

BLUE HEALTH COVER  
Benefits

**Heritage**  
Insurance Company

A member of the  LIBERTY Group

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**KENYA**

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Blue Health Cover is brought to you by Heritage Insurance Co Ltd,  
a company duly registered in Kenya  
Registration No. IRA/01/017/01

Heritage Insurance is a subsidiary of Liberty Kenya Holdings Limited.

## BLUE HEALTH COVER BENEFIT TABLE SUMMARY 2013 - KENYA

This table will give you an overall summary of the benefits we offer. Please read this summary together with the Blue Health Cover Policy Document, which provides more detailed information. We have changed the name of your option and have included the new and old name in the table to make the transition easier.

Annual benefit limits per insured life, in the currency: KES	Core (Previously known as Silver)	Lite	Classic (Previously known as Gold)	Plus (Previously known as Diamond)	Elite (Previously known as Platinum)
<b>Area of cover</b>	Kenya only	Kenya only	East Africa (Kenya, Uganda, Tanzania, Rwanda, Burundi, S. Sudan)	Africa & India	Worldwide (excluding North America)
<b>HOSPITAL BENEFITS (IN-PATIENT)</b>					
<b>Overall limit</b>	2 000 000	4 000 000	8 000 000	80 000 000	200 000 000
In-patient accommodation	Standard private room	Standard private room	Standard private room	Standard en suite room (max 18 000) per day	Standard en suite room (max 18 000) per day
Accident and non-chronic in-patient specialists, theatre costs, ward and theatre medicines	Subject to overall annual limit	Subject to overall annual limit	Subject to overall annual limit	Subject to overall annual limit	Subject to overall annual limit
Emergency ambulance services (in-country road / air ambulance)	Subject to overall annual limit	Subject to overall annual limit	Subject to overall annual limit	Subject to overall annual limit	Subject to overall annual limit
High care and intensive care	800 000	800 000	1 200 000	2 000 000	2 500 000
Maternity (childbirth)	150 000	150 000	200 000	250 000	300 000
Maternity complications (post delivery)	500 000	500 000	750 000	1 000 000	1 200 000
Neonatal care (incubator, phototherapy, congenital conditions, prematurity)	500 000	500 000	1 000 000	2 500 000	5 000 000
Psychiatric hospitalisation	7 days per year	7 days per year	10 days per year	12 days per year	14 days per year
Prosthesis	160 000 per prosthesis	160 000 per prosthesis	240 000 per prosthesis	320 000 per prosthesis	400 000 per prosthesis
External medical appliances	15 000	15 000	30 000	40 000	80 000
Specialised Radiology (combined limit in- and out-of-hospital)	50 000 (in-patient specialised radiology only)	50 000	70 000	90 000	120 000
Hospitalisation related to chronic conditions	800 000	800 000	1 000 000	2 000 000	2 500 000
Optical surgery	Not covered	Not covered	100 000	150 000	200 000
Dental surgery	Not covered	Not covered	100 000	150 000	200 000
Medicines to take home	7 days per hospital episode	7 days per hospital episode	7 days per hospital episode	7 days per hospital episode	7 days per hospital episode
<b>MAJOR DISEASE BENEFITS</b>					
<b>Major disease benefit limit</b>	1 000 000	1 000 000	1 600 000	2 500 000	5 000 000
Cancer treatment (in- and out-patient)	Subject to major disease benefit limit and clinical / treatment protocols				
Organ transplants	Subject to major disease benefit limit and clinical / treatment protocols				
Kidney dialysis (in- and out-patient)	Subject to major disease benefit limit and clinical / treatment protocols				
<b>INTERNATIONAL EMERGENCY EVACUATION BENEFITS</b>					
International emergency evacuation and repatriation	Not covered	Not covered	Available to India or South Africa where treatment is not locally available.	Cover subject to pre-authorisation and benefit limits. Treatment in India available where treatment is not locally available.	Cover subject to pre-authorisation and benefit limits.
Compassionate travel for one person accompanying an evacuated person	Not covered	Not covered	Return economy class ticket for accompanying parent / guardian of patient where patient is a child aged 12 years and younger.	For an accompanying family member of patient, return economy class ticket and up to 4 000 per day for ancillary charges (max 10 days).	For an accompanying family member of patient, return economy class ticket and up to 6 000 per day for ancillary charges (max 14 days).
Repatriation of mortal remains following an international emergency evacuation	Not covered	Not covered	160 000	240 000	800 000
<b>EMERGENCY TREATMENT WHILST TRAVELLING OUTSIDE AREA OF COVER (up to max 60 days per trip)</b>					
Emergency treatment whilst travelling outside area of cover (up to max 60 days per trip)	Not covered	Not covered	<ul style="list-style-type: none"> <li>Up to Kshs 6 000 000 in USA and Canada.</li> <li>For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table.</li> </ul>	<ul style="list-style-type: none"> <li>Up to Kshs 8 000 000 in USA and Canada.</li> <li>For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table.</li> </ul>	<ul style="list-style-type: none"> <li>Up to Kshs 10 000 000 in USA and Canada.</li> <li>For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table.</li> </ul>
<ul style="list-style-type: none"> <li>The international emergency evacuation benefits are not covered outside the area of cover.</li> </ul>					
<b>DAY-TO-DAY OUT-OF-HOSPITAL BENEFITS (OUT-PATIENT)</b>					
Out-patient services: consultations (GP and specialist), pathology, basic radiology, other diagnostic tests and auxiliary services	Not covered	30 000	40 000	100 000	150 000
Prescribed medication for acute conditions	Not covered	20 000	35 000	50 000	80 000 (Vaccinations sub-limit 8 000)
Prescribed medication for chronic conditions (Subject to registration on chronic disease programme and only for a registered disease)	Not covered	50 000	65 000	95 000	125 000
Out-patient maternity care ( <b>applies in addition to other day-to-day benefits</b> )	Not covered	Covered under out-patient services benefit	15 000	20 000	25 000
Dentistry	Not covered	Not covered	25 000	40 000	60 000
Optical	Not covered	Not covered	<ul style="list-style-type: none"> <li>1x eye test per insured life per year</li> <li>Frames and lenses, 20 000 (every 2 years)</li> </ul>	<ul style="list-style-type: none"> <li>1x eye test per insured life per year</li> <li>Frames and lenses, 25 000 (every 2 years)</li> </ul>	<ul style="list-style-type: none"> <li>1x eye test per insured life per year</li> <li>Frames and lenses, 30 000 (every 2 years)</li> </ul>
Wellbeing benefit	Not covered	Not covered	10 000	15 000	20 000

Note: Service Providers for the Lite Option to exclude Nairobi, Karen & Aga Khan Hospitals. Core is available for employer groups with a minimum of 20 employees.

The Blue Health Cover benefits described in the above benefit tables are subject to the Blue Health Cover policy conditions outlined in the Blue Health Cover Policy Document. If the start date of your health cover is after the start date of your employer's Blue Health Cover policy, your day-to-day out-of-hospital benefits will be available to you on a pro-rata basis.