

Reach Our Team on 0709 626 400
or
Careteam@gakenya.com

Tier 1 Hospitals

- | | |
|--|-------------------------------------|
| 1. Kenya Hospital Association (The Nairobi Hospital) | 2. Mombasa Hospital Association |
| 3. Social Service League M.P. Shah Hospital | 4. The Aga Khan University Hospital |
| 5. The Aga Khan Hospital (Kisumu) | 6. The Aga Khan Hospital (Mombasa) |
| 7. Karen Hospital | |

(Members not in this premier are not allowed to visit these hospitals)

YOU CAN MAKE PAYMENTS BY THESE CARDS



About GA Traumacare Plan

Traumacare is an evacuation or rescue insurance product designed to provide emergency care for patients with traumatic injuries.

Why Traumacare?

- No age limit
- No waiting period
- A dedicated toll free 24-hr helpline
- Access to countrywide network of hospitals

EMERGENCY NUMBER
0709 626 400
0711 911 911



HADHI HEALTH PLAN

#Dignified Healthcare



This is a Healthcare Plan that focuses on offering health insurance to the senior citizens. It offers peace of mind that the medical expenses are catered for by a trusted insurer.

Hadhi Health Plan is driven by our desire to provide dignified care to the elderly in our society.

Cover Features

- ✓ **Eligibility:** – Retirees and seniors members of the society.
 - Individual members aged 65 years and below can access all plans (A, B, C & D).
 - Individual members aged 66 to 70 years can only access Plan B, C & D.
 - Individual members aged 71 to 75 years can only access Plan C & D.
 - Maximum joining age for a group of 5 or more members is 75 years and can access all Plans
- ✓ **Mode of identification** – GA – Hadhi Health Plan branded Medical card. Smart cards will be issued to those with combined Inpatient and Funded Outpatient benefit.
- ✓ Management by GA Selected Providers & based on stipulated average fee guidelines by The Kenya Medical Practitioners and Dentists Board.
- ✓ Emergency helpline under TraumaCare Plan at no extra cost.
- ✓ Worldwide cover while on business or holiday – excluding USA and Canada – for a period of 8 weeks from date of travel.
- ✓ Cancellation notice of 30 days by either party.

| Particulars | SCOPE | PLAN A | PLAN B | PLAN C | PLAN D |
|--|-----------|------------|-------------|------------|----------------|
| In Patient (IP) Limit per Person | | 5M | 2.5M | 1M | 500,000 |
| Bed Charges (including NHIF rebates) | | 16,500 | 14,500 | 12,500 | Ward Bed |
| Day Case Surgery Under General Anesthesia | Within IP | Covered | Covered | Covered | Covered |
| Home care for 1 month | Within IP | Covered | Covered | Covered | Covered |
| Emergency local Air and road ambulance service leading to an admission within Kenya | Within IP | Covered | Covered | Covered | Covered |
| Overseas Evacuation (Economy air ticket) for treatment not locally available | Within IP | Covered | Covered | Covered | Covered |
| Cover outside Kenya while on business or leisure on reimbursement basis up to 8 weeks. Refund is 100% as per local (KMDPU) guidelines and rates. | Within IP | Covered | Covered | Covered | Covered |
| Radiotherapy and chemotherapy while admitted | Within IP | Covered | Covered | Covered | Covered |
| Newly diagnosed conditions including HIV/AIDS | Within IP | Full Limit | Full Limit | Full Limit | Full Limit |
| Pain Management and palliative care covered up to 50% of pre-existing sub-limit | Within IP | Covered | Covered | Covered | Covered |
| Newly diagnosed chronic conditions including HIV/AIDS | Within IP | Full Limit | Full Limit | Full Limit | Full Limit |
| Pre-existing and/or Chronic and/or HIV/AIDS and/or related conditions after 9 months | Within IP | 1,000,000 | 500,000 | 300,000 | 250,000 |
| Psychiatric and psychotherapy illness | Within IP | 600,000 | 400,000 | 250,000 | 100,000 |
| In Patient Accidental Optical and Dental Expenses | Within IP | Full Limit | Full Limit | Full Limit | Full Limit |
| Inpatient non-accidental Dental Cover | Within IP | 200,000 | 150,000 | 100,000 | 75,000 |
| Inpatient non-accidental optical cover, excluding laser eye surgery | Within IP | 200,000 | 150,000 | 100,000 | 75,000 |
| Post- Hospitalization visits/follow-ups within 30 days after discharge | Within IP | 50,000 | 40,000 | 30,000 | 25,000 |
| External Appliances on prescription (Wheelchairs, walking frames, crutches & all assistive devices for PWDs) | Within IP | 150,000 | 100,000 | 80,000 | 50,000 |
| Cataract Operations | | 200,000 | 150,000 | 100,000 | 75,000 |
| Terrorism and Political Violence | Within IP | Covered | Covered | Covered | Covered |
| Last Expense Per Family | Within IP | 100,000 | 100,000 | 100,000 | 50,000 |

Cover Plans

Premium Plan: This is a product with access to all hospitals on the provider panel

| Premium Breakdown (In KES) | | | | |
|----------------------------|---------|-----------|-----------|-----------|
| Age Group\Cover Limit | 500,000 | 1,000,000 | 2,500,000 | 5,000,000 |
| 50 – 59 | 42,457 | 51,879 | 62,097 | 83,545 |
| 60 – 65 | 47,174 | 57,643 | 68,997 | 92,828 |
| 66 – 70 | 63,556 | 77,660 | 92,957 | 125,063 |
| 71 – 75 | 77,280 | 105,245 | 125,975 | 169,486 |
| 76 – 80 | 86,131 | 131,635 | 157,563 | 211,984 |
| 81 – 100 | 96,658 | – | – | – |

Budget Plan: This is a product with access to all tier 2 and tier 3 hospitals

| Premium Breakdown (In KES) | | | | |
|----------------------------|---------|-----------|-----------|-----------|
| Age Group\Cover Limit | 500,000 | 1,000,000 | 2,500,000 | 5,000,000 |
| 50 – 59 | 36,088 | 44,097 | 52,783 | 71,013 |
| 60 – 65 | 40,098 | 48,997 | 58,647 | 78,904 |
| 66 – 70 | 54,023 | 66,011 | 79,013 | 106,304 |
| 71 – 75 | 65,688 | 89,458 | 107,079 | 144,063 |
| 76 – 80 | 73,211 | 111,890 | 133,929 | 180,186 |
| 81 – 100 | 82,159 | – | – | – |

Waiting period

All claims payable will be subject to the waiting periods specified below:

- ✓ General 30 days for all claims payable under the Policy except claims arising due to an accident.
- ✓ 9 months waiting period for all pre-existing conditions declared and/ or accepted at the time of application.
- ✓ 2 months waiting period for all surgical cases except pre-existing conditions.

Claims Procedure

- ✓ The member will identify himself properly to the Hospital using Hadhi Branded Medical identification card, or a guardian may identify the member.
- ✓ Upon Receipt of the pre-authorization form, GA will give an undertaking letter which will indicate the nature of illness and estimated charges. Before discharge, or latest at the time of discharge, the member will fill in and sign the GA claim form. The attending doctor will complete the form.
- ✓ The member must present his/her NHIF card to the hospital before discharge or settle the NHIF amount with the hospital.
- ✓ The hospital will forward the completed claim form together with the detailed bill(s) to GA for settlement of the claim.

Reimbursement Claims

This applies to those who prefer to settle their bills and seek to be refunded from the insurer.

- ✓ The member should settle the bills directly with the hospital.
- ✓ Forward to GA the original receipt(s) including
 - Duly completed claim form

- Medical report
- Hospital itemized bill(s) & Discharge summary
- ✓ GA to receive this documents WITHIN 60 DAYS.
- ✓ GA will verify and settle valid bill(s) within 10 days.

Overseas Procedures – India, South Africa & Pakistan Only

- ✓ All treatment will require to be pre-authorized by GA.
- ✓ Claims for the treatment expenses will be on reimbursement basis unless treatment is sort at GA approved providers.
- ✓ Reimbursement of the claims will be made in full in Kenya Shillings (KShs.) as per the applicable exchange rate at the time of incurring the expenses subject to the limits set under the policy.

Main Exclusions

- ✓ Cosmetic treatments and plastic surgery unless it's reconstructive surgery following an accident.
- ✓ Prescribed alternative medicines such as homeopathy, acupuncture, Chinese medicine, reflexology, aromatherapy, patent medicines and household remedies.
- ✓ Services or treatment in any home, spa, hydro-clinic, sanatorium, step-down facilities, hospice, private nursing/homecare (unless pre-authorized by GA), frail care or long-term care facility that is not a Hospital as defined.
- ✓ Treatment of self-inflicted injury, suicide or attempted suicide, abuse of alcohol and drug addiction or abuse.
- ✓ Laser eye surgery.
- ✓ Naval, Military and Air force operations.
- ✓ Participation in extreme sports.
- ✓ Treatment other than by registered medical practitioner.
- ✓ Expenses related to pandemic/epidemic and/or unknown diseases.