



HEAD OFFICE

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Madison Alpha Health
Individual Health Insurance

Why Madison Alpha Health?

- Access to countrywide service provider network
- Smart card based
- Declared pre-existing chronic, non chronic and AIDS
- Lodger fees for children below 8 years of age
- Overseas emergency treatment for the first 45 days of travel
- Local emergency road and air evacuation
- Psychiatric illness
- First emergency cesarean section
- Congenital conditions
- Inpatient non accidental optical benefit including laser treatment
- Inpatient non accidental dental benefit
- Post hospitalization review expenses up to 21 days after discharge
- Free last expense

Main Benefits

In Patient Benefit

- Admission in a NHIF accredited hospital
- Accommodation for parent/ guardian accompanying a child below 8 years
- Doctors; surgeons; and specialist's fees
- Laboratory investigations, X-rays, ultra sound, ECG, MRI scans
- Prescribed drugs, dressings, surgical appliances, and nursing procedures
- Theatre charges including Surgeons and anesthetists fees
- Intensive care (ICU)/High Dependency unit(HDU)
- Radiotherapy, chemotherapy, physiotherapy
- Gynecological treatment
- Day Care surgery
- Prematurity covered within the congenital conditions limit (available if client has maternity cover)

Out Patient Benefits

- Consultation with a general practitioner and specialist
- Diagnostic examinations
- Prescription medicines
- Outpatient procedures e.g. dressing
- Immunizations and vaccinations for children (KEPI recommended)
- Minor trauma treatment
- Gynecological treatment

Maternity Benefits

- Delivery expenses
- Maternity related complications
- Pre and post natal care
- Caesarean section

Dental Benefits

- Cost of fillings
- Root canal
- X-rays
- Polishing and scaling necessitated by a prevailing medical conditions and authorised by a doctor
- Tooth extractions including surgical extractions together with anesthetic fee

Exclusions under dental benefits

- Replacement or repairs of old dentures, bridges and plates unless directly caused by accidental injury.
- The cost of orthodontic treatment or any treatment of a cosmetic nature.

Optical Benefits

- Expenses related to vision correction
- Eye testing
- The supply and fitting of eyeglasses and frames on a prescription only from the Company's approved ophthalmologist
- Eyeglasses are limited to one pair every two years, unless otherwise proven to be medically necessary

Exclusions under optical benefits

- Replacement of optical frames in a period of less than 2 years from the date of issue
- Replacement of lenses unless prescribed by a qualified ophthalmologist as necessary
- Laser eye surgery
- Plano lenses and photochromatic lenses

Benefits Per Person Per Year				
Inpatient Benefit	300,000	500,000	1,000,000	2,000,000
Bed Capacity	Ward bed	Ward bed	Ward bed	Std private room up to a maximum of Kshs 10,000.00 per day
Declared Pre-existing, Chronic, Non-chronic And HIV/AIDS Conditions within the Inpatient Benefit after One Year (12 Months)	100,000	200,000	250,000	300,000
Newly Diagnosed Chronic Conditions Covered after Six (6) Months within the Inpatient Benefit (Excluding Newly Diagnosed Cancer).	150,000	250,000	300,000	350,000
Congenital Conditions Treated after One Year (12 Months) of Cover for Insureds Children within the Pre-existing and Chronic Sub-limit above	75,000	100,000	150,000	175,000
Prematurity Conditions Treated after One Year (12 Months) of Cover for Members with the Maternity Benefit within the Congenital Sub-limit above	75,000	100,000	150,000	175,000
Psychiatric Illness is Covered within the Inpatient Limit after One Year (12 Months) of Cover	75,000	100,000	150,000	200,000
First Ever Emergency Cesarean Section Cover within the Inpatient Benefit (Non Elective) after One Year.	50,000	75,000	80,000	100,000
Inpatient Non-accidental Dental Treatment within the Inpatient Benefit	30,000	40,000	50,000	60,000
Inpatient Non-accidental Optical Treatment within the Inpatient Benefit	50,000	60,000	70,000	80,000
Post Hospitalization Visits/follow - Ups Within The Inpatient Benefit	15,000	20,000	25,000	30,000
Free Last Expense Benefit	50,000	50,000	50,000	50,000
Outpatient Benefit	30,000	50,000	75,000	100,000
Declared Pre-existing, Chronic, Non-chronic and HIV/AIDS Conditions Covered after One Year (12 Months)	Full Cover	Full Cover	Full Cover	Full Cover
Newly Diagnosed Chronic Conditions Covered after Six (6) Months	Full Cover	Full Cover	Full Cover	Full Cover
Congenital Conditions are Treated after 12 Months of Cover for Insureds Children	Full Cover	Full Cover	Full Cover	Full Cover
Psychiatric Illness Treatment after one year (12 months)	Full Cover	Full Cover	Full Cover	Full Cover

Per Person (Individual Limits)

Inpatient Benefits				
	300,000	500,000	1,000,000	2,000,000
3 Months-18 Years	8,430	10,535	12,660	16,882
19-29 Years	12,884	15,688	18,971	23,329
30-39 Years	15,545	18,134	21,706	27,155
40-49 Years	18,275	21,501	26,244	34,282
50-59 Years	24,345	29,310	35,758	46,708
60-64 Years	28,472	31,654	42,450	58,444
65-70 Years	30,025	32,047	46,651	64,244

Outpatient Benefits				
Overall Cover Limits	30,000	50,000	75,000	100,000
3 Months-29 Years	11,090	17,970	21,662	26,408
30-39 Years	12,594	19,267	23,143	28,127
40-49 Years	13,810	21,150	25,413	30,895
50-54 Years	16,484	25,291	30,408	36,986
55 Years and above	19,693	30,262	36,401	44,295

Dental Benefits				
Limit per person per annum	5,000	10,000	15,000	20,000
Premium per person per annum	2,000	4,000	6,000	8,000

Optical Benefits				
Limit Per person per annum	5,000	10,000	15,000	20,000
Premium per person per annum	2,000	4,000	6,000	8,000

Maternity Benefits	
Limit	Premiums
50,000	22,641
75,000	30,175
100,000	35,198

* The rates are exclusive of levies (0.45%) and stamp duty charge of Kshs. 40

Policy Terms And Conditions

1. Waiting Period

- 21 days for outpatient illnesses
- 45 days for inpatient admission
- 90 days for surgical cases
- One year (12 months) for Maternity and First Emergency Cesarean Section
- One year for pre-existing, chronic and psychiatric condition
- 12 months for congenital conditions
- One year (12 months) waiting period for maternity, First emergency C/S and maternity related conditions.
- None for accident
- Two years (24 months) for cancer treatment
- One year (12 months) for removal of fibroids, uterus, adenoids, tonsils, lipomas and repair of hernias
- One year (12months) for optical laser treatment

2. Eligibility

- Adults - 19 years and above
- Children (38 weeks) full term and discharged from hospital to 18 years
- Maximum joining age 60 years, existing members covered for life.
- Eligible dependants include the spouse, own children and legally adopted children.
- Medical reports for new applicants over 57 years will be required.

3. Requirements

- Fully filled medical application form
- Certified copies of the national ID and birth certificate for children
- Full annual premium
- KRA PIN Certificate for principle members

4. Medical Examination

- Persons over 57 years will be required to submit a medical report from our selected service providers at their own cost

5. Settlement of Service Provider Bill

- All inpatient bills will be paid net of NHIF rebate
- All outpatient bills will be paid net of co-pay
- There will be no refund for payment made directly by the insured to any service provider as Madison provides credit facilities through an approved panel of service provider
- Madison insurance is liable for all bills up to the selected cover limits only
- Any exceeded amount is payable by the insured member

6. Inpatient Management

Emergency Admission

- Each member is issued with a membership card for identification with the service provider
- Services are offered on presentation of the Madison Insurance Medical card and authentication of the member's identity
- All members are required to produce their NHIF cards prior to discharge for purposes of NHIF rebate computation
- In the absence of the NHIF card, members will be required to pay the NHIF rebate in cash.

Scheduled Admissions

These refer to all non emergency admissions.

- The patient will agree with the doctor on the date of admission
- The doctor will then complete an inpatient preauthorization form
- The form should be presented to Madison in advance, but at least 48 hours prior to admission
- Madison will evacuate the condition under the treatment and if covered, a letter of undertaking will be issued to the hospital with a copy to the patient
- On the admission date the patient will be required to present a letter of undertaking to the hospital.
- At discharge the patient is required to produce his/her NHIF card as above
- Ensure to sign a claim form and the final invoice

7. Outpatient Management

- Co-payment of Kshs. 500 shall be applicable for outpatient visits to:
 - o The Aga Khan University Hospital
 - o Nairobi Hospital
 - o Karen Hospital
 - o Gertrude's Garden Children's Hospital
- Co-payment of Kshs. 200 shall be applicable in outpatient's visits to all other service providers
- The outpatient cover excludes all dental and optical treatment and private vaccines
- Members should sign all outpatients' bills before leaving the hospital

How do I Sign for Cover?

- Contact Madison insurance offices or your intermediary and complete an application form
- The application form is available on our website **www.madison.co.ke**
- Members will be issued with a medical card and a policy document upon approval of the proposal

Exclusions

- 1) Illness occurring within the waiting period
- 2) Expenses incurred in connection with the venereal disease
- 3) Expenses incurred in relation to and or in connection with the ritual circumcision
- 4) Expenses incurred in relation to intentional self injury, attempted suicide, domestic violence, deliberate exposure to exceptional danger and hazardous sports.
- 5) Medical expenses incurred as a result of infertility, Impotence or in the course of treatment to correct the cause of infertility, family planning and hormonal replacement therapy.
- 6) Cosmetic treatment
- 7) Medical expenses incurred outside Madison Insurance panel of service providers
- 8) Expenses as a result of acts of terrorism and war
- 9) Expenses incurred where material information is withheld or misstated
- 10) Expenses incurred in connection with drunkenness, treatment of chronic alcoholism, intoxication, use of drugs not prescribed by a physician or drug addiction
- 11) Nutritional food supplements and weight management
- 12) Chiropractors, acupuncturists, and herbalists fee
- 13) Medical check ups
- 14) Private vaccines except KEPI recommended vaccine for children
- 15) Benefits not specified in the brochure or policy document
- 16) Outpatient ambulance services

NB: THE POLICY DOCUMENT, APPLICATIONS FORM AND THE POLICY SCHEDULE WILL BE READ AS ONE DOCUMENT

Providers

Athi River

Athi River Daystar Clinix

Busia

The Aga Khan Hospital Clinic
Tanaka Nursing Home

Bungoma

The Aga Khan Hospital Clinic
Bungoma Clinix

Bomet

Bomet Clinix

Dadaab

Medina Medical

Embu

The Aga Khan university Hospital Clinic
Joy Kim Nursing Home
Embu Children's Home

Eldoret

Mediheal Hospital
Reale Medical centre
St Luke Orthopedic Hospital
Elgon View Hospital
The Aga Khan Hospital Clinic
Eldoret Clinix
Eldoret hospital

Garissa

Islamic Africa Relief Agency
Medina medical

Isiolo

Isiolo Medical Centre

Kwale

Kwale Clinix

Kitengela

The Karen Hospital Clinic
Gertrude's Children's Home
Nairobi Women's Clinic
Meridian Medical Centre

Kilifi

Pwani Medical Centre

Kisumu

The Aga Khan Hospital
Dunga Nursing Home
Avenue Health Centre
Port Florence Hospital
Kisumu Clinix (24 hrs)
Meridian Medical Centre
St. Luke Medical centre

Kitale

Cherangany Nursing Home

Kisii

The Aga Khan Hospital Clinic
Ram Hospital
Hema Hospital

Kericho

Siloam Hospital

Kakamega

The Aga Khan Hospital Clinic
Kakamega highway hospital
Kakamega Central nursing
Meridian Medical Centre
Nala Community Hospital
Royal Gardens Hospital

Kiambu

The Aga Khan university Hospital Clinic
Beta Care hospital Ltd- githunguri

Karatina

Jamii Hospital
The Karen Hospital Clinic

Kerugoya

A.C.K Mt. Kenya Hospital

Kitui

Neema Hospital
Kitui hospital
Jordan Hospital

Kakuma

Kakuma Medical Hospital

Lokichoggio

AIC Hospital
Lodwar
Lodwar Afya Bora Medical Clinic
Lodwar Tumaini Medical Services – Peter
Lokamar

Luanda

Equator Medical Services- Luanda

Lamu

Lamu Clinix

Mumias

St.Marys Hospital Mumias

Mombasa

The Aga Khan Hospital Clinic
Avenue Health care
Palm Beach hospital-Diani
Tudor Nursing Home
Mombasa Clinix
Meridian Medical Centre

Muranga

Kim Kan Hospital

Malindi

Star Hospital
Tawfiq hospital
The Aga Khan Hospital Clinic -malindi
The Aga Khan Hospital Clinic -Mtwapa
Meridian Medical Centre

Maralal

Community Medical & Lab service

Machakos

Shalom Hospital- Dr. Onyango
Bishop Kioko Catholic Hospital
The Aga Khan University Hospital Clinic
Machakos Clinix
Meridian Medical Centre

Makindu

Makindu Nursing Home

Meru

Woodlands Hospital –Dr. Wangai
St. Theresa Mission Hospital-Kiirua
The Aga Khan University Hospital Clinic
The Karen Hospital Clinic
Meridian Medical Centre

Nairobi

Mater Hospital
Gertrude's Garden Hospital- all outlets
Nairobi Hospital
Karen Hospital
Metropolitan Hospital
Avenue Hospitals/All outlets
The Aga Khan University Hospital –all outlets
Nairobi West Hospital Ltd
Coptic Hospital
Nairobi Women's Hospital & all outlets
Lions SightFirst Eye Hospital
Melchizedek Hospital
South B Hospital
PCEA Kikuyu Hospital
Komarock Modern Hospital
Edelvale Trust Jamaa Hospital
Family Health Options Kenya
Meridian Equator Hospital
Nairobi South Medical Centre
Mariakani Cottage Hospital
Nairobi-Outpatient Clinics
Acacia Medical Centre
Afya Royal clinics
Thika Road Health Services
Canaan Health Providers
All Clinix outlets
Health Matters Medical Centre
Embakasi Clinix (24hrs)
Savannah Health Care
Sinus Medical Centre
Meridian Medical Centre & all outlets
Garlands Medical Centre

NB: The hospital lists will be revised from time to time and is available on our website www.madison.co.ke

Nakuru

Nakuru War memorial
Mediheal Medical centre
The Aga Khan University Hospital
Avenue Hospital Nakuru
Valley Hospital
Evans- Sunrise Medical Centre
The Karen Hospital clinic
Nakuru Clinix (24hrs)
Nairobi Women's Hospital – Nakuru
Hyrax Medical Centre
Meridian Medical Centre

Naivasha

The Aga Khan University Hospital Clinic
Mt. Longonot Hospital

Narok

Narok Clinix

Nanyuki

Nanyuki Cottage Hospital
The Aga Khan University Hospital Clinic

Nyahururu

Good Hope Medical Centre
Nyahururu Private Hospital
The Aga Khan University Hospital Clinic

Nyeri

Outspan Hospital
The Aga Khan University Hospital Clinic
The Karen Hospital clinic
Meridian Medical Centre
TumuTumu Mission Hospital

Nyali

Clinix- Nyali Bridge Medical Centre
The Aga Khan Hospital Clinic
Meridian Medical Centre

Ngata Rongai

Sinai Hospital
Nairobi Women's Clinic

Siaya

Inuka Nursing Home

Thika

Naidu Hospital
Thika N. Home
Avenue Clinic -Thika
Central Memorial Hospital
Meridian Medical Centre

Ukunda

Palm Beach Hospital

Voi

Voi Clinix
Voi Medical Centre

Webuye

Webuye Clinix