

Kenya

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Southern Sudan

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Why Afyaimara?

- No Excess for inpatient cover
- Cover for Pre-Existing Conditions
- Cover for Chronic Conditions & HIV/ AIDS
- Installment Premium Payments for inpatient cover and full payment If a claim Is reported
- Countrywide Provider Network
- No Accommodation Business Required
- Wide Geographical Coverage: (Treatment in Kenya, Uganda, South Sudan and India)
- Overseas treatment on credit under listed hospitals
- Road Evacuation
- Air Evacuation by AMREF for cover limits of 1 million and above.
- Flexible Package applicable to Individuals, Families, Groups; SMEs, etc
- Volume Discount applicable to package with over 10 Persons
- Countrywide & Regional UAP Offices : All Major Towns in Kenya; Uganda & Southern Sudan
- No claim discount (NCD)
- Overseas emergency treatment for cover limit above KShs 3 million for the first 42 days of Travel

BENEFITS SCHEDULE in Kshs.

General benefits in patient

- Hospitalization expenses including surgeon, physician, theatre, ICU & HDU fees
- Diagnostics and physiotherapists fees, prescribed drugs, dressings, surgical appliances
- Accommodation costs for parent/guardian accompanying child of 6 years and below

Main benefits inpatient

Inpatient Overall Cover	500,000	1,000,000	3,000,000	5,000,000
Bed limits (net of NHIF rebate)	General Ward	General Ward	Standard Private	Ensuite
Inpatient expenses related to acute conditions or accidents	Fully Covered	Fully Covered	Fully Covered	Fully Covered
Pre-existing chronic conditions on full disclosure at the time of joining after one year waiting period	150,000	250,000	300,000	300,000
Chronic conditions diagnosed after inception of cover	150,000	250,000	500,000	1,000,000
Cancer treatment after one year of cover	250,000	350,000	500,000	500,000
HIV / AIDS and related conditions after one year of cover	200,000	200,000	300,000	500,000
Post-hospitalization treatment related to cause of pre-authorization (reimbursement only, limited to the first 3 weeks after discharge)	15,000	20,000	20,000	30,000
In patient non-accident related eye treatments excluding surgery for refractive errors and laser treatment (one year waiting period)	75,000	75,000	100,000	100,000
In patient non-accident related dental surgery/treatment (after six months of cover and subject to written pre-authorization)	20,000	30,000	40,000	50,000
Gynecological surgery (one year waiting period)	200,000	300,000	350,000	350,000
Organ transplantation after two years of cover (cost of donor or securing the organ is excluded)	250,000	300,000	500,000	500,000
Internal and external surgical implants, appliances, joint replacements and prostheses (excluding dental fixtures)	300,000	300,000	400,000	600,000
Psychiatry and psychotherapy(one year waiting period)	150,000	250,000	300,000	300,000
Illness related reconstructive/plastic surgery after three years waiting period and excludes cosmetic, obstetrics and gynecology related	150,000	150,000	150,000	150,000
Congenital defects and genetic disorders after one year of cover	150,000	200,000	250,000	250,000
Funeral expenses per member (death as a result of covered conditions)	50,000	50,000	50,000	50,000

Maternity benefit shall be optional but subject to one year waiting period and renewal

All benefits are subject to the overall cover limits per annum

Premium table - Inpatient (annual cover limit per family)

Annual Cover limits	500,000	1,000,000	3,000,000	5,000,000
19 yrs - 29 yrs				
Principal Member	18,217	20,486	32,296	36,856
Spouse	15,253	17,054	27,292	31,065
Child (0 months to 18 yrs)	8,470	10,864	18,479	20,691
30 yrs - 40 yrs				
Principal Member	19,163	21,569	34,052	38,885
Spouse	16,017	17,932	28,751	32,741
Child (0 months to 18 yrs)	8,470	10,864	18,479	20,691
41 yrs - 50 yrs				
Principal Member	20,212	22,720	39,820	41,348
Spouse	16,769	18,764	33,254	34,508
Child (0 months to 18 yrs)	8,470	10,864	18,479	20,691
51 yrs - 65 yrs				
Principal Member	25,057	28,648	43,183	49,271
Spouse	20,474	23,552	36,047	40,994
Child (0 months to 18 yrs.)	8,470	10,864	18,479	20,691

Maternity cover option (annual cover limit per family)

Option	Limit	Premium per family
1	100,000	25,650
2	75,000	17,100
3	40,000	10,830

Out Patient cover option (annual cover limit per person)

Option	Limit	Premium per life
1	150,000	33,800
2	100,000	30,732
3	60,000	26,247

How do I sign up for the cover?

Please contact UAP Insurance or your insurance intermediary and fill the application form. Ensure you complete the application form in full and as accurately as possible to facilitate quick processing of your cover. Submit the duly filled form and the premium cheque to UAP Insurance. All members as proposed will be issued with an Afyaimara membership card and a policy document will be issued for every proposal.

General Conditions

- Waiting Periods of 28 days for illness claims and 60 days for non-accident surgical claims.
- Persons over 60 years will be required to submit a medical report in the prescribed manner for eligibility.
- A member has to present their UAP medical cards at the health service provider. Inform the attending provider that they are covered by UAP.
- Eligibility is all persons and their legal dependants from age of zero (0) months to the age of sixty five (65) years. Existing members can continue renewing in the scheme up to age seventy (70) years.
- Eligible dependants include one spouse, own children from age of 0 months to 18 years of age. Children above 19 years will be covered as principal persons.
- Admission by doctors not in UAP panel is subject to 20% co-payment. Panel of UAP Doctors is in the website.

Outpatient:

- A copay of Kes. 500 shall be applicable for all outpatient visits. Outpatient visits at Aga Khan Hospital Nairobi shall attract a co-pay of Kes. 1,000 per visit.
- Caters for routine outpatient care and treatment.
- Pre-existing and chronic conditions have a waiting period of 1 year.
- Excludes routine medical check ups.

- Strictly providers on our standard panel; no reimbursements for providers outside the standard panel.
- Excludes dental and optical benefits.
- Private vaccines excluded.
- Standard cover exclusions apply.
- Outpatient cancer treatment. (Radiotherapy and Chemotherapy) after one year of cover.

Exclusions

- Illness claims incurred within the first 28 days of cover.
- Surgical claims incurred within the first 60 days of cover.
- Amounts recoverable from other insurances such as NHIF, GPA
- Expenses where material information is withheld or misstated.
- Benefits not specified in the brochure and policy.
- Treatment by any other than a certified medical practitioner.
- Expenses incurred in connection with active participation in riots, civil unrest etc
- Self inflicted injury and attempted suicide
- Homeopathy, chiropractic treatment, acupuncture, herbal medicine and treatment
- Medical costs due to experimental treatment.
- Professional and hazardous sports activities.
- Cosmetic Surgery
- Infertility
- Hospitalization Bills incurred by a member at a non appointed provider.
- Alcoholism & conditions related to alcohol intoxication
- Non KEPI Vaccines

Terms and conditions apply.

SERVICE PROVIDERS - INPATIENT

A. Cover limits: 3,000,000 and 5,000,000

NAIROBI

- The Aga Khan Hospital
- Mater Misericordiae Hospital
- Gertrude's Garden Children's Hospital
- Nairobi Hospital
- Karen Hospital
- Nairobi Equator Hospital
- Metropolitan Hospital
- Sinai Hospital
- Jamaa Hospital
- St. Francis Community Hospital
- Kasarani
- Melchizedek Hospital
- M. P. Shah Hospital
- Nairobi West Hospital Ltd
- Coptic Nursing Home
- Nairobi Womens Hospital
- Menelik Hospital
- Chiromo Lane Medical Centre
- Lions Sightfirsteye hospital

KISUMU

- The Aga Khan Hospital
- St. Lukes Medical Services
- The Port Florence Community Hospital
- Acacia Medical Centre.

BUSIA

- Tanaka Nursing Home

BUNGOMA

- Elgonview Cottage Hospital

ELDORET

- Moi Teaching & Referral Hospital
- Elgon View Hospital
- Mediheal Hospital
- Uasin Gishu Memorial

KITALE	<ul style="list-style-type: none"> • Mt. Elgon Hospital • Cherangany Nursing Home 		<ul style="list-style-type: none"> • Tudor N. Home • Jocham Hospital • Nyali Chidren's Hospital
KISII	<ul style="list-style-type: none"> • Hema Hospital • Agakhan Kisii • Nyangena Hospital 	VOI	<ul style="list-style-type: none"> • Voi Medical Centre
WEBUYE	<ul style="list-style-type: none"> • Lugulu Mission Hospital 	KILIFI	<ul style="list-style-type: none"> • Pwani Medical Centre
KERICHO	<ul style="list-style-type: none"> • Siloam Hospital 	DIANI	<ul style="list-style-type: none"> • Palm Beach Hospital • Ukunda Medical Centre
MIGORI	<ul style="list-style-type: none"> • St Joseph's Hospital 	MALINDI	<ul style="list-style-type: none"> • Tawfiq Hospital • Star Hospital
HOMABAY	<ul style="list-style-type: none"> • St Jude - ICIPE 	LAMU	<ul style="list-style-type: none"> • Langoni Hospital
SIAYA	<ul style="list-style-type: none"> • Bama Nursing Home 	NANYUKI	<ul style="list-style-type: none"> • Nanyuki Cottage Hospital
LWAK	<ul style="list-style-type: none"> • St Elizabeth Lwak • Aluor health Centre. 	NAKURU	<ul style="list-style-type: none"> • Valley Hospital • Nakuru War Memorial Hosp
KAKAMEGA	<ul style="list-style-type: none"> • St. Elizabeth Hospital Mukumu • Central Nursing Home • Friends Hospital - Kaimosi 	THIKA	<ul style="list-style-type: none"> • Central Memorial Hospital • Naidu Hospital • Meridian Medical Centre • Sher Hospital
MUMIAS	<ul style="list-style-type: none"> • St. Mary's Mumias Hospital 	NAIVASHA	<ul style="list-style-type: none"> • Mt. Longonot Medical Services
KENDU BAY	<ul style="list-style-type: none"> • Kendu Mission Hospital 	MURANGA	<ul style="list-style-type: none"> • Marie Stopes(Muranga Nursing Home)
LUANDA	<ul style="list-style-type: none"> • Equator Medical Services - Luanda 	NYAHURURU	<ul style="list-style-type: none"> • Nyahururu Private Hospital
MOMBASA	<ul style="list-style-type: none"> • The Aga Khan, Hospital • Pandya Hospital • Mombasa Hospital • Mainland Health C • Bomu Medical C 	NYERI	<ul style="list-style-type: none"> • Outspan Hospital • Consolata Hospital • Karen Outreach Clinic

KARATINA	• Jamii Hospital	EMBU	• Joykim Nursing Home
KIAMBU	• Good Samaritan Medical Centre • Aga Khan Hospital	KERUGOYA	• ACK Mt Kenya Hospital
GITHUNGURI	• Beta Healthcare	NAROK	• Maasai Nursing Home
KIJABE	• AIC Kijabe Hospital	GARISSA	• Islamic Relief Medical services • Medina Diagnostics
MACHAKOS	• Shalom Hospital - Dr. Onyango • Bishop Urbanus Kioko hospital	DADAAB	• Medina Diagnostics
MWINGI	• Mwingi Baraka Nursing Home	LOKICHOGGIO	• AIC Health Ministries
ATHI RIVER	• Athi River N. Home	MANDERA	• Blue Light Nursing Home • Elwak Nursing Home
KITENGELA	• Aga Khan Hospital • Meridian Medical Centre	MARSABIT	• Tumaini Medical Centre • Marsabit Modern Medical Services
KIBWEZI	• Tumaini Hospital		
MERU	• Milimani Maternity & Nursing Home		
MERU	• Woodlands Hospital – Dr. Wangai • Consolata Hospital		
MAUA	• Preciuos Life Health care		
CHOGORIA	• PCEA Chogoria Hospital		
CHUKA	• St Lucie’s Hospital		
KITUI	• Jordan Hospital		
KAKUMA	• Kakuma Mission Hospital		

B. Cover Limits; 500,000 and 1,000,000

As per the service provider list in (A) excluding the following Hospitals.

- Nairobi Hospital
- Karen Hospital
- Mater Hospital
- MP Shah Hospital

C. Regional and Overseas List

- UGANDA**
- International Hospital Kampala
 - St.Raphael Hospital Nsambya
 - Rubaga Hospital
 - Kololo Hospital
 - Mulago Hospital Private wing.
 - Nakasero Hospital
 - Mengo Hospital
 - Case Hospital

- SUDAN**
- International Hospital Juba
 - St.Luke International Medical Centre
 - Da Genesis Health Services
 - Victorious Medical Centre
 - Munuki Maternity
 - Yei Medical Centre
 - Sunset

- INDIA** As per UAP provider panel

SERVICE PROVIDERS - OUTPATIENT

- NAIROBI**
- Avenue Hospital
 - The Aga Khan Hospital
 - Meridian Medical Centre
 - Gertrudes Garden Childrens Hospital
 - Metropolitan Hospital
 - Equator Hospital

- MOMBASA**
- The Aga Khan, Hospital
 - Mainland Health C
 - Bomu Medical C
 - Tudor N. Home
 - Jocham Hospital
 - Nyali Children's Hospital

Outside Nairobi and Mombasa

(refer inpatient provider list)

The provider list is reviewed regularly and posted to our website.