

# Milele Silver Health Plan

Reliable healthcare with smart coverage for your family.

**FRIENDS  
FOR  
LIFE**

Regulated By The Insurance Regulatory Authority

## Why Choose Silver?



Comprehensive health coverage.



Pre-existing & newly diagnosed chronic conditions included.



Hospitalisation, outpatient, maternity, dental & optical benefits.



Mental health and wellness benefits.



Congenital & newborn coverage.



Annual wellness checks & preventive care.



## Inpatient and Hospitalisation Benefits

Silver Health Plan provides quality inpatient care with options for private rooms, ICU support, and post-hospitalisation assistance.

Benefit	Waiting Period	Annual Limit (KES)	Key Highlights
Hospital Accommodation	-	20,000/day	Standard Private Room
ICU/HDU/Theatre Charges	-	Covered	Includes surgery & anaesthesia
Parent/Guardian Accommodation	-	Covered	Children <10 yrs
Day Case Admission	-	Covered	Medically necessary procedures
Home Nursing (post-discharge)	60 days	Covered	Pre-authorization required
Take-Home Medication	-	Covered	Up to 30 days



# Specialised Health Benefits

Comprehensive coverage for chronic, congenital, psychiatric, and special health needs.

Benefit	Waiting Period	Annual Limit (KES)	Key Highlights
Pre-existing / Chronic	12 months	800,000	Includes gynaecological & urological conditions, hernias, HIV/AIDS.
Newly Diagnosed Chronic	3 months	2,000,000	Conditions diagnosed after 3 months.
Congenital / Newborn	12 months	350,000	Prematurity, deformities, and genetic disorders.
Psychiatric Conditions	12 months	800,000	Inpatient psychiatric treatment.
Alcohol/Substance Rehab	24 months	80,000	Sub-limit under psychiatric coverage.
Organ Transplant	24 months	600,000	Sublimit under chronic coverage.
COVID-19 Hospitalization	-	400,000	Hospital admissions covered.
Last Expense	-	100,000	Children under 10 max 80,000.
Personal Accident	-	700,000	Accidental death of the principal member.
Critical Illness Cash	24 months	600,000	Cancer, stroke, heart attack, kidney failure, paralysis.
Annual Wellness Checkup	12 months	20,000	Includes preconception counselling & vaccines.
External Aids	-	70,000	Wheelchairs, crutches, and hearing aids.

## Post-Hospitalization Care

Support after hospital discharge, including home nursing, follow-ups, and day-case treatments.

Benefit	Waiting Period	Annual Limit (KES)	Coverage Guide
Post-Hospitalization Treatment	-	35,000	Up to 3 weeks after discharge
Home Nursing	60 days	Covered	Doctor-recommended & pre-authorized
Day Case Admission	-	Covered	Medically necessary procedures



## Dental Benefits

Maintain oral health with coverage for essential dental treatments.

Benefit	Annual Limit	Key Highlights
Non-accident Dental Treatment	120,000	Consultations, fillings, extractions, X-rays, prescriptions
Dental Surgery from an Accident	8,000,000	Full inpatient cover



## Optical Benefits.

Protect your family's eyesight with yearly checkups and lens coverage.

Benefit	Annual Limit (KES)	Key Highlights
Eye Test	8,000	1 per person per annum.
Frames & Lenses	8,000	1 frame every 2 years



## Maternity & Outpatient Cover

Silver Health Plan provides maternity support and outpatient care for routine and chronic needs.

Benefit	Annual Limit	Key Highlight
Maternity Standalone	220,000	Normal & C-section delivery, complications included
Outpatient Limit	150,000	KEPI & Baby-friendly vaccinations, prescriptions, chronic/pre-existing outpatient treatment



# Frequently Asked Questions

## Q. Who can join?

**A.** Individuals and families. Dependents include spouse and children up to 25 years old.

## Q. What's covered?

**A.** • Inpatient & outpatient care.  
• Chronic/pre-existing conditions.  
• Maternity & Newborn.  
• Dental.  
• Optical.  
• Psychiatric care.  
• COVID-19 hospitalisation.

## Q. What are the waiting periods?

**A.** • Chronic conditions: 12 months (existing) / 3 months (newly diagnosed)  
• Psychiatric care: 12 months  
• Organ transplant: 24 months.  
• Alcohol/substance rehab: 24 months

## Q. How do I claim?

**A.** Present your Silver card at approved facilities and submit the required documents.

## Q. Can I upgrade?

**A.** Yes, coverage upgrades are available at renewal.

## Q. Payment options?

**A.** Monthly, quarterly, semi-annual, or annual.



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