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THE
APOLLO GROUP

APA Femina Plus

Protection of Women

Against Cancer

Health is Happiness



APA, Insuring Happiness

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APA
INSURANCE

GENERAL • LIFE • HEALTH

Femina Plus

Femina Plus is an innovative product that improves access to affordable wellness solutions and health protection for women. The product provides access to screenings for breast and cervical cancer and HPV vaccinations. Additionally, it offers protection in the form of a cash benefit in the event of a positive diagnosis for breast, cervical or ovarian cancer.

Important facts

- Women's cancers are among the leading causes of critical illness and death in Kenya.
- Early diagnosis through regular screenings allows for better treatment and improves chances of survival.
- HPV vaccinations reduce the risk of cervical cancer by more than 90%.

Product details

- Every Femina Plus member has three options to choose from and can be covered for the Silver benefits without screening. Members who have undergone screening for cervical and breast cancer and have a negative screening result, can access the Gold and Platinum.
- Every Femina Plus member is paid a cash benefit in case of a positive breast, cervical and/or ovarian cancer diagnosis according to the benefits summary below (exclusions apply). The benefits payout will be based on the stage of diagnosis.
- Screening and vaccination costs will be deducted from the total benefits limit.

Benefit Limits

All amounts in Ksh	Silver	Gold	Platinum
Stage I	300,000	450,000	600,000
Stage II	1,000,000	1,500,000	2,000,000
Stage III	1,250,000	1,875,000	2,500,000
Stage IV	600,000	900,000	1,200,000

Premium Structure

All amounts in Ksh	Monthly	Annually
Silver	500	6,000
Gold	1,000	12,000
Platinum	1,250	15,000

Health Services

	Silver	Gold	Platinum
HPV Vaccination	Yes	Yes	Yes
Screening	Yes	Yes	Yes
Health Advice	Yes	Yes	Yes

How can I enroll for the Femina Plus Women's Health product?

Get in contact with an APA sales representative through the following channels:

E-mail: feminaplus@apainsurance.org

Telephone: 0709 912 777

How to access the health services?

Vaccinations and screening services are accessible upon appointment at selected APA partner hospitals. Femina Plus members will be invited to make an appointment to access these services. Screening and vaccination services are free of charge and require no upfront payment.

What to do if you are diagnosed with cancer?

Immediately inform APA through our 24-hour helpline **0709 912 888** or email feminaplus@apainsurance.org and your account manager will be ready to assist you. You will be provided with patient navigation services to ensure you get the right information and treatment at the right time.

What happens if my screening test is positive?

You will be excluded from coverage for the specific type(s) of cancer you tested positive for, while you will have coverage for other types of cancer based on the selected option.

Exclusions:

- Claim related to a preexisting cancer.
- Claims for a Cancer occurring within Six (6) Months of policy inception.
- Claims where death has occurred within thirty (30) days of diagnosis.
- Any claim where the application for insurance shall contain any wilful mis-statement or where material information shall have been wilfully withheld.
- Claims for expenses related to In patient and Out Patient expenses not expressly specified.

Terms & conditions apply

Age limits - 18 years up to 60 years.

Rates are correct as at October 2023 and subject to change without notice. Taxes of 0.45% and Stamp duty at Kshs 40 will apply.

Disclaimer

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 Locations

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GROUP COMPANIES

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Gordon Court Limited

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