



*Secure Tomorrow*  
**Minet**

**AON** | Global Network Correspondent

# Health Insurance Made Simple.

**Risk. Reinsurance. People.**



Underwritten by Madison Group



## About Us

Minet is a trusted pan-African advisor that meets the uncertainties of tomorrow by delivering risk and human capital solutions today. As the largest Aon Global Network Correspondent, Minet has access to a network of over 50,000 colleagues in 120 countries as well as proprietary data, research and analytics which enable us to manage and secure the risks of tomorrow and provide clients with an unrivalled advantage.

## Our Core Values



**Our Vision**  
Securing Africa's Future.

**Our Mission**  
To be Africa's trusted risk advisor by delivering innovative and relevant risk and human capital solutions; growing sustainable partnerships and making a meaningful contribution to the communities we serve.

## Our Network

50,000  
Colleagues

120  
Countries



Proprietary data



Research



Analytics



## The Minet Health Insurance cover



Underwritten by Madison Group

## About The Minet Health

The Minet Health Insurance Cover is a trailblazer in many aspects. For the first time, our customers have a product that puts back control into their hands. They have the freedom to choose and bundle a cover based on individual needs and pocket capacity. The end-to-end customer experience is also at the core of everything.

Minet Kenya has leveraged its strengths and opportunities to live up to philosophy.

**CONTROL. FREEDOM. EXPERIENCE**

# Health Insurance Made Simple.

Because the greatest  
wealth is health.



## The Minet Health Benefits:



Inpatient



Outpatient



Optical



Dental



Maternity



Last / Funeral  
Expense



## 1. SCOPE OF COVER

### i. Inpatient

INPATIENT LIMIT	Kshs 500,000	Kshs 750,000	Kshs 1,000,000	Kshs 2,000,000	Kshs 3,000,000	Kshs 5,000,000	Kshs 10,000,000
Bed Capacity (Net of NHIF rebate)	General ward bed		Covered up to Kshs 10,000	Standard Private Room up to Kshs 16,900	Standard Private Room up to Kshs 18,000	Ensuite Room up to Kshs 20,000	Ensuite Room up to Kshs 25,000
Newly diagnosed chronic, pre-existing, chronic conditions, HIV AIDS on full disclosure at the time of joining six (6) months waiting period)	Kshs 200,000 within the inpatient limit	Kshs 250,000 within the inpatient limit	Kshs 300,000 within the inpatient limit	Kshs 500,000 within the inpatient limit	Kshs 1,000,000 within the inpatient limit	Kshs 1,500,000 within the inpatient limit	Kshs 3,000,000 within the inpatient limit
Cancer and Dialysis Ten (10) months waiting period)							
Organ transplant after two (2) years of cover (cost of donor or securing the organ is excluded)	Kshs 150,000 within the inpatient limit	Kshs 200,000 within the inpatient limit	Kshs 250,000 within the inpatient limit	Kshs 300,000 within the inpatient limit	Kshs 350,000 within the inpatient limit	Kshs 400,000 within the inpatient limit	Kshs 500,000 within the inpatient limit
Congenital defects and genetic disorders (after six (6) months waiting period)	Kshs 150,000 within the inpatient limit	Kshs 200,000 within the inpatient limit	Kshs 250,000 within the inpatient limit	Kshs 300,000 within the inpatient limit	Kshs 300,000 within the inpatient limit	Kshs 450,000 within the inpatient limit	Kshs 750,000 within the inpatient limit
Prematurity/ Neonatal complications after birth	Kshs 150,000 within the inpatient limit	Kshs 200,000 within the inpatient limit	Kshs 250,000 within the inpatient limit	Kshs 300,000 within the inpatient limit	Kshs 350,000 within the inpatient limit	Kshs 450,000 within the inpatient limit	Kshs 500,000 within the inpatient limit
Psychiatry/Psychotherapy Treatment	Kshs 75,000 within the inpatient limit	Kshs 100,000 within the inpatient limit	Kshs 150,000 within the inpatient limit	Kshs 200,000 within the inpatient limit	Kshs 300,000 within the inpatient limit	Kshs 350,000 within the inpatient limit	Kshs 400,000 within the inpatient limit
Normal, second/subsequent caesarean deliveries and related complications (one (1) year waiting period)	Kshs 50,000 within the inpatient limit	Kshs 65,000 within the inpatient limit	Kshs 75,000 within the inpatient limit	Kshs 100,000 within the inpatient limit	Kshs 150,000 within the inpatient limit	Kshs 200,000 within the inpatient limit	Kshs 250,000 within the inpatient limit



- Admission in an NHIF accredited hospital.
- Accommodation for parent/guardian accompanying a child below 10 years.
- Doctor's, Surgeons, and specialist fees.
- Laboratory investigations, x-rays, ultrasound, ECG, MRI scans
- Prescribed drugs, dressings, surgical appliances, and nursing procedures.
- Theatre including surgeon's fees and anaesthetists' fees.
- Intensive care (ICU)/High Dependency Unit (HDU).
- Radiotherapy, chemotherapy, physiotherapy.
- Gynecological treatment.
- Treatment of HIV/AIDS-related conditions.
- Prescribed ARVS.
- Day care surgery.
- Local road and air evacuation.
- Circumcision for male dependants for a prevailing medical condition.



OUTPATIENT LIMIT	Kshs 50,000	Kshs 75,000	Kshs 100,000	Kshs 150,000	Kshs 200,000	Kshs 250,000	Kshs 300,000
Outpatient Dental within the Outpatient limit	Kshs 5,000	Kshs 7,500	Kshs 10,000	Kshs 15,000	Kshs 20,000	Kshs 25,000	Kshs 30,000
Outpatient Optical within the Outpatient limit	Kshs 5,000	Kshs 7,500	Kshs 10,000	Kshs 15,000	Kshs 20,000	Kshs 25,000	Kshs 30,000
Outpatient Consultation	Full cover						
Laboratory Investigations and X-rays, Electrocardiograms.	Full cover						
Radiology (X-ray and Ultrasound, CT Scan and MRI) Radiotherapy or Chemotherapy	Full cover						
Medical Checkup (Principal and Spouse)	Up to Kshs 10,000 within the Outpatient limit		Up to Kshs 15,000 within the Outpatient limit		Up to Kshs 20,000 within the Outpatient limit		
	BMI, Blood Pressure, Blood Sugar, HIV test, Mammogram, cervical, Lipid profile, E.C.G and Pap Smear/PSA tests						
Prescription Medicines	Full cover						
Pre-existing, Declared/Newly diagnosed Chronic and recurring conditions.	Full cover						
Counseling Services.	Full cover						
Specialist opinion on referral basis.	Full cover						
Immunizations and vaccinations of children up to the age of 1.5 yrs (KEPI & baby friendly recommended)	Full cover						
Travel Vaccines (Yellow Fever and Oral Polio)	Full cover						





## SCOPE OF COVER (Cont'd.)

### Outpatient (Cont'd)

DENTAL BENEFIT DESCRIPTION	SUBJECT TO DENTAL LIMIT
Extraction	Covered to the full dental limit
Filling	Covered to the full dental limit
Scaling and Polishing	Covered to the full dental limit

Excludes cover from crowns, dentures, bridges and plates.

OPTICAL BENEFIT DESCRIPTION	SUBJECT TO OPTICAL LIMIT
Eye Testing	Covered to the full optical limit
Post surgical follow ups and reviews	Covered to the full optical limit
Prescribed lenses including antiglare	Covered to the full optical limit
Frame Limit	Covered to the full limit for optical benefit limit of Kshs 15,000 and below
	Covered up to Kshs 15,000 for optical benefit limit of Kshs 20,000 and above

Excludes contact lenses, laser eye surgery, replacement of optical frames in a period of less than 2 years from the date of issue and replacement of lenses unless prescribed by a qualified Ophthalmologist as necessary.

## SCOPE OF COVER (Cont'd.)

### Outpatient Benefits

- Diagnostic consultation with a General Practitioner. Registered with the Kenya Medical practitioners and dentist board.
- Diagnostic Consultation with a Specialist upon referral by a General Practitioner.
- Laboratory investigations and X-rays, Electrocardiograms, Encephalograms, Audiograms, Radiotherapy or Chemotherapy.
- Prescription medicines.
- Outpatient procedures e.g. dressing.
- Immunizations and vaccinations of children up to the age of 1.5 years (KEPI & baby friendly vaccines).
- Well Baby Clinics.
- Health checkups.
- Travel vaccines (Yellow Fever and Oral Polio).
- Outpatient day case surgeries.

#### NOTE:

Outpatient benefits shall be up to a minimum of 15% of the inpatient benefits but within the provided options e.g:  
A member purchasing an Inpatient limit of Kshs 500,000 cannot purchase an outpatient limit greater than Kshs 75,000.





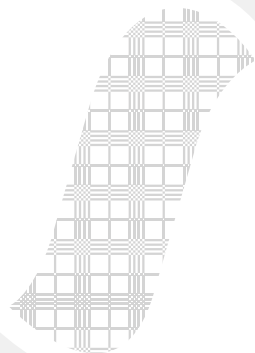
### SCOPE OF COVER (Cont'd.)

#### Dental Benefits

- Cost of fillings, Root canal, X-rays.
- Polishing and Scaling necessitated by a prevailing medical condition and authorized by a medical doctor.
- Tooth extractions including surgical extraction together with anaesthetics fees.

#### Optical Benefits

- Eye testing.
- Prescribed Lenses.
- Prescribed Frames.



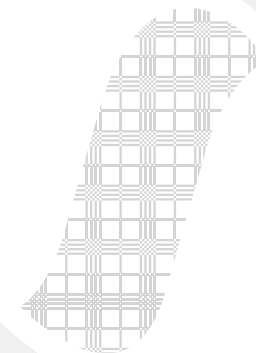
### SCOPE OF COVER (Cont'd.)

#### Maternity Cover Benefit

- Delivery expenses inclusive of normal delivery, second and subsequent caesarean section procedures.
- Maternity related complications.

#### Last/ Funeral Expense Cover

- The sum assured indicated will be payable within 48 hours of confirmation of death of a member of the scheme by the employer.





## 2. GENERAL CONDITIONS:

### Eligibility

- Own and legally adopted children are covered from birth to the age of 21 years.
- The maximum joining age is 70 years on provision of acceptable medical report.
- All new entrants above the age of 60 years shall be required to submit a medical report from our selected service provider at their own cost.
- Product is designed for individual families and SME's with 5 up to 49 members of staff.

### Subject to the following conditions:

- The child must have been medically discharged from the hospital after birth at term (38 weeks).
- Minet Insurance Brokers must be notified by a duly filled Application form to include the child on cover within seven days from birth.
- Children above 21 years of age but below 25 years will continue to be covered under their families if proof is provided to show that they are full time students at university or regular college. (Student ID with Validity Period or Letter from Learning Institution will suffice).

### Outpatient Co-payment

- A co-pay of Kshs 500 at All Aga Khan Hospitals, The Nairobi.
- Hospital, Karen Hospital, Gertrude's Hospital and their respective satellite clinics.
- Kshs 300 for MP Shah, Mater Hospitals and their respective satellite clinics.
- No co-payment at the rest of the providers.
- To waive co-payments, the premiums charged shall be loaded by 10% (Applicable to SME's only).

## GENERAL CONDITIONS: (Cont'd.)

### Reimbursement

- Services received outside the provider panel will be reimbursed on 80-20% based on Madison's approved rates.

### Waiting Periods

- The standard waiting period is 30 days for all claims (including outpatient), except accidents and medical emergencies.
- 60 days for surgical cases except accidental injuries incurred within the period cover.
- 12 months for maternity and related conditions.
- Inpatient 6 Months for pre-existing and newly diagnosed, chronic, congenital, HIV/AIDS related conditions, Gynaecological surgeries and internal /external implants.
- 10 months for Cancer Inpatient treatment.
- 10 months for dialysis Inpatient treatment.
- 2 years for organ transplant.
- 2 Years for optical frames from the date of issue.

### NOTE:

Waiver of waiting periods for individuals or SME's moving from other medical covers shall be subject to documentary evidence of acceptable claims experience/renewal terms

## GENERAL CONDITIONS: (Cont'd.)

### Treatment outside the Country

For Treatment incurred outside the borders of Kenya (in any other country other than India), a claim will be accepted for assessment and reimbursement, if the healthcare Provider rendering the treatment or service is a Medical Practitioner in terms of the laws of the country concerned and if such treatment is a benefit available in the schedule of benefits. A Member must seek approval for any scheduled foreign Treatment.

- This must be Before paying the claim, we may require further information as may be reasonably necessary for that purpose.
- Claims shall be considered only if received within sixty (60) days from the date of treatment.
- The cost of travel and accommodation is excluded.
- In addition, we pay for Emergency Treatment during periods of business or holiday travel anywhere outside the country for the first six (6) weeks of travel.

## 3. Exclusions: Conditions for which the policy does not pay

These are referred to as excluded ailments or conditions and are as follows:

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>▪ Any expenses which are payable by any other Insurance e.g. NHIF.</li> <li>▪ Chiropractors, acupuncturists or act herbalist treatment</li> <li>▪ Cosmetic surgery unless caused by accident.</li> <li>▪ Weight management treatments and drugs.</li> <li>▪ Participations in professional &amp; hazardous sports e.g., bungee jumping, paragliding.</li> <li>▪ Family planning/infertility related treatment i.e., cost of treatment related to infertility and impotence.</li> <li>▪ Treatment other than by registered medical practitioner</li> <li>▪ Self-referred or self-prescribed treatment.</li> <li>▪ Nutritional supplements unless prescribed as part of medical treatment.</li> <li>▪ Costs of donating an organ or incurred while locating a replacement organ including transport and administrative costs.</li> <li>▪ Alternative treatment - Chiropractors, Acupuncturist, Herbalist and Ayurveda treatment unless prescribed by a medical practitioner license by the Kenya Medical &amp; Dentist Board.</li> <li>▪ Drunkenness, drug addiction, Intentional self-injury, attempted suicide.</li> <li>▪ War and Kindred risks (whether war be declared or not)</li> </ul> | <ul style="list-style-type: none"> <li>▪ Participation in Riot, Strike and Civil commotion.</li> <li>▪ Naval, Military or Air force operations.</li> <li>▪ Expenses recoverable under any other insurance e.g. NHIF, GPA, WIBA.</li> <li>▪ Beauty treatment in nature cure clinics or health hydro's.</li> <li>▪ Diagnostic equipment (e.g. Glucometers, BP machines etc.) and hearing aids.</li> <li>▪ Experimental treatment.</li> <li>▪ Contamination by radioactivity from nuclear fuel, waste or fission.</li> <li>▪ Laser correction of eyesight.</li> <li>▪ Plano lenses and photochromatic lenses.</li> <li>▪ Stay at sanatoria, old age homes, place of rest.</li> <li>▪ Claims and costs for treatment in respect of medical expenses incurred after the expiry date of the policy period arising from accidental bodily injury and/or illness occurring during the policy period unless the policy has been renewed.</li> <li>▪ Any claim from a member whose application for medical insurance shall contain any willful misstatements or misrepresentation or who shall have willfully withheld any material information (including information withheld on the member's behalf).</li> </ul> |
|---|---|



Email : [healthcareretail@minet.co.ke](mailto:healthcareretail@minet.co.ke)  
Mobile 0719 044 000  
[www.minet.com](http://www.minet.com)



Underwritten by Madison Group