

Milele SME Health Plan

Smart cover for smart businesses.

Why Choose SME Cover?

01

Affordable group rates for 3+ families.

02

Attract and retain top employees.

03

Inpatient & outpatient care included.

04

Covers maternity, dental, and optical.

05

Wellness programs & telemedicine included.

06

No exit age – inclusive for all employees.



Inpatient Benefits

Benefit	Waiting Period	Annual Limit (KES)	Notes
Hospital Accommodation	-	15,000/day	Standard private room
ICU/HDU	-	Covered	Surgery, anaesthesia included
Parent/Guardian Stay	-	Covered	For children <10 years
Chronic Conditions	-	Covered	Cancer, HIV/AIDS
Psychiatric	60 days	Covered	Inpatient psychiatric care
Lodger Fees	-	Covered	Parent with child less than 10



Specialized Benefits

Benefit	Waiting Period	Coverage Guide
Organ Transplant	24 months	Covered up to 10M
Accident Dental Surgery	Covered	Up to the plan limit
Ophthalmology Surgery	Covered	Accident-related
Home Nursing	60 days	With the doctor's recommendation
Post-Hospitalization	3 weeks	Covered



Outpatient Benefits

Benefit	Limit (KES)	Coverage Guide
Non-Accident Dental	30K-250K	Scaled by plan
KEPI Vaccines	Covered	Up to 1.5 years
Consultations	Covered	GP & Specialist
Diagnostics	Covered	X-rays, MRI, CT
Prescriptions	30-day supply	Covered



Maternity Benefits

Benefit	Limit (KES)	Coverage Guide
Maternity Cover	80K-300K	Normal, C-section, complications
Baby-friendly vaccinations	Covered	Included



Dental Benefits

Benefit	Limit (KES)	Coverage Guide
Routine Dental	10K-40K	Scaled
Accident Dental	Full inpatient	Covered



Optical Benefits

Benefit	Limit (KES)	Coverage Guide
Eye Test	Annual	1 per year
Frames & Lenses	10K	Once every 2 years



Frequently Asked Questions

Q. Who qualifies?

- A. SMEs, groups, and welfare associations with 3+ families

Q. What about premiums?

- A. Group rates make it more affordable.

Q. What's covered?

- A. • Inpatient
• Outpatient
• Dental.
• Optical.
• Maternity.
• Chronic.
• Mental health.

Q. Can we customise?

- A. Yes, choose inpatient/outpatient limits.



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