

CIC AFYA BORA POLICY

The CIC Afya Bora Policy is a combined **In-patient** and **Out-patient** family insurance policy. The policy offers a comprehensive **In-patient** cover of Kshs. 250,000 per family per year. **Out-patient** cover of Kshs. 50,000 per family per year.

Family Life Cover: The benefit provides a shared funeral expense cover of Kshs. 50,000 in case of the first death of any declared immediate family member. Once the policy pays up, cover expires but can be reinstated at an additional premium of Kshs. 1000/=

In-patient Benefit Schedule

The overall in-patient cover limit is Kshs 250,000 per family per annum.

Benefits Include

- Hospital accommodation charges for a general ward bed maximum per day.
- Professional fees as per negotiated tariffs subject to lower limit of KMPB rates up to full cover
- Prescribed routine laboratory tests subject to full cover
- X-ray and Ultra-sound subject to full cover CT Scans and MRI's not covered
- Pre-existing and chronic conditions on full disclosure at the time of joining the cover are covered up to Kshs 50,000/=; waiting period 6 months.
- HIV/AIDS and related opportunistic conditions are covered up to full cover
- Maternity, pregnancy related conditions, normal delivery, caesarian section delivery.
- Day care surgery (Subject to specific pre-authorization) is covered up to the cover limit
- Physiotherapy resulting from accidental injury is covered up to a limit of Kshs 10,000/=

Out-patient Benefit Schedule

The over over limit is Kshs. 50,000 per family per annum. The standard benefits include routine outpatient services such as;

- Routine outpatient consultation as per negotiated rates up to full cover
- Prescription drugs (prescription above 2,000 require pre-authorization) up to full cover.
- Prescribed routine laboratory tests to full cover
- Radiology (X-ray and Ultrasound) benefits to full cover. CT scan and MRI's are not covered.
- Pre-existing, chronic conditions and cancer covered up to 20,000 of total cover limit; waiting period 6 months.
- Maternity - Antenatal C (Max 1 U/S scan) & post-natal C only (up to 6 weeks post-partum).
- Psychiatry and Psychotherapy covered to the limit.
- Routine Immunizations (KEPI) up to full cover.
- Outpatient, Oncology/Cancer covered up to the overall cover limit
- Co-payment for Outpatient visit - Kshs 100/= per visit.

Exclusions

- Infertility
- Alcohol and Substance abuse
- Cosmetic Treatments
- Nutritional supplements unless prescribed as part of medical treatment of specified conditions
- Treatment outside the appointed panel of service providers (Unless Pre-authorized)
- Impotence drugs unless prescribed by a specialist doctor
- Alternative (Acupuncture, chiropractor, homoeopathy etc.) and herbal medicine diagnostic equipment (e.g. Glucometers, BP machines etc.) and hearing aids.
- Experimental treatment
- External Surgical appliances
- External surgical appliances (frames, wheel chairs)
- Dental and ophthalmologic treatment unless occasioned by accidental injury optical services.

HEALTH



CIC AFYA BORA

We keep our word

CIC GENERAL INSURANCE LTD.

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