



Jubilee

HEALTH INSURANCE

KENGEN RBS SCHEME REVIEW MAY 2026



JUBILEE HEALTH INSURANCE



Our Promise

To serve with empathy and deliver meaningful and memorable experiences.



What We Stand For

- Excellence
- Integrity
- Passion
- Teamwork



Why We Exist

To provide comprehensive and cost-effective health insurance and wellness solutions to improve the quality of life for our customers.

SOME OF OUR KEY CLIENTS...



THE NAIROBI HOSPITAL



CHRIST IS THE ANSWER MINISTRIES [CITAM]








Bamburi
cement

Part of you. From the start



Our Solutions Are Tailored to Address Our Customer's Needs

	KEY CONCERNS	ADDRESSING THE CONCERNS	PRODUCT COVERING
	Benefit Coverage	Coverage Limits Comprehensiveness Chronic illness cover	No Waiting Periods Cover Flexibility
	Affordability	Premium Costs Value for Price Sustainable premiums Co-pays	Highly competitive rates compared to industry standards.
	Provider Network access/availability	Coverage Area/geographical Choice of Doctors Types of providers Travel considerations	Wide Provider panel within the E. Africa region Availability of overseas treatment
	Inclusivity	Age Restrictions Informal groups Availability of Coverage for Chronic Illness	Member eligible for cover up to 80 years.
	Wellness Programs	Wellness Programs Telehealth Services Preventive Care Wellness Tools Discounts and Rewards Emergency Services	Maisha Fiti Health Navigation Telemedicine Bundled Care Wellness Pro



Value Proposition



FOR US, CUSTOMER IS KING



We take pride in offering personalized and differentiated care to all our customers with an emphasis on quality care and affordability. How we do this?

We have a four-tier servicing approach that encompasses the following.

1

A 24-hour call centre and a WhatsApp chat bot ready to serve

2

Online and mobile self-service platforms available 24/7

3

Dedicated relationship managers and health navigators walking with you daily

4

Round the clock hospital support systems, supported by dedicated care teams.

Introducing MaishaFiti

Your Health, Your Journey, Our
Support.

About MaishaFiTi:

A comprehensive wellness initiative by Jubilee Health Insurance that promotes physical, mental, and social wellbeing.

We are committed to walking with you on your unique path to better health by offering personalized support and expert-driven programs.

Key Benefits:



Boosted positivity
and morale



Reduced stress
and anxiety




Early detection
and support for
chronic conditions



Enhanced
productivity from a
healthier lifestyle

Get Started With MaishaFiti

-  Download the MaishaFiTi
- App store: <https://apps.apple.com/ke/app/maishafiti/id6467932548>
- Play Store:
<https://play.google.com/store/apps/details?id=com.jubileeininsurance.maishafiti>
-  Reach Out Anytime:
Call: 0780425946
Email: wellness@jubileekenya.com
-  Register to join Our WhatsApp Community
<https://forms.office.com/r/hfYAn5f3yV>



Lifestyle Management Program

Here to Journey With You.



We support our clients in managing:

- Fitness goals, healthy diets, and weight
- Chronic diseases like diabetes, hypertension
- Acute illnesses like flu, gastritis, or infections

Consult us on anything – from a headache to weight loss to counselling and more

What You Get

- Free consultations with doctors, nutritionists & psychologists
- Custom meal plans tailored to your needs
- A health navigator/nurse to walk with you
- Help with appointment booking
- Free drug delivery

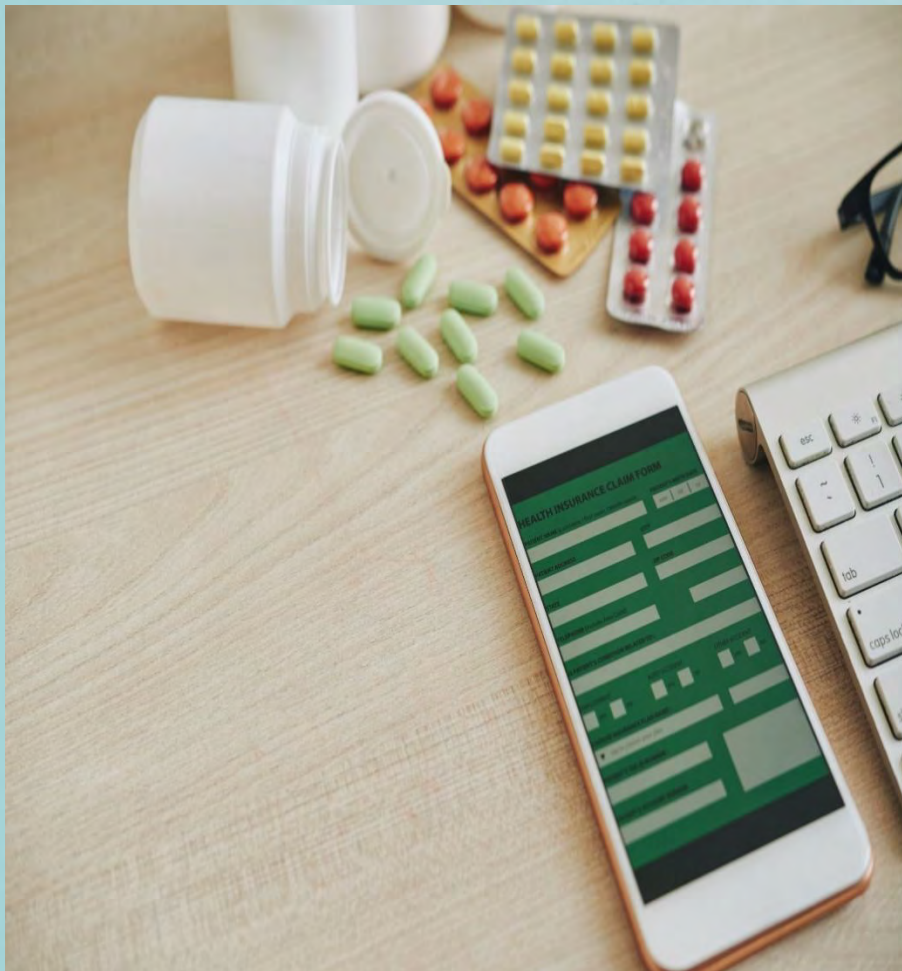


Mental Wellness

Mental Wellness: You are Not Alone

- Talk to us about [burnout](#), [anxiety](#), [depression](#), or [stress](#) etc
- Free virtual [counselling](#)
- Regular webinars, IG Lives, and mental wellness tips

LINKAGE TO CARE



Risk detection → guided care → improved outcomes

At Jubilee Health Insurance, our commitment is to serve our customers **effectively** and **efficiently** by bringing our services closer to YOU. Through this program, we aim to revolutionize healthcare access and ensure our customers have a personalized care to include telemedicine, drug delivery, post-hospitalisation follow-up and preferred specialty referral

How to get started: Reach us via email at:
dl-care navigators@jubileekenya.com

“We prioritize patient outcomes and satisfaction”

ALWAYS WITH YOU

Your Personal Health Guide-Our Care Navigation Program connects you with a team of specialists ready to guide you on locating nearby healthcare facilities or physicians, understanding admission processes, and handling post-discharge queries and so much more.

Home-Based Care

Our home-based care program ensures that our customers get the necessary support post-discharge or for long-term follow-up through our trusted partners at the comfort of your home. Enjoy personalized attention from healthcare professionals tailored to your **specific** needs at your comfort.

Reach us through +254709949000 or email to dl-care Navigators@jubileekenya.com

Primary Healthcare Model

Benefit from a dedicated family doctor who prioritizes your wellness and positive health outcomes. This comprehensive healthcare solution includes personalized attention, regular health check-ups, prescription delivery, and virtual appointments.

Reach us through +254709949000 or email to dl-care Navigators@jubileekenya.com

Drug Delivery Services-Skip the trip to the pharmacy with our hassle-free medication delivery service. Send your prescription via WhatsApp and get your medications delivered right to your doorstep.

Scan or take a photo of your prescription and claim form. Send it via WhatsApp to +254780425946 or email wellness@jubileekenya.com. Receive your medication delivered promptly to your location.

Telemedicine Services consult with a doctor online from the comfort of your home. Our partners are, Livia Health, Sasadoctor, MyDawa, HealthX, and Byon 8, provide a seamless telemedicine experience.

How it works: Download the Livia Health, Sasa doctor, or Byon 8 app, MyDawa, from Apple Store or Play Store or call/whatsapp via shared numbers.

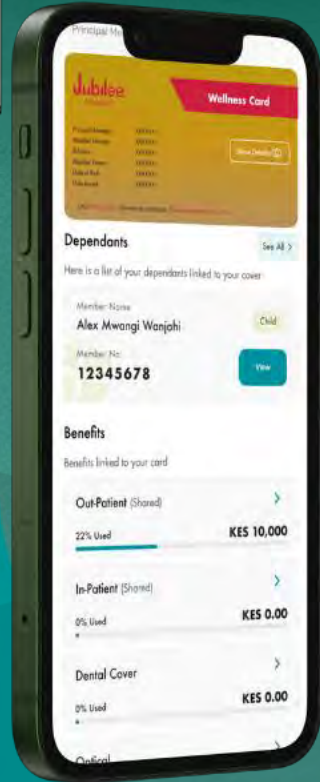
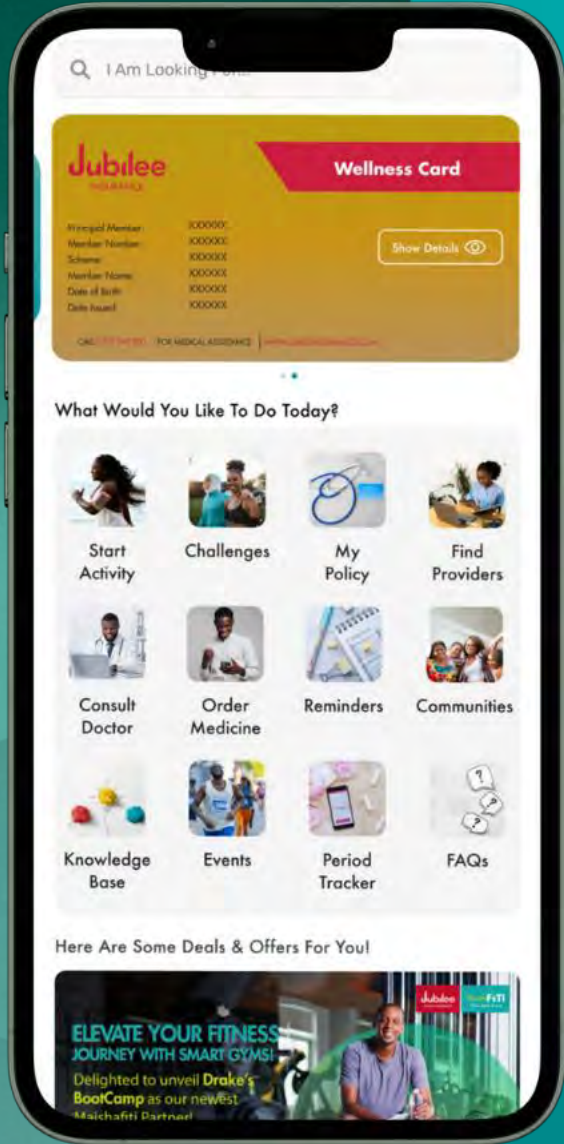
Register the main member and dependents using your membership card.

Wait for validation. Once set up, consult with a GP or specialist at any time that suits you.

MAISHAFITI APP

Tap. View. Go!

Your Wellness, Your Way



Live Free!



Benefits Analysis



BENEFITS SUMMARY

INPATIENT	OUTPATIENT	DENTAL	OPTICAL
350,000	30,000	10,000	10,000
500,000	50,000	10,000	10,000
750,000	30,000	10,000	10,000
1,000,000	100,000	20,000	20,000
2,000,000	150,000	20,000	20,000
3,000,000	250,000	30,000	30,000
4,000,000	300,000	30,000	30,000
5,000,000	300,000	30,000	30,000

Jubilee
INSURANCE

Restricted Panel				
Option	IP	OP	DENT	OPT
Option I	350,000	30,000	0	0
	500,000	50,000	0	0
	750,000	80,000	0	0
Option II	IP	OP	DENT	OPT
	350,000	30,000	10,000	10,000
	500,000	50,000	10,000	10,000
	750,000	80,000	10,000	10,000

Open Panel				
Option	IP	OP	DENT	OPT
Option III	1,000,000	100,000	0	0
	2,000,000	150,000	0	0
	3,000,000	250,000	0	0
	4,000,000	300,000	0	0
	5,000,000	300,000	0	0
Option IV	IP	OP	DENT	OPT
	1,000,000	100,000	20,000	20,000
	2,000,000	150,000	20,000	20,000
	3,000,000	250,000	30,000	30,000
	4,000,000	300,000	30,000	30,000
5,000,000	300,000	30,000	30,000	

OUTPATIENT BENEFITS

OUTPATIENT BENEFITS- OPTIONAL (STANDALONE)	KES.30,000	KES.50,000	KES.80,000	KES.100,000	KES.150,000	KES.250,000	KES.300,000	KES.300,000
Cover Type	Per Family	Per family	Per family	Per family	Per family	Per family	Per family	Per family
Newly Diagnosed Chronic, HIV & Aids (including ARV's)	covered to the full outpatient limits	covered to the full outpatient limits	covered to the full outpatient limits	covered to the full outpatient limits	covered to the full outpatient limits	covered to the full outpatient limits	covered to the full outpatient limits	covered to the full outpatient limits
Pre-existing, Chronic & HIV(including ARV's)	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Counselling upon referral by a GP	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Covid 19 Testing and treatment	KES.15,000	KES.15,000	KES.15,000	KES.15,000	KES.15,000	KES.15,000	KES.15,000	KES.15,000
General check-ups (Member and spouse Only)	up to KES.15,000	up to KES.15,000	up to KES.15,000	up to KES.15,000	up to KES.15,000	up to KES.15,000	up to KES.15,000	up to KES.15,000
DENTAL BENEFITS- OPTIONAL (STANDALONE)	KES.10,000	KES.10,000	KES.10,000	KES.20,000	KES.20,000	KES.30,000	KES.30,000	KES.30,000
Cover Type	Per family	Per family	Per family	Per family	Per family	Per family	Per family	Per family
Benefit	Dental consultations, gum disease treatment, Extractions, Fillings (except precious metals), Scaling, Dental X-Rays, Dental Prescriptions.							
OPTICAL BENEFITS- OPTIONAL (STANDALONE)	KES.10,000	KES.10,000	KES.10,000	KES.20,000	KES.20,000	KES.30,000	KES.30,000	KES.30,000
Cover Type	Per family	Per family	Per family	Per family	Per family	Per family	Per family	Per family
Benefit	Routine optical consultations, prescriptions, optometrist consultations, eye examinations, Prescribed lenses and replacement of lenses,optical prescriptions.							
Frames capping (Frames limited to one pair once per year)	50% of the Optical Limit							

Key Definitions:

Pre-existing Condition

A medical condition, which can be medically proven that a member had, or was known by the member to exist prior to the commencement date or prior to upgrading, whether or not treatment or advice or diagnosis was sought and received and also includes any condition diagnosed within the first 90 days from the commencement date.

For example: chronic HIV/AIDS, cancer related conditions, hypertension, cognitive heart disease, diabetes mellitus, thyroid disorders, chronic kidney disorders and kidney failure, osteoarthritis and rheumatoid arthritis, autoimmune disorders and chronic dermatological conditions.

Other opportunistic and terminal diseases such as TB, cancer etc

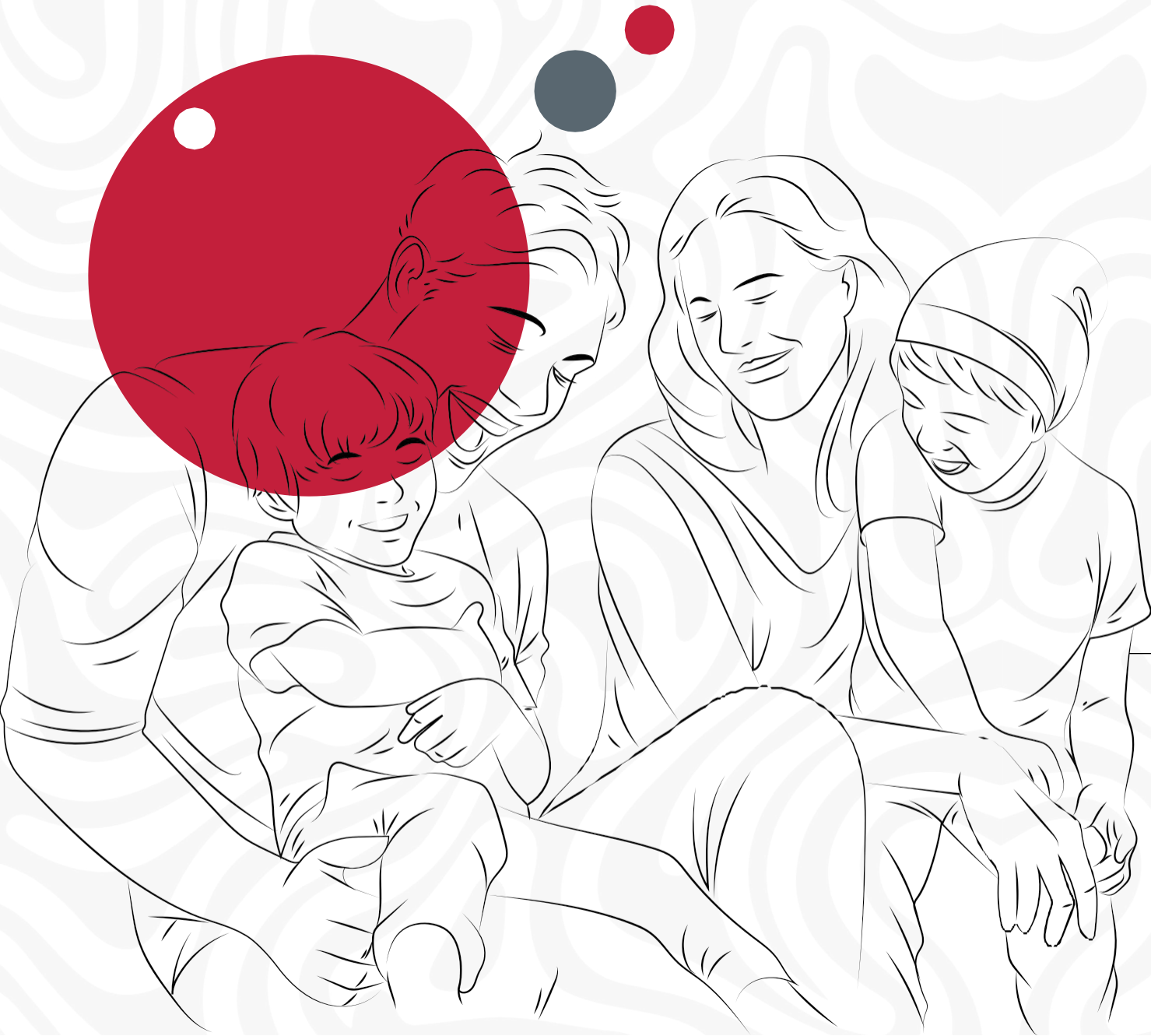
Chronic Condition:

A disease, illness or injury which has at least one of the following characteristics: -

- **It has no known cure,**
- **It is likely to recur,**
- **It needs prolonged supervision and long-term treatment by a specialist,**
- **It is permanent in nature and caused by changes in the body that cannot be reversed**

Recommendations:

- ❖ Members to register to the Chronic disease management programs to assist in managing their conditions and benefits.
- ❖ Uptake of the existing unlimited and free access to virtual health care services, through the Maisha Fiti App that include consultation with doctors, customized fitness plans, care coordination for complex health needs, nutrition consultations and mental health counselling services among others.
- ❖ Due to the scheme performance and the rising cost of medical care, a review of the premium rate of 5% is needed to ensure scheme sustainability.



Jubilee

HEALTH INSURANCE

Jubilee Health Insurance
is more than an Insurer
We seek to Deliver **VALUE**

Live Free!