

Benefit Tables	Gold Option	Diamond Option
Annual Benefit Limits in Kshs		
Overall limit	8,000,000 per beneficiary	Unlimited
Area of Cover	Kenya	African continent
Day-to-day benefits		
Consultations per annum (GP/Specialists/Dental)	9 per beneficiary for adult 12 per beneficiary for child	12 per beneficiary
Procedures (Includes Pathology / Radiology / Basic Dental)	20,000 per beneficiary	38,400 per beneficiary
Personal Health Assessment (PHA)	<ul style="list-style-type: none"> Includes Blood pressure measurement, cholesterol screening, blood sugar screening, body mass index (BMI) measurement and HIV test. 1 PHA per beneficiary per annum with sub-limit 30,000 per beneficiary 	<ul style="list-style-type: none"> Includes Blood pressure measurement, cholesterol screening, blood sugar screening, body mass index (BMI) measurement and HIV test. 1 PHA per beneficiary per annum
Acute medicines	32,000 per beneficiary subject to max of 76,800 per family	61,600 per beneficiary subject to max of 148,000 per family
Chronic medicines	53,600 per beneficiary subject to max of 128,000 per family	104,000 per beneficiary subject to max of 249,600 per family
Specialised dentistry	22,400 per beneficiary subject to max of 53,600 per family	38,400 per beneficiary subject to max of 92,000 per family
Maternity benefits	<ul style="list-style-type: none"> 4 Consultations, 2 ultra sounds, 1 full blood count, 3 haemoglobin counts, 1 VDRL, 1 Glucose test, 1 Blood group test, 1 Rh antigen test Benefits are subject to registration on Maternity programme 	
Ancillary services (Includes Physiotherapy / Psychology / Dental Hygiene / Occupational Therapy)	11,200 per beneficiary subject to max of 27,200 per family	23,200 per beneficiary subject to max of 56,000 per family
Optical (eye tests, frames and lenses)	15,000 per beneficiary	30,000 per beneficiary
Hospital Benefits		
Specialists, General ward, Theatre costs, ward & theatre medicines	Subject to overall limit	Subject to overall limit
Maternity benefits (confinement, childbirth and midwifery)	200,000 per event	Subject to overall limit
Specialised care	10 days per hospital episode	10 days per hospital episode
Sub-acute care/High Care	260,000 per hospital episode	260,000 per hospital episode
Psychiatric hospitalisation	5 days p.a.	7 days p.a.
Prosthesis	160,000 per prosthesis	272,000 per prosthesis
External medical appliances	10,400 per beneficiary subject to max of 24,800 per family	43,200 per beneficiary subject to max of 104,000 per family
Specialised Radiology	20,000 per beneficiary subject to max of 48,000 per family	86,400 per beneficiary subject to max of 208,000 per family
Medicine's to take home (TTO)	5 days	5 days
Major disease benefit limit	5,600,000 per beneficiary	7,200,000 per beneficiary
Oncology, Organ transplants, Renal Dialysis	Up to major disease benefit, subject to clinical / treatment protocols	Up to major disease benefit, subject to clinical / treatment protocols
Emergency Evacuation		
In-country ambulance	48,000 per event	104,000 per event
International emergency evacuation to nearest, appropriate medical facility on the Africa continent	Not covered	Subject to pre-authorisation process
Transfer to country of residence	Not covered	1,120,000 per event
Repatriation of mortal remains	Not covered	Unlimited
Disease Management Programme		
Diseases management focuses on following diseases:	<ul style="list-style-type: none"> HIV/AIDS, Diabetes, Hypertension, Cancer and Malaria Treatment and management subject to registration on the programme Cost of treatment and chronic medication subject to standard treatment guidelines and approved medicine formulaes. 	
Other Benefits	24-hour health advice line	24-hour health advice line