

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



EMERGENCY NUMBER
0700 395 395
0709 626 400

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



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.
 - Members joining as individuals, maximum joining age is 65 years.
 - Members joining in groups of five and above, maximum joining age is 75 years.
- ✓ **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

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, Chronic and HIV/AIDS Cover	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

- ✓ Cancellation notice of 30 days by either party

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 – 60	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 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 – 60	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.