



You can still take care of your family while away with the abcD' Bouquet.

The abcD' Bouquet is an all inclusive Insurance package designed to provide Medical Insurance cover for Kenyans living in the Diaspora.

Talk to us today for more information.



+254 (20) 4441162/0722200476/0734200476



talk2us@abcthebank.com



### INPATIENT COVER DETAILS

- a) Admission in an NHIF accredited hospital
- b) Doctors fees
- c) Laboratory investigations
- d) Prescribed medicines
- e) Theatre including surgeon's and anesthetist's fees
- f) Intensive care unit (ICU)/High Dependency unit (HDU)
- g) Inpatient expenses of eye, ear and dental testing and treatment arising out of sickness or accidents.

### OUTPATIENT COVER DETAILS

- a) Consultation with a general practitioner
- b) Consultation with a specialist upon referral by a general practitioner up to the specialist's charges
- c) Laboratory investigations and X-rays
- d) Prescription medicines
- e) Outpatient procedures e.g. dressings
- f) Expenses of the eye, ear and dental testing and treatment arising out of sickness or accidents
- g) Physiotherapist's fees

### Additional benefits

1. Pre-existing, HIV/AIDS and chronic conditions covered up to the sub limits shown below within the Inpatient limit per family after 12 months of cover and full disclosure at the time of joining.

- Option A : Kshs. 125,000/=

- Option B : Kshs. 100,000/=

- Option C : Kshs. 50,000/=

2. Maternity related complications covered up to Kshs. 30,000/= per family after being on cover for 10 months.
3. Dental sub limit of Ksh.20, 000/= within Inpatient per family for non-accidental dental Inpatient hospitalization.
4. Last expense of Ksh.20,000/= per family. Benefit payable from Inpatient limits
5. Optical sub-limit of Ksh.20,000/= within Inpatient per family; to cater for non accidental inpatient ophthalmology treatment.
6. Rescue & evacuation subject to limit and APA authorization.
7. Post hospitalization cover of Ksh.10, 000/= to a maximum of 30 days after discharge.
8. Graduated premiums and sharing of limits
9. Our limits are not capped to illness or accident hospitalization. Members can utilize to full for either, subject to Policy Terms & Conditions.
10. Bed entitlement – Ward bed

### Salient features

- I. Age limit 1 Month to 75 years old. For members above 55 Years admission will be subject to receipt of a medical examination report.
- II. Lodger fees for children admitted for up to 5 years of age.
- III. Administration Procedures –Members are required to fill application forms and **enclose two (2) coloured passport photos of each beneficiary**. Each member gets a medical card for identification purposes.

## BENEFITS & PREMIUMS

### INPATIENT COVER

Inpatient Limit	Family size	Annual Premium
Kshs 500,000	Spouse Only	Ksh 11,643.00
	Spouse + 1 Child	Ksh 16,300.00
	Spouse + 2 Children	Ksh 21,190.00
	Spouse + 3 Children	Ksh 27,547.00
	Spouse + 4 Children	Ksh 32,812.00

Inpatient Limit	Family size	Annual Premium
Kshs 300,000	Spouse Only	Ksh 10,584.00
	Spouse + 1 Child	Ksh 13,759.00
	Spouse + 2 Children	Ksh 17,887.00
	Spouse + 3 Children	Ksh 23,253.00
	Spouse + 4 Children	Ksh 32,554.00

Inpatient Limit	Family size	Annual Premium
Kshs 100,000	Spouse Only	Ksh 8,900.00
	Spouse + 1 Child	Ksh 11,570.00
	Spouse + 2 Children	Ksh 15,041.00
	Spouse + 3 Children	Ksh 19,553.00
	Spouse + 4 Children	Ksh 27,357.00

### OUT PATIENT COVER

Cover Limit	Premium
Kshs 100,000	Ksh 18,250.00 per person
Kshs 75,000	Ksh 14,025.00 per person
Kshs 50,000	Ksh 10,800.00 per person

### SCHEME ADMINISTRATION

1. A dedicated 24hrs Emergency Line 0722 200 100
2. Dedicated relationship officers
3. Country wide network of service providers – as per the attached provider panel accidents.

### Special Clauses

- a. All premiums must be paid in full before commencement of cover
- b. All In patient bills will be paid net of National Hospital Insurance Fund( NHIF)
- c. Doctor's Fee is paid at 100% if APA panel is used, if you use your own doctor we settle 85% of total Bill or subject to APA Panel rates
- d. All scheduled admissions must be reported to APA Insurance with at least 48 hours notice. Member must await APA preauthorization before proceeding
- e. For emergency admissions the hospitals will contact APA within 48 hours of admission
- f. All waiting periods are subject to continuous renewal with no break in cover. Where there is a break in cover the waiting periods will apply afresh
- g. Treatment for Fibroids, Hernias, Adenoidectomy, Prostrates and Haemorrhoids shall be subject to a waiting period of 12 months
- h. 30 day waiting period for illness
- i. Surgical cases subject to a waiting period of 90 days
- j. Organ transplantation covered in the 3rd year of cover
- k. Cancer cover will be applicable for newly diagnosed conditions only in the first year of cover and

subject to chronic limit thereafter

l. 12 months waiting period for cataract operation

m. Members must produce their medical cards to enable them access treatment at the accredited panel of providers

n. Benefits may not be payable if there is non disclosure of any material facts on application. APA reserves the right to decline an application or renewal

o. Cover outside Kenya up to 6 weeks for business or leisure travel on reimbursement basis

p. Geographical limit – Kenya

q. Time bar at sixty (60) days from the day of ailment for reimbursement claims

r. Use of APA panel of providers

s. Evacuation and treatment abroad only available where area of specialty is not available in Kenya

### **Exclusions**

- General health check-ups

- Pre-existing & chronic conditions occurring within the first 12 months of cover whether newly diagnosed or not

- War and kindred risks

- HIV/AIDS and related ailments occurring within the first 12 months of cover whether newly diagnosed or not

- Cosmetic surgery unless caused by accident

- Maternity- Normal deliveries, pre & post natal expenses

- Cataract operation within the first 12 months of cover

- Senility

- Congenital (present at birth) conditions

- Family planning, Infertility, impotence and related conditions

- Treatment other than by registered medical practitioner

- Acupuncturist, Herbalists, Ayurvedic and chiropractic treatment

- Intentional self-injury, drunkenness, drug abuse addiction

- Naval, Military or Airforce operations

- Hearing aids

- Eye glasses/lenses, eye testing except for Inpatient ophthalmology

- Dental treatment unless for Inpatient cases as specified above

- Expenses recoverable under any other insurance

- Beauty treatment in nature cure clinics or health hydros

- Contamination by radio activity from nuclear fuel, waste or fission

- Treatment outside Kenya and at non approved providers

- Nutritional supplements and vitamins

- Pain and weight Management

### **SUBJECT TO:**

- APA policy terms & conditions

- Full declaration of pre-existing/chronic conditions at inception

Subject to a review by the APA panel of doctors and approval by APA Insurance.

Terms and conditions apply.

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A New Dimension in Insurance

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