alcohol / Substance Rehab	50K	60K	70K	80K	100K	120K	150K
COVID-19 Hospitalization	100K	200K	300K	400K	500K	600K	600K
Last Expense	50K	60K	70K	80K	100K	120K	150K
Personal Accident	100K	150K	100K	200K	300K	500K	1M
Critical Illness Cash	150K	200K	250K	300K	400K	500K	750K
External Aids	40K	50K	60K	70K	80K	90K	100K
Annual Wellness Checkup	5K	7.5K	10K	12,5K	15K	20K	30K
Post-hospitalisation	10K	15K	20K	25K	30K	30K	50K
Dental (non-accident)	50K	75K	100K	100K	100K	150K	200K
Optical (non-accident)	50K	75K	100K	100K	100K	150K	200K

Continuing Care After Hospitalisation.

Milele Platinum covers:



Benefit	Waiting Period	Annual Limit (KES)	Coverage Details
Post-Hospitalization Treatment	-	50,000	Up to 3 weeks after discharge
Home Nursing	60 days	Covered	Doctor-recommended and pre-authorised
Day Case Admission	-	Covered	Medically necessary procedures



Dental Benefits: Smile with Confidence

- Includes consultations, fillings, extractions, X-rays, and root canal treatment.
- Inpatient dental surgery in case of accidents.

Benefit	Annual Limit	Coverage Guide
Non-accident Dental Treatment	200,000	Inpatient non-accident related
Dental Surgery from an Accident	10,000,000	Full inpatient cover



Optical Benefits

Protect your family’s eyesight with comprehensive optical coverage.

- One eye test per person per year.
- Prescription lenses and frames (frames limited once every 2 years).

Benefit	Annual Limit (KES)	Notes
Eye Test	10,000	1 per person per annum.
Frames & Lenses	10,000	1 frame every 2 years.



Maternity and Outpatient Cover: Care for Growing Families

- Maternity cover: Normal and C-section delivery, professional fees, labour/recovery ward, and related complications.
- Outpatient cover: KEPI & Baby-friendly vaccinations, prenatal/antenatal care, prescriptions, chronic/pre-existing outpatient treatment.

Benefit	Annual Limit	Coverage Guide
Maternity Standalone	80,000 -300,000	Covers pregnancy, delivery, and related complications. The benefit is subject to a 10 months waiting period
Outpatient Limit	50,000 -200,000	Medical consultations. Prescriptions, diagnostics, pre-/ post-natal care, chronic conditions, Mental health and wellness.



Frequently Asked Questions

Q. Who can join?

- A.**
- Individuals, families, and senior citizens.
 - Dependants include spouses and children up to 25 years.

Q. What's covered?

- A.**
- Inpatient & outpatient care.
 - Pre-existing/chronic conditions.
 - Maternity & newborn.
 - Dental & optical.
 - COVID-19.
 - Organ transplants.
 - Psychiatric care, and rehab.

Q. Are there waiting periods?

- A.**
- **No waiting period** on accidental hospitalization.
 - **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.

Q. Is emergency evacuation and international treatment included?

- A.** Yes. Milele Platinum includes emergency evacuation and pre-authorized referral treatment in India, ensuring you access world-class care when it matters most.

Q. What wellness benefits are available?

- A.** Hospitalisation due to COVID-19 is fully covered up to the plan limit.

Q. Are pre-existing and newly diagnosed chronic conditions covered Newly diagnosed chronic conditions?

- A.** Covered with a sub-limit for the first two years, then up to the full inpatient limit from the third year onwards.

Pre-existing chronic conditions, cancer, HIV/AIDS, and congenital conditions.

- A.** Covered up to the full inpatient limit after the 12 months waiting period.

Q. How do I access care?

- 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-authorization from Britam, as long as the benefits are valid and the waiting period has been served.

Q. Maternity & newborn?

- A.** Normal/C-section delivery and pregnancy-related complications are covered, so long as the maternity benefit is purchased as part of the cover. Newborn complications included.

Q. How do I purchase Milele Platinum?

- A.** It's easy to apply and pay:
- Speak to your **Britam Financial advisor**.
 - Visit any **Britam branch** countrywide.
 - Apply online at **www.britam.com**
 - Call or WhatsApp **0709165000 / 0705100100**

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