

HEALTH INSURANCE, EMPLOYEE BENEFITS
& VALUE PROPOSITION INSURANCE

OLD MUTUAL

KENGEN STAFF RETIREMENT BENEFITS SCHEME

Towards A Long-term Partnership For Staff Wellbeing



DO GREAT THINGS EVERY DAY



Outline

PART A

- About Us
- Value Proposition
- Wellness Offerings

PART B

- Cover Scope
- Scheme Performance
- Financial Proposal
- Discussion



ABOUT OLD MUTUAL GROUP

Truly curious to meet our customers' needs

West Africa

Customers
1.48 Mn

NCCF
R0.2Bn

Funds Under Management
R1.2Bn

East Africa

Customers
1.5 Mn

NCCF
R0.7Bn

Funds Under Management
R29.3Bn

South Africa

Customers
6.2 Mn

NCCF
R6.8Bn

Funds Under Management
R946.5Bn

Southern Africa (Excluding SA)

Customers
2.1 Mn

NCCF
R3.0Bn

Funds Under Management
R67.1Bn



SOLUTIONS

- Old Mutual Limited is a listed company on the Johannesburg Stock Exchange with secondary listings on the London, Malawi, Namibia and Zimbabwe stock exchanges. As a Pan-African financial services company with a strong heritage of 177 years, it has presence in 13 markets across Africa. In East Africa, the Group has over 1.5M customers, 1,400 employees, 12 iconic properties and over USD 2B in funds under management in the region.
- In Kenya where it has been serving customers for 100 years, the Old Mutual Group has the third largest short-term insurance business and a fast-growing Life Assurance business. It has established diverse distribution networks via brokers, an agency force, direct sales, bancassurance, digital channels and supermarkets.
- In South Sudan, the Group has the largest short-term insurance business. In Uganda, the Group has the largest Life Assurance Business and has the second largest short-term business in the country. Old Mutual also has short term insurance businesses in Rwanda and Tanzania.
- Regionally the Group has a Kshs. 20B property portfolio with iconic buildings; Equatoria Tower in South Sudan, Nakawa Business Park in Uganda and Old Mutual Tower in Nairobi among others.



over 1,400 employees



over 1.5M customers



12 iconic properties



USD 2 Billion in funds under management



Our History

1845

A humble beginning
Old Mutual is formed in South Africa as a mutual insurance company by John Fairbairn.



1930

Old Mutual enters the Kenyan market
Directed from Salisbury until 1930, a branch is opened in Nairobi on Hartridge Street (now Kimathi Street).



1978

UAP is incorporated
The Company incorporates as Provincial Insurance Company of East Africa.



1994

A fruitful merger
UAP Insurance Company is formed after the merger of Union Insurance and Provincial Insurance.



1997

Service expansion
Asset Management and Investment Services are introduced to customers through the Old Mutual Investment Services.



2002

Expansion of private asset management
Old Mutual Asset Management becomes largest private asset Management Company with **KES. 30B AUM** following acquisition of Barclays Trust.

2007

Organising the business
UAP Holdings Limited is formed to consolidate the Group subsidiaries.



2010

Asserting presence in the financial industry
Old Mutual acquires a controlling stake in Nairobi stock broker Reliable Securities.



2014

A significant acquisition
Recapitalization with **KES. 2.7B** by Old Mutual, leads to acquisition of a majority **67%** stake in Faulu Bank.



2015

Bigger & better
Old Mutual acquires a majority **60.66%** controlling stake in UAP Holdings.



1920

UAP enters the Kenyan Market
UAP commences operations in Kenya.



1973

Government legislation affects operations
Old Mutual remains operational but is closed to new business acquisition following government legislation on income which reduces concession on life assurance premiums and increases taxation on domestic life offices.

1992

Faulu's inception
Faulu is born as a Micro-lending program in Mathare Slums with a Capital of KES. 600,000.



1996

AXA acquires UAP
UAP becomes part of AXA group, after AXA acquires UAP in France.



2000

Proudly Kenyan
AXA divests and UAP is acquired by Kenyan shareholders.



2004

Exploring new territories
UAP enters the Uganda Market.



2009

Making strides in the industry
Faulu bank converts to a **Deposit Taking Microfinance**, regulated by CBK and with a license to mobilize deposits from the public.



2013

Expanding to Tanzania
UAP enters the Tanzanian market, the same year its shares start trading over the counter. Also, Faulu converts into a **Microfinance Bank**.



2014

A significant acquisition
UAP makes a **KES. 2B** Corporate Bond issue and lists on the Fixed Income Securities market segment of the NSE.



2020

Celebrating Milestones
UAP marks **100 years** in East Africa while Old Mutual Marks **175 years** in Africa.

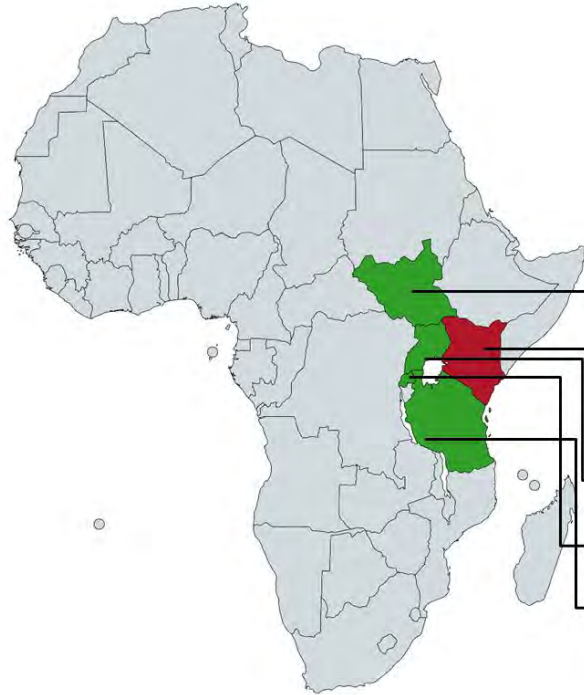


Merger of Old Mutual Life Assurance Company (OMLAC) & UAP Life





OUR REGIONAL PRESENCE



- Kenya
- South Sudan
- Uganda
- Rwanda
- Tanzania

The **Old Mutual Old Mutual Group** is part of the **Old Mutual Limited (OML)** a premium African financial services group that offers a **broad spectrum of financial solutions** to retail and corporate customers **across key markets in 17 countries.**

Old Mutual-Old Mutual is Present in 4 Countries.



Client Portfolio: we have a broad range of corporate clients;
Multinationals, NGO's, Financial Services (1/2)



ICRC





Client Portfolio: We have a broad range of corporate clients;
Multinationals, NGO's, Financial Service Providers, and more



Clients with
 offices
 across EA

Oxford
 PM

Bank of Africa

Henkel

Samsung

Longhorn



VALUE PROPOSITION



Health Insurance value proposition: a wellness partner offering peace of mind

We provide Health Insurance with a bouquet of value adds that ensure wellness and healthy living enabled by a comprehensive set of resources; technology, wider set of service providers, wider geographical scope and a competent team

Value Proposition

a Health and Wellness

A cover that is geared towards wellness and healthy-living with specific programs

- a) Wellness Programs
- b) Health Talks and Newsletters
- c) Chronic Disease Management Program – CDMP
- d) MEDS ON WHEELS

b Superior Client Service

A Customer Service Model focused on responsiveness with dedicated teams and tools

- a) Relationship Managers
 - ❖ All scheme queries & Quarterly Meetings
- ❖ Nurses and Clinical Staff
 - ❖ Hospital visits / Wellness

c Comprehensive / Flexible Cover

Customized cover that is flexible, focused on life long relationships

- a) Room to enhance cover scope, limits
- b) Flexibility on Ex-Gratia based on performance and past relationships.



Health Insurance value proposition: a wellness partner offering peace of mind

We provide Health Insurance with a boutique of value adds that ensure wellness and healthy living enabled by a comprehensive set of resources; technology, wider set of service providers, wider geographical scope and a competent team

Enablers

Technology

Robust Technology Platforms Integrated for efficiency, controls

- a) Core Operating System (Health Administration)– Recently upgraded - Eoxegen
- b) A Biometric System - Smart
- c) Reporting and Analytics System – PowerBI
- d) Payments – Microsoft Dynamics AX, MPESA
- e) Self-service portal

Wide Geographical Coverage

Wider geographical scope on cover and Provider Panel

- a) Geographical Scope;
 - ❖ Our Cover is portable within EA, & worldwide for the first 60 days.
- b) Provider Panel
 - ❖ Integrated across EA
 - ❖ Referrals available in select hospitals in India.

A dedicated team and Call Centre

A 24 Hour Call Centre made up of medical staff

- a) Dedicated team available 24 hours 7 days a week.
- b) In house team of experts in underwriting, actuarial, medicine, finance.



HEALTH AND WELLNESS PROGRAMS





CHRONIC DISEASE MANAGEMENT PROGRAM





Chronic Disease Management

Confidential

1

Health promotion and patient support

Old Mutual wellness promotes health literacy by creating awareness through:

- Monthly webinars
- Monthly Afya newsletters
- Health nuggets and e-shots
- Quarterly wellness schedules for physical and virtual corporate health talks

Early detection and screening of Non-communicable diseases

- Enjoy negotiated packages for comprehensive annual health check
- Individual well-man and well-woman annual check ups
- Onsite corporate wellness check-ups planned through our wellness desk. Exclusive early detection cancer screening packages

2

3

Health navigation program

Your quality of life is a top priority to us. Our goal is to ease the disease burden on our chronic illness clients by helping you navigate the often complex healthcare system

- Enrolment into our lifestyle disease prevention and management programs <https://forms.office.com/r/vWTEmySSxM>
- Personalized health strategies and drug adherence tips tailored to your way of living
- Specialist referrals
- Appointment booking and reminders
- Pharmacy advisory and medication access



Chronic Disease Management- Lifestyle Coaching Program

Confidential

4

Disease Management Programs:

Old Mutual has partnered with Avenue Hospital for Live Good program at KSh 6550/- per month. The program provides comprehensive, convenient, and affordable care for individuals living with Diabetes and/or Hypertension. Get unlimited consultations with the program doctor, specialist review on referral, ophthalmologist review and nutrition consultations.

Old Mutual Gluco Kit:

We offer customers a special comprehensive kit to provide you with essential tools for effective blood glucose monitoring and make diabetes management more convenient and affordable for you.

- A KES 4,250 only package that includes an Accu-chek Instant Glucometer, Softclix Lancets (pack of 200) and Accu-chek Instant Strips (pack of 50).
- Subsequent strips offered at KES 1,450 for a pack of 50 strips.
- We offer the convenience of having the package delivered to your home or office. Alternatively the client can collect their Gluco Kit from the One Stop Pharmacy, located on Peponi Road.

5

6

Sickle cell disease program:

We offer Sickle Cell support through:

- Access to Hydroxyurea at discounted prices
- Coverage for needed vaccines (Pneumonia and flu) and malaria prophylaxis
- Linkage with SCD patient support groups i.e. Children Sickle Cell Foundation (CSCF), Sickle Cell Federation of Kenya
- Ongoing psychosocial support



Lifestyle Coaching Program Enrolment –QR CODE



SCAN TO ENROL TO LCP



SCAN FOR DRUG DELIVERY AT YOUR DOORSTEP



OLDMUTUAL

VACCINATION PROGRAM

UAP



DO GREAT THINGS EVERY DAY



Vaccination programs: Vaccinate Today, Protect Tomorrow

We offer vaccination programs that covers three essential vaccines

- **Pneumococcal and Influenza**

Pneumococcal and Influenza vaccines offered in partnership with Goodlife Pharmacy, Haltons Pharmacy and Malibu Pharmacy Ltd.

Children (6 months to 12 years) – annual Influenza vaccine only

Members above 50 years and/or have a chronic condition – annual Influenza & once in a lifetime Pneumococcal vaccine

- **Human Papilloma Virus**

(HPV) vaccine offered in partnership with Gertrude's hospital and Avenue hospital for the Primary prevention of Cervical cancer in girls between 10-14 years old

How effective is the HPV vaccine? It provides >90% protection against new persistent infections with HPV 16 and 18, the two HPV types that cause most cervical cancers

How many doses? Two (2) doses, 6 months apart

Goodlife Pharmacy- 0715 703000

Avenue hospital- 0711 060000

Gertrude's hospital- 0714 714275

For further details on how to access our vaccination program, please call 0711 065100.



Goodlife

**Avenue
Healthcare**

Gertrude's
CHILDREN'S HOSPITAL
Quality healthcare for children

The top half of the page is decorated with a repeating teal geometric pattern. It consists of six horizontal bands. The first, third, and fifth bands feature a series of interlocking diamond shapes, each containing a smaller diamond with a central dot. The second and fourth bands feature a series of interlocking zigzag or chevron shapes. The bands are separated by solid teal horizontal lines.

TELEMEDICINE PROGRAM

The bottom of the page features a single horizontal band of the same teal geometric pattern as the top, consisting of interlocking diamond shapes with central dots.



Telemedicine: Your Health, Your Way

Consult a doctor virtually and have your prescription medication delivered at the comfort of your home or office

Why Telemedicine?

- Enhanced Accessibility: Telemedicine overcomes geographical barriers
- Convenience and Timesaving: Schedule virtual appointments and avoid the need for travel and long waiting times
- Cost-Effectiveness: A cost-effective alternative to in-person consultations, particularly for non-emergency cases



Call or Whatsapp 0753
000 102 / 0745 327 702



Download the
HealthX app
on Playstore or
Appstore
Call toll free
0800720 795



020 5219999



Tele counselling: Old Mutual Cares

Your mental health is as important to us . We have negotiated special packages for mental health services for our customers

- Reach out for a virtual session with an accredited psychologist or counsellor for psychosocial support and psychological first aid.
- Amani counselling- [Call 0716 518250 /0722626590](tel:0716518250)
- HealthX Africa [Call toll free 0800720795 at 795 per Consultation](tel:0800720795)
- Kenya Association of Professional Counsellors (KAPC)- [Call 24/7 toll free help line 0800 720516](tel:0800720516)
- A special rate of **KES 2,500** for counselling is available for Old Mutual customers.
- This service will be charged from your Old Mutual health Outpatient benefit



Download the
HealthX app
on Playstore or
Appstore
Call toll free
0800720 795



The top half of the image features a decorative border with a repeating teal geometric pattern. The pattern consists of horizontal bands of interlocking diamond shapes, some containing smaller concentric diamonds, creating a complex, woven appearance. The colors range from light to dark teal.

PHARMACY FIRST PROGRAM

The bottom of the image features a matching teal geometric patterned border, identical to the one at the top, framing the central white area.



Pharmacy First Program: Your Path to Convenient Healthcare

- We have made it easy for you to access treatment for minor ailments. Get treated promptly, effectively, and affordably.
- Get the following minor health concerns attended at the pharmacy next door
 - Common colds
 - Sore throat
 - Skin rash
 - Mild cough
 - Heartburn
 - Mild diarrhea and more



Goodlife Pharmacy- 0715 703000

One Stop Pharmacy- 0745 327702

MyDawa- 020 5219999

Thompson and Thompson -0707738162/0794187251

Queensville -0117333444

No more long waits for basic care!



PHARMACY FIRST

POWERED BY



OLDMUTUAL

OLDMUTUAL

ONSITE CORPORATE WELLNESS CHECK-UPS

UAP



DO GREAT THINGS EVERY DAY



Old Mutual Health Check

ONSITE HEALTH CHECK UP				
	Women		Men	
	< 40 years	>= 40 years	< 40 years	>= 40 years
Comprehensive Health Assessment with Doctor				
Anthropometric measurements				
In-clinic Blood Pressure Measurement				
Clinical Breast Examination				
Mental Health screening				
Full Blood Count				
Fasting Blood Glucose				
Total Cholesterol				
Creatinine & estimated Glomerular Filtration Rate (eGFR)				
Hepatitis B Surface Antigen				
Hepatitis C Antibody				
HIV screening test				
Pap Smear			N/A	N/A
Mammogram	N/A		N/A	N/A
Fecal Occult Blood	N/A		N/A	
Prostate Specific Antigen (PSA)	N/A	N/A	N/A	

NOTES
Comprehensive Health Assessment with Doctor - History, Physical Exam & Vital signs
Anthropometric measurement - Body Mass Index, Waist Circumference, Hip Circumference
Mental health screening - use of appropriate tools e.g. SRQ-20, AUDIT
Pap Smear (3 yearly from 21 – 65 years)
Mammogram (2 yearly from 40 – 50 years and annually from 50 – 70 years)
HPV DNA Testing for women aged 30 years and above (Every 5 years; 2 years for ladies living with HIV)
Fecal Occult Blood (Annually from 45 years)



HPV DNA Testing program

- HPV DNA test is the recommended primary screening method for cervical cancer in women aged 30 years and above, as per national cancer screening guidelines.
- The program prioritizes your health and convenience by offering a user-friendly self-collection kit that can be safely used at home. These kits are available at all Cerba Lancet branches nationwide
- For a visual guide on how to use the kit, please refer to the following link: <https://youtu.be/5sfvg8-Ue6E?si=ZTLcpR8LnhliRhJT>





MAR	Woman anchor! Let's Celebrate women World Kidney Day	Provide education and awareness materials related to celebrating women and promoting women's health and kidney health	<ul style="list-style-type: none"> - Webinar on PCOS, Endometriosis, Fibroids - Emailer on International Women's Day 2025 theme, Accelerate action! - Emailer on Kidney Health - Old Mutual Thrive
APR	Family Health Wellness Together!	Provide education and awareness materials that encourage healthy family engagements that can be reinforced into a lifestyle	<ul style="list-style-type: none"> - Old Mutual Family Health Fun Day - Family wellness with Old Mutual Thrive partners - Old Mutual Thrive - Webinar: Healthy family traditions
MAY	Mental health awareness World Hypertension Day	Provide education and awareness materials promoting mental health and hypertension	<ul style="list-style-type: none"> - Mental health awareness and Toll free tele counselling emailer - Emailer on hypertension awareness - PHQ self-assessment tools - Webinar: Mood disorders, anxiety, work-life integration
JUNE	Lung health Breathe Easy!	Provide education and awareness materials related to URTI/LRTI prevention, Telemedicine and vaccination	<ul style="list-style-type: none"> - PCV and FLU vaccination campaign - Infection prevention and cough etiquette e-shot - Webinar: Asthma, COPD



MONTH	THEME	COMMUNICATION AND MESSAGING	PROPOSED ACTIVITIES
JUL	Digital health	Provide education and awareness materials on Telemedicine and tele counselling	<ul style="list-style-type: none"> · Digital health emailer · Telemedicine awareness e-shot · Old Mutual Thrive · Webinar: Leveraging Digital health solutions
AUG	Where are we now?	Provide survey materials related to customer experience and how useful health content	<ul style="list-style-type: none"> · Progress review meetings and way forward
SEP	Cardiovascular health. World Suicide prevention Day	Provide education and awareness materials related to heart & kidney health	<ul style="list-style-type: none"> · Emailers on heart & kidney disease and stroke prevention. · Adherence to medication tips · Low carb/low sugar challenge · Webinar: Healthy heart living
OCT	Cancer awareness Women's health	Provide education and awareness promoting cancer screening	<ul style="list-style-type: none"> · Early screening saves lives campaign · Visual aid for Self-Breast Exam and danger signs · Exclusive screening rates for mammograms, PAP smear and HPV DNA tests · Cancer awareness and prevention webinar



NOV	Men's health World Diabetes Day	Provide education and awareness materials related to Men's mental, prostate and testicular health E-shot on Diabetes awareness	<ul style="list-style-type: none"> • Movember campaign and emailer • Exclusive screening rates for PSA test • Diabetes walk with Old Mutual Thrive partners • Retinal screening with City Health Webinar on Diabetes care
DEC	Holiday Safety	Provide education and awareness mater on water, road, food and financial safety	<ul style="list-style-type: none"> • Newsletter on Child, Road and Food Safety • Substance abuse self-assessment tools • Help hotline





The expected benefits to you and our Partners



1. Customers

Empowered Customer, owns the benefit, interested and controls how it is managed and utilized

Customer Centred Proposition; that is wholesome; wellness at the centre of it.



Employers

Healthier workforce, less health expenses, more productivity

Employee Engagement; Improved Perception as a caring employer, boosting employee value proposition.



Service Providers

Our customers ensure they get value for money at the hospital. They own the benefit.

Enhanced utilization of wellness services and increased access to facilities. Brand visibility and engagement with facilities.



TRANSFORMING EMPLOYEE WELLNESS

THRIVE

Helping You Drive Productivity and
Effectiveness in the Workplace

Old Mutual is a Licensed Financial Services Provider



OLDMUTUAL



WORKING KENYAN'S ARE UNDER PRESSURE!



FINANCIALLY

Almost half (48%) of working Kenyans are financially stressed.

9 in 10 Kenyan consumers are earning less than or the same as they did prior to Covid.

Most people have less money in their pockets than they did prior to being impacted by the pandemic.

Source: Old Mutual Financial Services Monitor, February 2024



PHYSICALLY

Increased prevalence of Lifestyle Diseases – Diabetes, Hypertension, Cardiovascular disease, Obesity etc.

More sedentary lifestyles contributing to higher prevalence of lifestyle diseases

Source: WHO, 2023 | Kenya Nutrition and Diabetes Students Association



MENTALLY

Of the 24.9 million working population in Kenya, about **3.7 million Kenyan's are living with mental conditions...**

Most common mental health conditions: Anxiety, Depression, Substance use disorder, Schizophrenia, and Bipolar mood disorder.

There is a complex interplay between mental health and work! Meaningful work can protect mental health. A harmful / negative working environment can lead to mental health issues.

Source: National Guidelines on Workplace Mental Wellness, Ministry of Health, 2023

What's in it

FOR YOU



OLDMUTUAL



A UNIQUE DIGITAL WELLNESS EXPERIENCE

THAT IS INTERACTIVE, ENGAGING
AND REWARDING!

1

- Practical and rewarding challenges
- Financial Education from Old Mutual's advisors
- Physical and mental health information & advice from accredited professionals
- Nutritional information & advice to help you Thrive!



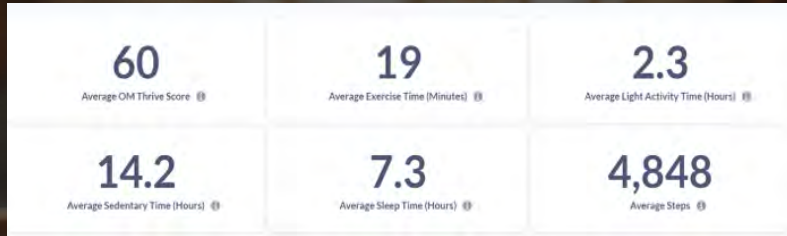


BIG DATA AND INSIGHTS

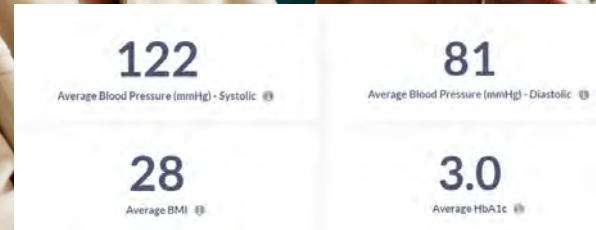
THAT CAN EMPOWER YOU TO IMPROVE
WORKPLACE PRODUCTIVITY AND
EFFECTIVENESS OVER TIME.

2

If you know better, you can do better!
Plan interventions based on real-time data
and insights from Old Mutual Thrive.



Current OM
Thrive Data for
Old Mutual
Employees



What's NEXT?

Old Mutual is a Licensed Financial Services Provider



OLDMUTUAL



A REWARDING WELLNESS JOURNEY IN JUST 3 STEPS!



STEP 1

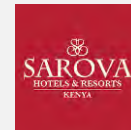
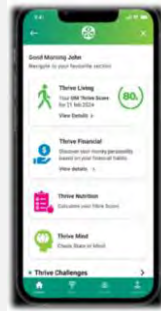
- Download the **Old Mutual Thrive** App
- Register for Old Mutual Thrive

STEP 2

- Establish your **Thrive Score** for each wellbeing category (Financial, Physical, Mental and Nutritional)
- Keep taking the challenges to continually improving your Thrive score

STEP 3

- **Claim your reward** at one of our participating Rewards partners





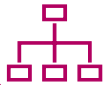
ROLLING OUT OLD MUTUAL THRIVE IN YOUR WORKPLACE



With your support...

Communication to your
employees introducing
Old Mutual Thrive

Old Mutual Thrive
Activations at your
worksite



Scheme Structure



Performance Summary



Pricing/Quotation



Q&A





ELIGIBILITY

- ❑ Joining criteria
 - ❑ Person(s) from birth to Eighty (80) years can join the scheme.
 - ❑ Existing members shall remain in the scheme up to 85years then transition to the Afya Imara Product
 - ❑ This is a cover for Principal and Spouse Only

Eligibility



SCHEME STRUCTURE

BENEFITS	COVER LIMIT
INPATIENT (STAND ALONE PF)	CAT A: Kes 350,000 CAT B: Kes 500,000 CAT C: Kes 750,000 CAT D: Kes 1,000,000 CAT E: Kes 2,000,000 CAT F: Kes 3,000,000
OUTPATIENT (STAND ALONE PF)	CAT A: Kes 50,000 CAT B: Kes 50,000 CAT C: Kes 75,000 CAT D: Kes 100,000 CAT E: Kes 150,000 CAT F: Kes 200,000
DENTAL (STAND ALONE PF)	CAT A: Kes 7,500 CAT B: Kes 7,500 CAT C: Kes 7,500 CAT D: Kes 10,000 CAT E: Kes 15,000 CAT F: Kes 20,000
OPTICAL (STAND ALONE PF)	CAT A: Kes 7,500 CAT B: Kes 7,500 CAT C: Kes 7,500 CAT D: Kes 10,000 CAT E: Kes 15,000 CAT F: Kes 20,000



BENEFITS SUMMARY-INPATIENT

Confidential

Cover: Per Family	Limit	Standalone / Sub-Limit
Overall Limit	CAT A: Kes 350,000 CAT B: Kes 500,000 CAT C: Kes 750,000 CAT D: Kes 1,000,000 CAT E: Kes 2,000,000 CAT F: Kes 3,000,000	Standalone
Bed	CAT A-D: General Ward Bed CAT E-F: SPR 12,000	Sub-limit of Inpatient
Lodger Fee for Accompanying Parent/Guardian	Children 12 Years and below	Sub-limit of Inpatient
Emergency Evacuation Within East Africa	Air Ambulance & Road Ambulance	Sub-limit of Inpatient
Acute Illnesses, and Accidents	Full Inpatient Limit	Sub-limit of Inpatient
Pre-existing conditions and Chronic illnesses	CAT A: Kes 150,000 CAT B: Kes 250,000 CAT C: Kes 300,000 CAT D: Kes 350 ,000 CAT E: Kes 400,000 CAT F: Kes 500,000	Sub-limit of Inpatient



BENEFITS SUMMARY-INPATIENT Cont

Newly Diagnosed Chronic illnesses will be covered to the full inpatient limit and revert to the pre-existing limits after renewal.	Full Inpatient Limit	Sub-limit of Inpatient
Psychiatric and Psychological Illnesses	Kes 200,000	Sub-limit of Inpatient
Post Hospitalization 28 days after discharge (On Reimbursement)	Kes 30,000	Sub-limit of Inpatient
Congenital Conditions	Kes 150,000	Sub-limit of Inpatient
Neo-natal and prematurity conditions. this applies under below conditions; <ul style="list-style-type: none"> • Child has not been discharged. • If discharged, not more than three (3) days after discharge. 	Kes 150,000	Sub-limit of Inpatient
Non - accidental dental in-patient illnesses.	Kes 100,000	Sub-limit of Inpatient
Non - accidental Ophthalmic in-patient illnesses, includes cover for laser treatment.	Kes 100,000	Sub-limit of Inpatient
Accident Related Dental and Ophthalmic treatment	Full Inpatient Limit	Sub-limit of Inpatient



BENEFITS SUMMARY-INPATIENT Cont

External medical supportive appliances e.g. wheelchairs.	Kes 150,000	Sub-limit of Inpatient
Last Expense	Kes 100,000 Per Person	Stand-alone
Passive War /Terrorism and Political Violence treatments	Full Inpatient Limit	Sub-limit of Inpatient
Home Nursing (Subject to Pre-authorization)	Subject to condition sub-limit	Sub-limit of Inpatient
Covid 19 treatment	CAT A: Kes 350,000 CAT B: Kes 500,000 CAT C: Kes 750,000 CAT D: Kes 1,000,000 CAT E: Kes 1,000,000 CAT F: Kes 1,000,000 Group Limit: 5M	Sub-limit of Inpatient
Ambulance Services; Emergency only	Covered subject to pre-authorization	Sub-limit of Inpatient



Scope: Family	Limit	Standalone / Sub-Limit
Overall Limit	CAT A: Kes 50,000 CAT B: Kes 50,000 CAT C: Kes 75,000 CAT D: Kes 100,000 CAT E: Kes 150,000 CAT F: Kes 200,000	Standalone
Medical Check – Ups (Staff & Spouse)	Kes 10,000 per family	Within OP
Where a medical check-up benefit is available, the check-ups are person-specific based on their age, gender and medical history		Within OP
Pre-existing & Chronic Conditions & Illnesses, including HIV, Cancer & Diabetes	To Full Outpatient Limit ARVs covered	Within OP



BENEFITS SUMMARY-OUTPATIENT CONT.

Confidential

Vaccines	KEPI & Baby Friendly as per below schedule	Within OP
Supplements Covered where they have direct action in managing a diagnosed condition.	On Pre-authorization relevant to condition	Within OP
External appliances eg ankle braces, Knee braces as medically indicated	On Pre-authorization relevant to condition	Within OP
Covid 19 diagnosis and treatment Cover shall only be provided to members that have Outpatient benefit	Pre-authorization relevant to condition	Within OP



BENEFITS SUMMARY-DENTAL AND OPTICAL

Dental		Limit	Standalone / Sub-Limit
Overall Limit		CAT A: Kes 7,500 CAT B: Kes 7,500 CAT C: Kes 7,500 CAT D: Kes 10,000 CAT E: Kes 15,000 CAT F: Kes 20,000	Stand alone
Anesthetist's fees, Hospital and Operating theatre cost, Fillings, Extraction, Root canal, Scaling/ Cleaning necessitated by a medical condition and prescribed by our appointed dentist.			Within Dental
Dental Exclusions Crowns, Caps, Bridges, Orthodontics, Dentures, Self-prescribed scaling. Replacement or repair of old dentures bridges and plates unless damage to dentures, bridges and plates becomes necessary as a result of accident.			
Optical			
Overall Limit		CAT A: Kes 7,500 CAT B: Kes 7,500 CAT C: Kes 7,500 CAT D: Kes 10,000 CAT E: Kes 15,000 CAT F: Kes 20,000	Stand alone
Frame limit			Frame covered once a year
Optical Service, Frames, Lenses Optical Exclusions: Laser correction of eyesight, plano lenses			Within Optical



Performance Summary

COST IMPLICATION

Key Statistics

- LR Month on Month Analysis per Benefit
 - Benefit Analysis per Ailment
 - Benefit Analysis Per Provider
-



CLAIMS SUMMARY

ClaimMonth	DENTAL	INPATIENT	OPTICAL	OUTPATIENT	Totals
May 2025	-	118,082	-	99,425	217,507
Jun 2025	20,000	1,298,077	14,750	621,869	1,954,696
Jul 2025	15,500	771,113	11,000	540,473	1,338,086
Aug 2025	5,000	105,685	10,000	619,365	740,050
Sep 2025	22,985	471,189	39,850	349,186	883,210
Oct 2025	16,500	884,515	38,930	421,913	1,361,857
Nov 2025	19,300	675,000	17,400	343,023	1,054,723
Dec 2025	-	195,116	-	460,735	655,851
Jan 2026	-	755,734	-	415,420	1,171,154
Feb 2026	2,000	-	15,300	408,690	425,990
Mar 2026	10,888	-	-	253,899	264,787
Total Claims:	112,173	5,274,511	147,230	4,533,997	10,067,910
Projected Claims:	135,047	6,875,238	196,307	5,574,230	12,780,822
Premium:	184,564	10,093,552	330,620	6,927,291	17,536,027
LR:	73%	68%	59%	80%	73%

- The avg. total claims per month is 915,265
- Scheme performance projected to close at a LR of 73% against the desired 65%





PROVIDER PREFERENCE - INPATIENT

PROVIDER_NAME	INPATIENT	Frequency	Average.Cost
NAIROBI HOSPITAL (10468KE)	148,487	5	29,697
DR GLADWELL KIARIE (0739DKE)	60,000	4	15,000
COPTIC HOSPITAL (10464KE)	561,246	3	187,082
CANCER CARE KENYA (13215KE)	452,600	3	150,867
THE AGA KHAN HOSPITAL KISUMU (10483KE)	421,070	3	140,357
AVENUE HEALTHCARE (10795KE)	364,380	3	121,460
NAIROBI WEST HOSPITAL LTD (10463KE)	316,713	2	158,357
ST PAULS HEALTH SERVICES LIMITED (KE)	299,340	2	149,670
M.P. SHAH HOSPITAL (10458KE)	1,184,932	2	592,466



PROVIDER PREFERENCE - OUTPATIENT

PROVIDER_NAME	OUTPATIENT	Frequency	Average.Cost
THE AGA KHAN UNIVERSITY HOSPITALNAIROBI (10461KE)	535,247	53	10,099
AVENUE HEALTHCARE (10795KE)	369,075	31	11,906
THE AGA KHAN HOSPITAL KISUMU (10483KE)	358,742	24	14,948
NAIROBI HOSPITAL (10468KE)	357,474	33	10,833
THE MATER HOSPITAL (10459KE)	274,732	24	11,447
THE AGA KHAN HOSPITAL MOMBASA (10480KE)	243,377	27	9,014
M.P. SHAH HOSPITAL (10458KE)	222,217	15	14,814
AAR HEALTH SERVICES LTD (11026KE)	135,377	25	5,415
OUTSPAN HOSPITAL (10496KE)	128,374	28	4,585
GOODLIFE PHARMACY LIMITED (KE)	106,343	16	6,646
MALIBU PHARMACY (10597KE)	92,349	15	6,157
COPTIC HOSPITAL (10464KE)	85,080	15	5,672
LIONS SIGHT FIRST EYE HOSPITAL (11021KE)	73,745	12	6,145
THE KAREN HOSPITAL LTD (10664KE)	67,186	10	6,719



Financial Implication

COST IMPLICATION

Renewal Options

- ✓ Financial discussion



RATES

Category	INPATIENT	OUTPATIENT	DENTAL	OPTICAL	Family Size	Premium PF
A	350,000	50,000	7,500	7,500	M	103,398
					M+1	136,918
					M+2	157,738
					M+3	178,093
					M+4	197,094
					M+5	217,521
B	500,000	50,000	7,500	7,500	M	107,540
					M+1	143,857
					M+2	169,780
					M+3	194,277
					M+4	217,418
					M+5	241,026
C	750,000	75,000	7,500	7,500	M	118,211
					M+1	178,605
					M+2	206,980
					M+3	233,132
					M+4	257,351
					M+5	282,042



RATES

Category	INPATIENT	OUTPATIENT	DENTAL	OPTICAL	Family Size	Premium PF
D	1,000,000	100,000	10,000	10,000	M	129,254
					M+1	206,824
					M+2	242,806
					M+3	270,112
					M+4	295,635
					M+5	321,806
E	2,000,000	150,000	15,000	15,000	M	143,956
					M+1	235,292
					M+2	295,113
					M+3	358,901
					M+4	398,383
					M+5	436,339
F	3,000,000	200,000	20,000	20,000	M	148,331
					M+1	244,624
					M+2	306,827
					M+3	373,361
					M+4	433,409
					M+5	494,647



Q & A

