



## AMANI & SALAMA (IN & OUTPATIENT COVER)

Amani & Salama are unique health-financing product that offer comprehensive health coverage for the whole family.

### 1. The benefits at a glance .....

Benefit	Coverage	Limit per family	
Amani- Outpatient	Covers cost of normal treatment including doctor costs, diagnostics and medication.	Ksh. 30,000/=	Ksh.50,000/=
	<b>Premium (M+3)</b>	<b>Ksh. 10,000/=</b>	<b>Ksh. 15,000/=</b>
	<b>Premium for Additional Family Member</b>	<b>Ksh. 2,000/=</b>	<b>Ksh. 2,500/=</b>
Salama- Inpatient	Covers costs admission including doctor costs, diagnostics, medication, ICU and HDU costs and surgery	Kshs. 100,000/=	Ksh. 200,000/=
	Maternity	Ksh. 25,000/=	Ksh. 50,000/=
	Dental	Ksh. 5,000/=	Ksh.10,000/=
	<b>Premium (M+3)</b>	<b>Ksh. 6,750/=</b>	<b>Ksh. 10,500/=</b>
	<b>Premium for Additional Family Member</b>	<b>Ksh. 1,250/=</b>	<b>Ksh. 2,500/=</b>

*\*Covid will be covered at additional premium of Ksh. 2,820 per person per year*

### 2. Outpatient Benefit summary

BENEFITS	COVER LIMIT
<b>Out-patient</b>	<b>Max. Kshs. 50,000/= per family</b>
<b>Co-Pay</b>	<b>First level hospitals –Ksh. 200/=</b> <b>Second level hospitals – Ksh. 500/=</b>
Doctor consultation	<b>Covered</b>
Laboratory tests	<b>Covered</b>
Radiology	<b>Cover restricted to X-rays and ultra-sound</b>
Prescription Drugs/Medicines	<b>Covered</b>
Out-patient procedures e.g. dressing	<b>Covered</b>
Pre-existing and chronic illnesses	<b>Covered</b>
Family planning	<b>Covered at Tunza clinics only</b>

### 3. Dental Benefits Summary

BENEFITS	COVER LIMIT
<b>Dental</b>	<b>Max. Kshs. 10,000/= per family</b>
Extractions	<b>Covered</b>
Fillings	<b>Covered</b>
Root canals	<b>Covered</b>
Scaling (cleaning)	<b>Covered</b>

#### 4. Inpatient Benefits Summary

BENEFITS	COVER LIMIT
<b>Inpatient</b>	<b>Max. Kshs. 200,000/= per family</b>
Daily Bed Limit	<b>Ward Bed of Kshs. 5,000/=</b>
Accidents (No waiting period)	<b>Covered to full cover limit</b>
General illnesses and treatment	<b>Covered to full cover limit.</b>
Prescription Drugs/Medicines and dressings	<b>Covered</b>
Surgical Fees, including Anesthesia	<b>Covered</b>
Post Hospitalization Benefit	<b>Covered to a maximum Kshs. 25,000/= within the first three weeks after discharge</b>
Physiotherapy (120 days waiting period)	<b>Covered</b>
Psychiatry (120 days waiting period)	<b>Kshs. 20,000/= within the inpatient cover limit</b>
Accommodation costs for 1 parent staying in hospital with insured child under 5 years	<b>Covered</b>
Pre-existing & Chronic conditions including HIV- AIDS (120 days waiting period)	<b>Covered upto 50% of inpatient cover limit</b>
Congenital Conditions (120 days waiting period) for children up to the age of 7 years.	<b>Covered to full cover limit</b>
Maternity (normal delivery & CS), including maternity related complications (1 year waiting period)	<b>Kshs. 50,000/= within the inpatient Cover limit</b>
Inpatient Dental (illness)	<b>Kshs. 50,000/= within the inpatient Cover limit</b>
Inpatient Optical (illness)	<b>Kshs. 50,000/= within the inpatient Cover limit</b>
Day- Surgery	<b>Covered</b>
Diagnostic tests, X-ray, Ultra-sound, CT Scan, RI while hospitalized	<b>Covered</b>
Evacuation by road	<b>Covered</b>

#### **Medical service providers**

afyaPoa has a wide panel of medical service providers where members can seek treatment. The providers are divided into two categories i.e. 1<sup>st</sup> line and 2<sup>nd</sup> line providers. Members are advised to visit the 1<sup>st</sup> line providers as their first port of call. If the case presented is complex then the 1<sup>st</sup> line providers will refer to any of the listed 2<sup>nd</sup> line providers.

**NOTE: Members are restricted to getting medical services ONLY from these listed providers.**

#### 5. Waiting periods

The waiting period refers to the duration after registration (into the afyaPoa scheme) in which the member is supposed to wait before accessing services or making a claim.

The following waiting period apply:

Waiting period	Medical Condition
None	Accidents
30 days	general illnesses and treatment
120 days	Non-accidental surgeries, elective gynecological and ENT admissions
120 days	Admissions due to declared chronic or pre-existing illness
9months	Maternity & caesarian section

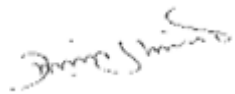
6. **Exclusions**

- Beauty & cosmetic treatment or surgery
- Diagnostic equipment (e.g. Glucometers, BP machines etc.) and hearing aids
- Infertility/Impotence treatment
- Nutritional supplements unless prescribed as part of medical treatment
- Self-prescribed treatment/medication
- Circumcision, unless on medical grounds
- Treatment outside the appointed panel of service providers
- Weight management treatments and drugs
- Intentional self-injury, drunkenness, drug addiction
- Naval, Military or Air force operations
- Treatment other than by registered medical practitioner
- Experimental treatment
- Overseas treatment
- Sexually transmitted infections

1. **Other terms & Conditions**

- A) The principal member and the spouse should be between 18 and 70 years at entry. Children between 30 days and 18 years automatically qualify for inclusion. Children above 18 years up to 24 years can be included only if they are students in school/college. Evidence to prove a dependent is a student must be provided for cover to be effected.
- B) Territorial limits –Kenya
- C) Members will be liable for payments exceeding the cover limit
- D) Premiums will be paid in full and upfront.

Yours faithfully,



David Keya

**Manager- Medical Business**

# APPENDIX V

## AFYAPOA PROVIDER PANEL

Note: IP - Inpatient; OP - Outpatient

EXECUTIVE DENTAL for outpatient dental services 0728 632498, Lonrho House, 12TH Floor, Nairobi CBD

CITY LINK OPTICIANS for outpatient optical services 0721 866412, Trishul Towers, Ground floor, Ngara

**FIRST LINE PROVIDER COPAY KSHS.200**

### OUTPATIENT ONLY

NAME	LOCATION	SERVICES OFFERED
Access Afya	South B, Mukuru, Tasia, Limuru	OP Only
Wisdom Medical Services	Buruburu	OP only
Penda Clinics	All Branches ( <a href="https://www.pendahealth.com/locations">https://www.pendahealth.com/locations</a> )	
Connect Med (TELE CONSULTATION)	( <a href="https://connectmed.co.ke/how-it-works">https://connectmed.co.ke/how-it-works</a> )	
Enzi Health (HOME VISITS)	0768 774943 ( <a href="https://enzihealth.com/">https://enzihealth.com/</a> )	
Westlands Medical Centre	Westlands, Ngong Rd.	

### OUTPATIENT/INPATIENT

NAME	LOCATION	SERVICES OFFERED
Rheemah Hospital	Fedha	OP & IP
Jahmii Kipawa	kariobangi	OP & IP
Midhill Hospital	Kawangware	OP & IP
Proact Medical services	Kahawa West	OP & IP
St. Johns Hospital	Githurai 45	OP & IP
St. Scholastica Uzima	Survey	OP & IP
Bahati Hospital	Joska	OP & IP
Ruai Family Hospital (RFH)	Ruai	OP & IP
Prudential Medical Center	Saika	OP & IP
Fatima Mission Hospital	Rongai	OP & IP
Mariakani Cottage Hospital	South B	OP & IP
Baspen Hospital	Syokimau	OP & IP
St. Anns Hospital	Wangige	OP & IP
Nzoia Nursing Home	Pangani, Dagoretti	OP & IP
Juja Road hospital	Pangani	OP & IP
Trinity Care Center	Ngong	OP & IP
King David Hospital	Ngong	OP & IP
St. Patricks hospital	Kayole	OP & IP
Uwezo Hospital & Maternity	Kayole/Saika	OP & IP

**TUNZA CLINICS**

<b>NAME</b>	<b>LOCATION</b>	<b>SERVICES OFFERED</b>
Topcare Nursing Home	Kajiado - Kitengela	OP/IP
Zamzam Medical Clinic	Kajiado - Ngong	OP/IP
Wama Nursing Home	Kajiado - Ongata Rongai	OP/IP
Wankam Medical Centre	Kiambu - Juja	OP/IP
St. Marys' Mother & Child Hospital	Kiambu - Kiambu	OP/IP
Makadara Health Centre & Maternity Home	Machakos - AthiRiver	OP/IP
Jamii Health Clinic - Machakos	Machakos - Mbiuni	OP/IP
Oloibon Medical Centre	Machakos - Mlolongo	OP/IP
Mkunga Nursing Home	Nairobi - Dandora	OP/IP
Bridging Medical Centre	Nairobi - Kahawa West	OP/IP
Medipoint Medical Clinic	Nairobi - Mwiki	OP/IP
Nimoli Medical Services - Kasarani	Nairobi - Sunton	OP/IP
<b>SECOND LINE PROVIDERS (CO PAY KSHS 500/=)</b>		
Radiant	Umoja, Pangani, Kiambu	OP/IP
Ruaraka Uhai Neema	Kasarani	OP/IP
Melchizedek	Kawangware	OP/IP
South B hospital	South B	OP/IP
Langata Hospital	Langata	OP/IP
Family Health Options	Nairobi West	OP/IP
Sinai Hospital	Rongai	OP/IP
Komarock Modern Hospital	Komarock, utawala	OP/IP
Mother & Child hospital	Eastleigh	OP/IP
<b>INPATIENT ONLY PROVIDERS</b>		
Jacaranda Maternity Hospital	Kahawa West	IP Only
Kitengela Hospital	Kitengela	IP Only
Jamaa Hospital	Uhuru	IP Only
St Francis Community Hospital	Kasarani	IP Only
Maria Immaculata	Kawangware	IP Only
Bristol Park Hospital	Fedha, Utawala	IP Only
<b>ACCESS BY REFERRAL ONLY</b>		
Kenyatta National Hospital	Upperhill	IP Only
Nairobi West Hospital	Nairobi West	IP Only
PCEA Kikuyu Hospital	Kikuyu	IP Only

## **UP-COUNTRY PROVIDERS**

### **TUNZA PLATINUM UP-COUNTRY PROVIDERS**

Tumaini Maternity and Nursing Home	Makueni - Kibwezi	OP/IP
Kwa Nganga Med. Clinic	Muranga - Kamahuha	OP/IP
Shepherds Hospital - Narok (Town Clinic)	Narok - Narok	OP/IP
Liberty Maternity and Nursing Home	Embu - Embu	OP/IP
Isiolo Central Medical Clinic	Isiolo - Isiolo	OP/IP
Modesty Medical Clinic	Kirinyaga - Wanguru	OP/IP
Mitunguu Health Services	Meru - Mitunguu	OP/IP
Highway Medicare (Sunrise Medical Clinic)	Meru - Nkubu	OP/IP
Jekim Hospital - Nkubu	Meru - Nkubu	OP/IP
Emmanuel Community Health Clinic - Nyeri	Nyeri - Kiamariga	OP/IP
Kathathani Medical Centre	Tharaka Nithi - Kathathani	OP/IP
Kenlands Health Services - Maili Sita (Esther Memorial Hospital)	Nakuru	OP/IP
Tonymed Medical Clinic	Kiptagich	OP/IP
Appex Hospitals - Busia	Malaba	OP/IP
Khalaba Medical Services	Bungoma	OP/IP
Khamulati Medical Services	Kimilili	OP/IP
Dawida Mat & Nursing Home	Taita taveta	OP/IP
Ukunda Medical Centre	Ukunda	OP/IP
Jambo Medical Clinic	Mombasa makaburini	OP/IP
Kisimani HealthCare	Mombasa Kisimani	OP/IP
Meditrust H/Care Services	Bombolulu	OP/IP
New Kilifi Wananchi Mat & Nursing Home (Formally Wananchi Nursing Home - Kilifi)	Kilifi	OP/IP
Watamu Community Clinic	Watamu	OP/IP
Watamu Hospital	Watamu	OP/IP
Mosoriot Medical services	Mosoriot	OP/IP
Marble hospital	Suneka Kisii	OP/IP

### **OTHER PROVIDERS (SANLAM)**

<b>Town</b>	<b>Provider</b>	<b>Location</b>
<b>THIKA</b>	Thika Nursing Home	
	Kalimoni Mission Hospital	
	St. Matia Mulumba Mission hospital	Makongeni off Thika-Garissa highway
<b>KIAMBU</b>	Radiant Hospital	

	Kiambu medical Centre	
<b>RUIRU</b>	Ruiru hospital ltd	Mathigu road behind ruiru police station
	Plainsview Nursing home Ltd	Ruiru Junction along Thika super highway
	Arise hospital	Kamakias on Eastern by pass
<b>MURANGA</b>	Kimkan Health Services(Satelite clinic)	OPP. Total Petrol Station on the way to Mukuyu. Kimkan building
	Kimkan Main hospital-Kangema road Muranga.	Muranga
<b>KERUGOYA</b>	Kerugoya Medical	Kerugoya-Karatina road Kibingo town
<b>NYERI</b>	Outspan Hospital	Next to Outspan Hotel
	Meridian Medical Centre	Barclays Bank Building, Ground floor
	Nyeri Medical Centre	
	Conslata hospital Mathari	Mathari Area
<b>KARATINA</b>	Jamii Hospital, Karatina	Kuguru Road
	Karatina Recovery Centre	1km from Karatina-Nyeri Highway
<b>MACHAKOS</b>	Shalom Hospital	Mohamed Ali Rd
	Meridian Medical Centre	Kiamba Mall, 3rd Floor,
	Bishop Kioko Hospital	
<b>KITUI</b>	Jordan Hospital	Kitui
	Neema Hospital	
<b>MWINGI</b>	Mwingi family nursing home	Along Nzeluni road
	Tahidi Nursing Home	Mwingi Town Along Slaughter Rd Mwingi
<b>EMBU</b>	Imara Medical Centre	
	Embu Childrens Clinic (Tenri)	
<b>MERU</b>	Milimani Nursing Home, Meru	Milimani Area, near Meru Town
	Meridian Medical Centre	Hart Towers, Upper Ground Floor
	Woodlands hospital	
<b>MAUA</b>	Maua Methodist	
<b>NANYUKI</b>	Nanyuki Cottage hospital	Off Nanyuki-Nyeri highway
	Nanyuki Diagnostic Centre & Remedy Medical Laboratories.	Ground Floor   Ubii Plaza   off Kenyatta Highway
<b>NAIVASHA</b>		
	Mt. Longonot Mat. & Nursing Home	Kenyatta Street
	Oasis care centre	
<b>NAROK KILGORIS/ BOMET/LITEIN</b>	Masai Nursing Home	
	Tenwek Hospital	Bomet-Silibwet Road

<b>NAKURU</b>	Nakuru War Memorial	State House Road
	Valley Hospital	
	Evans Sunrise Medical Centre	West Road, off Oginga Odinga Avenue
	Meridian Medical Centre	Along Kenyatta Avenue CBA Building, 1st Floor
	Mediheal Hospital	Nakuru-Nairobi Highway
<b>MOLO</b>	St. Joseph Nursing and Maternity Home	Molo-Turi Road
<b>KERICHO</b>	Siloam Hospital	Next to District Hospital
	Fig Tree Health Clinic	Chai Sq Off Tengecha Rd
	Kericho Medical clinic	
<b>KAPSABET</b>	Reale Hospital	
	Kapsabet Health Care Centre	5352415
	Meswo Medical services	Olympic house Opp Total petrol station
<b>KABARNET</b>	Barnet Memorial hospital	Stadium road Kabarnet
<b>ELDORET</b>	Moi Referral & Teaching Hospital, Eldoret	Memorial Wing, Nandi Road
	Eldoret Hospital	Nandi Road
	Mediheal Hospital	Nandi Road
	Elgon View hospital	
	Racecourse Hospital	
	St. Lukes Orthopedic & Trauma Hospital	Nandi Road opposite school of dentistry
<b>KITALE</b>	Cherangani Nursing Home	Eldoret-Kitale Rd, near the Round about
	Galilee Medical Center	Milimani 500metres from the main road
	Royal gardens hospital	
	Crystal cottage hospital	Kitale
<b>BUNGOMA</b>	St. Damiano Mission Hospital	Bungoma
	Life care medical services	
	Bungoma Medical centre	
<b>WEBUYE</b>	Royal gardens hospital	
	Lugulu Friends Mission Hospital	Webuye Kitale Highway
<b>KAKAMEGA</b>	Kakamega Central Nursing Home	Sudi Road
	Meridian Medical Centre	Nakumatt 1st Floor,
	Nala Maternity & Nursing Home	Kakamega
	Agakhan Medical Centre	
	Optica	
	Kakamega highway hospital	Sudi Road
	Lumino Nursing and Maternity home	Off Kakamega- Webuye road



	Royal gardens hospital	Kakamega town
<b>BUSIA</b>	Pesi Medical Centre	
	Tanaka Nursing Home	
<b>SIAYA/UKWALA</b>	Bama Nursing & Maternity Home	Siaya Town
<b>BONDO</b>	Bondo Medical Centre	Siaya bondo road
<b>KISUMU</b>	Meridian Medical Centre	Nakumatt Mega City Ground Floor,
	Port Florence	Otonglo
	Acacia Medical Centre	Nakumatt Mega City Ground Floor
	Oasis Medical Centre	
	Nightingale medical centre ltd	Kondele Kibos road
	Kisumu Orthopaedic Clinic	
	Family health options Kenya	Gumbi road next to Kisumu bus station
<b>HOMA BAY</b>	Kendu Adventist Hospital	Kendu Oyugis Road
<b>KISII</b>	Hema Hospital	Stadium Road
	Nyangena Hospital	
	Ram Hospital	
	Lenmek Hospital	
<b>OYUGIS</b>	Matata nursing home	Along Kisumu Kisii road
<b>MIGORI</b>	St. Joseph Mission Hospital (Ombo)	Suna, Migori
<b>GARISSA</b>	Islamic Africa Relief Agency & Nursing Home	Miraa Road, Garissa
	Garissa Nursing Home	
	Medina Hospital Garissa	Garissa Town
	Excel Health Services	Garissa Town
<b>LODWAR</b>	Sagam Shepherds Medical Centre	Lodwar town
<b>VOI</b>	River Jordan Hospital	
<b>MAKINDU</b>	Makindu Nursing home	Makindu town off Wote road
<b>MOMBASA</b>	Pandya Hospital	Dedan Kimathi
	Premier hospital Limited	Links Road Nyali
	Meridian Medical Centre	Along Moi Avenue Olemonana House
	Bomu Hospital (All branches)	Changamwe
	Jocham Hospital	Kengeleni off Malindi road
	Nyali Healthcare	Nyali Mombasa
	Wellcare Medical Centre	Nyali Mombasa
	Tudor Medical Centre (All branches)	Ishara Avenue near Kag church Tudor
	Nyali Childrens Hospital	

	Mombasa Hospital	Mombasa
<b>UKUNDA/DIANI</b>	Palm Beach Hospital	Diani
	Diani beach hospital	Diani beach road
<b>KILIFI</b>	Pwani Medical Centre	Kilifi Town
	New Kilifi Wananchi Maternity & Nursing Home Ltd	Kilifi Town
<b>MALINDI</b>	Tawfiq Hospital	Malindi
	Meridian Hospital Limited	Malindi town
<b>TANA RIVER</b>	Bushra medical center	Hola town
<b>LAMU</b>	Langoni Nursing home	Lamu town near Lamu port
<b>KAJIADO</b>	Galaxy medical centre	Kajiado town
	Kitengela Medical Services	Kajiado
<b>VIHIGA</b>	Grams health care Limited	Luanda
<b>KIJABE</b>	AIC Cure International Hospital	Kijabe
	AIC Kijabe hospital	