



PENSIONERS MEDICAL COVER OPTIONS SUMMARY – 2026/2027

1. INTRODUCTION

The Scheme has sourced and negotiated for three (3) Medical Insurance Cover options for the pensioners for the period 2026/2027 with the following providers as virtually presented 12th May 2026.

Provider	Current Cover Period	Current Cover Expiry Date	Joining/Renewal Date
First Assurance	2025/2026	25 th May, 2026	26 th May, 2026
UAP Old Mutual	2025/2026	25 th May, 2026	26 th May, 2026
Jubilee Insurance	2025/2026	25 th May, 2026	26 th May, 2026

The summary of the medical covers from each provider is summarized below: -

2. FIRST ASSURANCE MEDICAL COVER OPTIONS

The premiums and the sub-limits on pre-existing conditions are as below: -

Category	Outpatient Kes.	Inpatient Kes.	Pre-existing condition Sublimit of inpatient	Monthly Premium Kes.	
				Member only	Member & spouse
A	30,000	100,000	100,000	4,174	5,840
B	60,000	300,000	150,000	7,276	10,282
C	80,000	500,000	250,000	8,364	11,806
D	100,000	1,000,000	300,000	11,988	16,864
E	150,000	1,500,000	400,000	14,103	19,840

Important Information on First Assurance Cover

- ✓ Members under all categories will be restricted from visiting the following hospitals:- Aga Khan Group, Mombasa Hospital, Pandya Hospital, Nairobi Hospital, Gertrude's, Karen, M.P. Shah, ST Lukes Eldoret, Eldoret Hospital and AAR healthcare including their satellite clinics.
- ✓ The cover has no options for dental and optical visits.
- ✓ The last expense of Kes.50,000 is payable to the beneficiaries upon death of the pensioner only under all options.
- ✓ The cover does not include children.
- ✓ Only one (1) spouse is eligible to be listed as a beneficiary.

3. OLD MUTUAL MEDICAL COVER OPTIONS

The following are the cover options by UAP Old Mutual.

i) Option I - All Inclusive Covers

The option is comprehensive with Optical and Dental visits included and the premiums and the sub-limits on pre-existing conditions are as below: -

Category	Outpatient Kes.	Inpatient Kes.	Pre-existing condition Sublimit of inpatient	Optical	Dental	Monthly Premium Kes.	
						Member only	Member & spouse
A	50,000	350,000	150,000	7,500	7,500	8,243	11,115
B	50,000	500,000	250,000	7,500	7,500	8,573	11,668
C	75,000	750,000	300,000	7,500	7,500	9,424	14,538
D	100,000	1,000,000	350,000	10,000	10,000	10,304	16,525
E	150,000	2,000,000	400,000	15,000	15,000	11,476	18,758
F	200,000	3,000,000	500,000	20,000	20,000	11,825	19,502

ii) Option II – Inpatient and Outpatient Covers

This option does not cover dental and optical visits and the premiums and the sub-limits on pre-existing conditions are as below: -

Category	Outpatient Kes.	Inpatient Kes.	Pre-existing condition Sublimit of inpatient	Monthly premium - Kes.	
				Member only	Member & spouse
A 1	50,000	350,000	150,000	7,939	10,735
B 1	50,000	500,000	250,000	8,269	11,288
C 1	75,000	750,000	300,000	9,120	14,158
D 1	100,000	1,000,000	350,000	9,881	15,996
E 1	150,000	2,000,000	400,000	10,866	17,995
F 1	200,000	3,000,000	500,000	11,028	18,505

iii) Option III- Inpatient Covers.

The option offers **inpatient cover** only. The cover is tailor made for pensioners with no history of illnesses requiring regular outpatient visits. The premiums and the sub-limits on pre-existing conditions are as below: -

Category	Outpatient Kes.	Inpatient Kes.	Pre-existing condition Sublimit of inpatient	Optical Kes.	Dental Kes.	Monthly premium - Kes.	
						Member only	Member & spouse
A 2	0	350,000	150,000	0	0	4,546	6,549
B 2	0	500,000	250,000	0	0	4,876	7,103
C 2	0	750,000	300,000	0	0	5,161	7,880
D 2	0	1,000,000	350,000	0	0	5,435	7,987
E 2	0	2,000,000	400,000	0	0	6,352	9,740
F 2	0	3,000,000	500,000	0	0	6,454	9,913

Important Information on Old Mutual Cover

- ✓ Members can ONLY join the cover within **four months** after retirement.
- ✓ The last expense of Kes.100,000 is payable to the beneficiaries upon death of the pensioner or the insured spouse.
- ✓ The hospitals to be visited are not restricted.
- ✓ The cover does not include children.
- ✓ Only one (1) spouse is eligible to be listed as a beneficiary.

4. JUBILEE INSURANCE MEDICAL COVER OPTIONS

The following are the cover options by Jubilee Assurance.

i) Option I - Outpatient and Inpatient Cover (Restricted Panel)

This option does not cover dental and optical visits and there are restrictions on not visiting the following hospitals.

Aga Khan Group, MSA Hospital, Pandya Hospital, NBI Hospital, Gertrude's, Karen, M.P. Shah, ST Lukes Eldoret, Eldoret Hospital and AAR healthcare including their satellite clinics.

The premiums and the sub-limits on pre-existing conditions are as below: -

Category	Outpatient Kes.	Inpatient Kes.	Pre-existing condition Sublimit of inpatient	Monthly premium - Kes.	
				Member only	Member & spouse
A 1	30,000	350,000	175,000	7,741	
B 1	50,000	500,000	250,000	9,370	15,928
C 1	80,000	750,000	300,000	11,074	18,826

ii) Option II - All Inclusive Covers (Restricted Panel)

The option is comprehensive with Optical and Dental visits included and there are restrictions not to visit the following hospitals.

Aga Khan Group, Mombasa Hospital, Pandya Hospital, Nairobi Hospital, Gertrude's, Karen, M.P. Shah and AAR healthcare and their satellite clinics.

The premiums and the sub-limits on pre-existing conditions are as below: -

Category	Outpatient Kes.	Inpatient Kes.	Pre-existing condition Sublimit of inpatient	Optical Kes.	Dental Kes.	Monthly premium - Kes.	
						Member only	Member & spouse
A	30,000	350,000	175,000	10,000	10,000	8,752	
B	50,000	500,000	250,000	10,000	10,000	10,380	17,646
C	80,000	750,000	300,000	10,000	10,000	12,085	20,543

iii) Option III - Inpatient and Outpatient Cover (Open Panel)

The option does not cover dental and optical visits and there are no restrictions on the hospitals to be visited. The premiums and the sub-limits on pre-existing conditions are as below: -

Category	Outpatient Kes.	Inpatient Kes.	Pre-existing condition Sublimit of inpatient	Monthly premium - Kes.	
				Member only	Member & spouse
D 1	100,000	1,000,000	500,000	12,502	21,252
E 1	150,000	2,000,000	500,000	15,462	26,286
F 1	250,000	3,000,000	650,000	17,385	29,554
G 1	300,000	4,000,000	750,000	18,263	31,047
H 1	300,000	5,000,000	750,000	18,732	31,843

iv) **Option IV - All Inclusive Covers (Open Panel)**

The option is comprehensive with Optical and Dental care included and there are no restrictions on the hospitals to be visited. The premiums and the sub-limits on pre-existing conditions are as below: -

Category	Outpatient Kes.	Inpatient Kes.	Pre-existing condition Sublimit of inpatient	Optical Kes.	Dental Kes.	Monthly premium - Kes.	
						Member only	Member & spouse
D	100,000	1,000,000	500,000	20,000	20,000	14,522	24,687
E	150,000	2,000,000	500,000	20,000	20,000	17,483	29,720
F	250,000	3,000,000	650,000	30,000	30,000	20,416	34,706
G	300,000	4,000,000	750,000	30,000	30,000	21,294	36,199
H	300,000	5,000,000	750,000	30,000	30,000	21,762	36,995

v) **Inpatient Cover only**

This option offers **inpatient cover** only. The cover is tailor made for pensioners with no history of illnesses requiring regular outpatient visits.

The premiums and the sub-limits on pre-existing conditions are as below: -

Category	Inpatient Kes.	Pre-existing condition Sublimit of inpatient Kes	Monthly premium - Kes.		Hospitals to be visited
			Member only	Member & spouse	
A 2	350,000	175,000	5,186	8,816	Restricted Panel
B 2	500,000	250,000	5,820	9,893	Restricted Panel
C 2	750,000	300,000	6,800	11,560	Restricted Panel
D 2	1,000,000	500,000	7,703	13,095	Open Panel
E 2	2,000,000	500,000	9,482	16,119	Open Panel
F 2	3,000,000	650,000	10,637	18,083	Open Panel
F 2	4,000,000	750,000	11,241	19,110	Open Panel
F 2	5,000,000	750,000	11,710	19,906	Open Panel

Important Information on Jubilee Cover

- ✓ The last expense of Kes.100,000 is payable to the beneficiaries upon death of the pensioner or the insured spouse.
- ✓ Option A1 & A are for members only. No spouse can be included.
- ✓ The hospitals to be visited are as per the pensioner cover options. (restricted or non-restricted option)
- ✓ The cover does not include children.
- ✓ Only one (1) spouse is eligible to be listed as a beneficiary.

5. MEDICAL COVER RENEWAL/JOINING PROCESS

For the pensioner to subscribe to any cover i.e. either joining or renewing with the previous providers, the following is the process.

- ✓ The pensioner must fill in a form to renewal/join the cover as a means of authorizing deductions from the monthly pension.
- ✓ The fully completed form **MUST** be returned to the Scheme through the following email address pensions@kengensrbs.co.ke
- ✓ Pensioners joining the cover together with their spouses must share a copy of ID for the spouse.
- ✓ The duly completed renewal/joining forms must be returned to our office on or before **20th May 2026** for seamless cover joining/renewal.
- ✓ You will receive a communication from the Scheme on the commencement of your medical cover by **26th May 2026**.
- ✓ Detailed medical covers proposals from all providers, list of hospitals, medical booklet, renewal notice, and the joining form are available on the Scheme website www.kengensrbs.co.ke
- ✓ Our team may be reached for guidance through the following toll-free line **0800 724 705** during working hours.

We are privileged to serve you.



HANNAH NGUHI
CEO & TRUST SECRETARY