

Jamii Plus Health Cover



Get the most out of your money
with APA Family Health Cover.

 **APA, Insuring Happiness**

 www.apainsurance.org  0709 912 777

APA
INSURANCE

Insuring Happiness

HAPPINESS ALL YEAR ROUND



At APA, we believe that a healthy family is a happy family. Good health equates to good living, that means having every one in the family covered for all medical needs.

Our Jamii Plus Plan caters to everyone in your family, from a term baby born at 38 weeks to an adult 80 years of age.



Get more with Jamii Plus

This is a premium family health cover that caters for you and your family by offering you superior benefits such as a wide network of hospitals and medical facilities in and outside the country, in the event of sickness or an accident.

Get covered for pre-existing and chronic diseases

Jamii Plus is one of the few medical plans in the country that provides cover against pre-existing and chronic diseases along with a Chronic Disease Management Programme that helps you get the most out of your cover.

Enjoy Inpatient expenses countrywide and abroad

Jamii Plus offers a superior health cover of up to Kshs. 10 Million, covering all expenses that you may incur for treatment at any of the hospitals in Kenya and our partners in India, depending on your policy limitations.

Get covered for maternity expenses

Jamii Plus offers maternity protection that covers both in-patient and outpatient expenses incurred during pregnancy and childbirth.

WHAT JAMII PLUS CATERS FOR;

 <p>Bed Charges Including all accommodation expenses net of NHIF during your stay in the hospital. Whether in the Wards, HDU or ICU.</p>	 <p>Medication All prescribed drugs and dressings through our designated partners.</p>	 <p>Doctor's Fees Any doctor-related charges including those of physicians, surgeons, anesthetists and specialists for visits and consultations.</p>	 <p>Diagnostics All prescribed laboratory tests, X-rays, Ultrasounds, MRI and CT Scans</p>
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INPATIENT CORE PLANS

Overall maximum benefit per year	10,000,000	5,000,000	2,000,000	1,000,000	500,000
Bed limits net of NHIF	Private room upto Kshs 25,000	Ensuite up to Kshs. 18,000	SPR upto Kshs 12,500	General Ward Bed	General Ward Bed
In-patient Benefits					
Prescription drugs and dressings - discharge drugs allowed up to a maximum of 30 days supply	Covered	Covered	Covered	Covered	Covered
Physicians, Specialist & Surgical fees, including anaesthetist fees subject to APA panel rates	Covered	Covered	Covered	Covered	Covered
Theatre charges, HDU & ICU	Covered	Covered	Covered	Covered	Covered
Diagnostic tests	Covered	Covered	Covered	Covered	Covered
Physiotherapy as part of treatment	Covered	Covered	Covered	Covered	Covered
Pre-existing / chronic conditions/HIV/AIDS/ Congenital conditions after 12 months of cover and on full disclosure at the time of joining	1,000,000	500,000	400,000	300,000	200,000
Organ transplantation (3rd year) excluding cost of obtaining the donor organ. Covers operation costs for Kidney, Heart, Liver, Lung and Bone Marrow transplants	500,000	500,000	300,000	200,000	100,000
Psychiatry and psychotherapy conditions after 12 months of cover and on full disclosure at the time of joining	500,000	250,000	200,000	150,000	100,000
Post Hospitalization Treatment- reimbursement only limited to the first 3 weeks after discharge	50,000	30,000	30,000	15,000	10,000
Accommodation costs for 1 parent staying in hospital with insured child under 10 years	Covered	Covered	Covered	Covered	Covered
Day Care Surgery under General anaesthesia	Covered	Covered	Covered	Covered	Covered
Nursing at home (on doctor's recommendation)	30 Days	30 Days	30 Days	30 Days	30 Days
Local ambulance to hospital for emergency cases	Covered	Covered	Covered	Covered	Covered
Treatment outside East Africa RESTRICTED TO INDIA where treatment is not locally available (Pre-authorisation required) On reimbursement basis. Air fare Costs for patient only on a scheduled flight in Economy Class	Covered	Covered	Covered	Covered	Covered
CT, MRI and PET scans subject to pre authorisation	Covered	Covered	Covered	Covered	Covered
1st ever emergency C-section &/or maternity related complications after being on cover for 12 months.	100,000	100,000	75,000	50,000	50,000
In Patient non-accidental Ophthalmology : includes cost of cataract removal (1 year waiting period)	100,000	75,000	75,000	50,000	50,000
In Patient non-accidental Dental (1 year waiting period)	100,000	75,000	75,000	50,000	50,000
Reconstructive surgery following an accident	Covered	Covered	Covered	Covered	Covered
Emergency dental / optical treatment following accident	Covered	Covered	Covered	Covered	Covered
Funeral expenses	100,000	Covered	Covered	Covered	Covered

All expenses are subject to maximum insured values in Kenya Shillings
 * SPR - Standard Private Room

OUTPATIENT CORE PLANS

OPTIONAL OUT PATIENT COVER PER PERSON					
Annual Limits Per Person	50,000	75,000	100,000	150,000	
Maximum Consultation Limit per visit	2,000	2,500	3,000	3,000	
Physicians consultation fees	Covered	Covered	Covered	Covered	
Prescription drugs up to a maximum of 30 days	Covered	Covered	Covered	Covered	
Specialists fees (strictly on referral by a GP)	Covered up to 3,000	Covered up to 3,000	Covered up to 3,500	Covered up to 4,000	
X-Ray, MRI's, CT and other diagnostic tests	Covered	Covered	Covered	Covered	
Physiotherapy prescribed by a GP	Covered	Covered	Covered	Covered	
Treatment by chiropractors and osteopaths if on referral by a GP	Covered	Covered	Covered	Covered	
Pre-existing/ Chronic conditions/ HIV AIDS/ Congenital Conditions after 12 months of cover & full disclosure at the time of joining	Covered	Covered	Covered	Covered	
KEPI recommended vaccines covered for children upto 18 months	7,500	7,500	7,500	7,500	
General Health Check-up for members from Age 21 and above	5,000	7,500	10,000	10,000	

OPTIONAL MATERNITY COVER PER PERSON (FEMALE PRINCIPAL OR SPOUSE)			
Annual Limits Per Person	50,000	100,000	150,000
All Consultation fees prior to delivery	Covered after 12 months of cover	Covered after 12 months of cover	Covered after 12 months of cover
Standard Pre natal testing	Covered after 12 months of cover	Covered after 12 months of cover	Covered after 12 months of cover
Maximum 2 Obstetric scans	Covered after 12 months of cover	Covered after 12 months of cover	Covered after 12 months of cover
Post natal consultation	Covered after 12 months of cover	Covered after 12 months of cover	Covered after 12 months of cover
Normal Delivery	Covered after 12 months of cover	Covered after 12 months of cover	Covered after 12 months of cover
Elective C-Section	Covered after 12 months of cover	Covered after 12 months of cover	Covered after 12 months of cover
OPTIONAL DENTAL COVER PER PERSON			
Annual Limits Per Person	10,000	20,000	30,000
Dental consultations	Covered	Covered	Covered
Extractions	Covered	Covered	Covered
Fillings	Covered	Covered	Covered
Dental X-rays & Prescription	Covered	Covered	Covered
OPTIONAL OPTICAL COVER PER PERSON			
Annual Limits Per Person	10,000	20,000	30,000
Maximum for Frames	5,000	10,000	12,500
Eye Check-up	1 per annum	1 per annum	1 per annum
Change of lenses due to change of prescription	Covered	Covered	Covered
Replacement of frames	After 2 Years	After 2 Years	After 2 Years

Co-Pay @ Kshs.500/- at the following hospitals and their satellite clinics; Getrudes Garden Children's Hospital/Aga Khan University Hospital/MP Shah/AAR/ Nairobi Hospital/Mater Hospital. All others (refer to panel)-no co-pay.

Special Conditions

- Cover will commence upon receipt of full premium payment. All payments should be made directly to APA Insurance Limited via Cash or cheque deposits into our APA Bank Account at CBA (Commercial Bank of Africa) Account No. 6447560039 or M-pesa Paybill No.511600.
- All-in Patient Bills will be paid net of National Hospital Insurance Fund (NHIF) benefits.
- Doctor's Fee is paid at 100% in case an APA Insurance panel doctor is consulted. Up to 85% of the fee for use of an out of panel doctor can be claimed subject to APA Insurance panel doctor rates.
- All scheduled admissions must be reported to APA Insurance with a prior notice of at least 48 hours. Member must await pre-authorization from APA Insurance before proceeding.
- In case of an emergency, the hospital will contact APA within 48 hours of admission.
- All waiting periods are subject to continuous renewal with no break in cover. Where there is a break in cover, the waiting periods will apply afresh.
- Fibroids, Hernias, Adenoidectomy, Tonsillectomy and Hemorrhoids shall have a waiting period of up to 12 months.
- Out Patient cover will be based on use of Smart Cards at all service providers.
- Members must produce their medical cards to access treatment at the accredited panel of providers.
- Premiums are calculated based on the members' age on his/her next birthday.
- In the event of illness, waiting period is 30 days & 90 days for surgical procedures. This can only be waived in case of accident cases.
- Age Limits: Day 1 (Full term baby at 38 weeks) to 80 years. All renewals are subject to claims experience and underwriting guidelines.
- For members joining from age 55 and above, medical reports will be required.
- Full disclosure of any material facts must be given to help in our assessment and acceptance of any application to enjoy all benefits. Failure of this will lead to non-payment.
- In the event, one needs to travel outside Kenya, the cover offers up to 6 weeks for business or leisure travel on reimbursement basis. APA should be notified when member is travelling.

- It covers any area within East Africa.
- For reimbursement claims a time bar period of 90 days will apply from the date of ailment.
- No return premiums will be given out for deleted individuals after six (6) months of cover or where claims have been incurred.
- Either party can cancel the cover with a prior notice of 14 days.
- APA Insurance reserves the right to decline any application or renewal.

Exclusions

- General Health check-ups (Except any that may be specified as covered) and prophylactic treatment.
- Pre-existing, HIV, congenital & chronic related conditions occurring within the first 12 months of cover whether newly diagnosed or not
- War and Kindred risks.
- Cosmetic surgery unless caused by accident.
- Maternity related conditions occurring within the first 12 months of cover and subject to cover having been purchased.
- Senility.
- Family planning and infertility/impotence related conditions.
- Treatment other than by registered medical practitioner.
- Acupuncturist, Herbalists and Ayurvedic treatment.
- Intentional self-injury, drunkenness, drug abuse, addiction and suicide.
- Naval, Military or Air-Force operations.
- Hearing Aids and Hearing Tests unless as a result of an accident.
- Eye Glasses/Lenses, Eye Testing except for Inpatient Ophthalmology as specified above or where Optical Cover is applicable.
- Dental treatment unless for In-patient cases as specified above or where dental cover is applicable.
- Expenses recoverable under any other insurance e.g. N.H.I.F, WIBA, GPA.
- Beauty Treatment in nature cure clinics or health hydros.
- Contamination by radio activity from nuclear fuel, waste or fission.
- Sexually Transmitted Diseases.
- Pain Management.
- Weight Management.
- Experimental treatment.

Terms & conditions apply

Disclaimer:

Rates are as at July 2019 and subject to change without notice.
The information contained in this brochure is for marketing purposes only.
For detailed information on the product please contact your agent/broker or any of our branches near you

OUR PRESENCE

Head Office

APA Insurance (Kenya) Limited,
Apollo Centre, Ring Road, Parklands,
P.O. Box 30065-00100, Nairobi.
Tel: +254 (0) 20 286 2000
E-mail: info@apainsurance.org
Website: www.apainsurance.org

Branch Offices

City Centre

3rd Floor, Barclays Plaza, Loita Street,
Tel: +254 (0) 20 286 2000
E-mail: info@apainsurance.org

Nakuru

Ground Floor, Giddo Plaza, George Morara Road.
Tel: +254 (0) 51 221 3412/6
E-mail: apa.nakuru@apainsurance.org

Mombasa

Ground Floor, Apollo House, Moi Avenue,
Tel: +254 (0) 20 286 2400
E-mail: apa.mombasa@apainsurance.org

Kisumu

Ground Floor, Tuff Foam Mall,
Jomo Kenyatta Highway.
Tel: +254 (0) 20 216 2908
E-mail: apa.kisumu@apainsurance.org

Naivasha

1st Floor, Eagle Centre, Mbaria Kaniu Road,
Tel: +254 (0) 50 202 0086
E-mail: apa.naivasha@apainsurance.org

Eldoret

1st Floor, Zion Mall, Uganda Road,
Tel: +254 (0) 53 203 0937
E-mail: apa.eldoret@apainsurance.org

Thika

5th Floor, Zuri Centre, Kenyatta Highway,
Tel: +254 (0) 67 222 197
E-mail: apa.thika@apainsurance.org

Meru

2nd Floor, Hart Towers, Off Meru Highway,
Tel: +254 (0) 64 313 1821/3
E-mail: apa.meru@apainsurance.org

Nyeri

1st Floor, Peak Business Centre,
off Kenyatta Highway,
Tel: +254 (0) 61 203 0332
E-mail: apa.nyeri@apainsurance.org

Embu

1st Floor, Ganga Building, Kenyatta Highway,
Tel: +254 (0) 68 223 0103
E-mail: apa.embu@apainsurance.org

Kisii

2nd Floor, Mocha Place, Kisii-Kisumu Road,
Tel: +254 (0) 58 203 1773, (0) 58 31 773
E-mail: apa.kisii@apainsurance.org

Machakos

1st Floor ABC Imani Plaza, Ngei Road,
Tel: +254 (0) 44 21455
E-mail: apa.machakos@apainsurance.org

Group Companies

APA Life Assurance Limited

Apollo Centre, Ring Road, Parklands
P.O. Box 30389-00100, Nairobi
Tel: +254 (0) 20 364 1000
E-mail: info@apalife.co.ke
Website: www.apalife.co.ke

APA Insurance (Uganda) Limited

AHA Towers, 5th Floor, 7 Lourdel Road
Nakasero, Kampala
P.O. Box 7561
Tel: +256 200 907 003 | +256 200 907 004
E-mail: apa.uganda@apainsurance.org

Apollo Asset Management Company Limited

Apollo Centre, Ring Road, Parklands
P.O. Box 30389-00100, Nairobi
Tel: +254 (0) 20 364 1000
E-mail: assetmanagement@apollo.co.ke
Website: www.apolloassetmanagement.co.ke

Gordon Court Limited

Apollo Centre, Ring Road, Parklands
P.O. Box 30389-00100, Nairobi
Tel: +254 020 364 1900
E-mail: info@apollocentre.org
Website: www.apollocentre.org

Associate Company

Reliance Insurance Company (Tanzania) Limited
3rd & 4th Floor, Reliance House
Plot No. 356, United Nations Road, Upanga
P.O. Box 9826, Dar es Salaam
Tel: +255 (22) 212 0088-90
E-mail: insure@reliance.co.tz