

RETIREES MEDICAL SCHEME 15TH NOVEMBER 2021 TO 14TH NOVEMBER 2022

1.0 Introduction

Overall, the cover provides for medical and surgical expenses reasonably incurred by the insured members as a direct result of their sustaining accidental bodily injury and/or illness and/or a disease within the period of insurance.

The medical policies will commence on 15th November 2021 and will lapse on 14th November 2022. Premiums for the scheme will be prorated on a monthly basis. This implies that cover for all members will lapse on 14th November 2022 regardless of the period a member join.

The Fund approved payment of the annual or prorated premiums for retirees that will take up medical cover and recover the same from their pension in equal instalments over the period to the expiry of the cover

2.0 Proposals from Insurance Companies

In an effort to ensure that the retirees get competitive and affordable terms, the Secretariat have prequalified the following Insurance firms:

1. APA Insurance
2. Pacis Insurance
3. Jubilee Insurance
4. UAP-Old Mutual Health

3.0 Analysis of Premiums

Note:

- a. Additional cost for Jubilee medical card of KShs. 1,102 per member.
- b. Jubilee KPPF1 to KPPF 3 outpatient benefit is per person and KPPF 1 to KPPF 6 dental and optical benefits is per person benefits
- c. UAP KPPF1 to KPPF 2 dental and optical benefits limit of KShs. 7,500

3.1 Full Benefit Option

- 1) Member Only

CATEGORY	INPATIENT LIMITS	OUTPATIENT LIMIT	OUTPATIENT		LAST EXPENSE	APA	Pacis	Jubilee	UAP
			OPTICAL	DENTAL					
KPPF1	350,000	50,000	5,000	5,000	100,000	61,014	68,661	91,881	134,837
KPPF2	500,000	50,000	5,000	5,000	100,000	63,120	72,022	98,217	142,827
KPPF3	750,000	75,000	7,500	7,500	100,000	70,588	92,456	116,718	163,512
KPPF4	1,000,000	100,000	10,000	10,000	100,000	88,310	110,352	127,983	178,443
KPPF5	2,000,000	150,000	15,000	15,000	100,000	97,436	137,363	160,701	198,509
KPPF6	3,000,000	200,000	20,000	20,000	100,000	100,573	163,953	180,369	204,481

2) Member Plus One (1)

CATEGORY	INPATIENT LIMITS	OUTPATIENT LIMIT	OUTPATIENT		LAST EXPENSE	APA	Pacis	Jubilee	UAP
			OPTICAL	DENTAL					
KPPF1	350,000	50,000	5,000	5,000	100,000	85,398	91,900	173,388	166,396
KPPF2	500,000	50,000	5,000	5,000	100,000	88,835	97,269	184,795	175,618
KPPF3	750,000	75,000	7,500	7,500	100,000	112,869	123,394	219,833	210,529
KPPF4	1,000,000	100,000	10,000	10,000	100,000	140,696	145,569	232,200	244,265
KPPF5	2,000,000	150,000	15,000	15,000	100,000	159,835	184,605	292,005	323,154
KPPF6	3,000,000	200,000	20,000	20,000	100,000	166,719	221,514	328,323	335,893

3) Member Plus Two (2)

CATEGORY	INPATIENT LIMITS	OUTPATIENT LIMIT	OUTPATIENT		LAST EXPENSE	APA	Pacis	Jubilee	UAP
			OPTICAL	DENTAL					
KPPF1	350,000	50,000	5,000	5,000	100,000	98,827	109,529	223,774	194,356
KPPF2	500,000	50,000	5,000	5,000	100,000	104,927	115,787	236,448	211,658
KPPF3	750,000	75,000	7,500	7,500	100,000	133,413	147,059	282,139	247,170
KPPF4	1,000,000	100,000	10,000	10,000	100,000	167,597	174,199	265,114	283,054
KPPF5	2,000,000	150,000	15,000	15,000	100,000	198,003	222,020	335,120	387,999
KPPF6	3,000,000	200,000	20,000	20,000	100,000	206,600	265,937	379,032	420,782

4) Member Plus Three (3)

CATEGORY	INPATIENT LIMITS	OUTPATIENT LIMIT	OUTPATIENT		LAST EXPENSE	APA	Pacis	Jubilee	UAP
			OPTICAL	DENTAL					
KPPF1	350,000	50,000	5,000	5,000	100,000	111,723	119,431	274,162	221,678
KPPF2	500,000	50,000	5,000	5,000	100,000	119,929	128,811	288,104	244,921
KPPF3	750,000	75,000	7,500	7,500	100,000	147,713	168,083	344,445	282,998
KPPF4	1,000,000	100,000	10,000	10,000	100,000	190,958	203,093	298,028	320,315
KPPF5	2,000,000	150,000	15,000	15,000	100,000	239,988	259,781	378,238	441,163
KPPF6	3,000,000	200,000	20,000	20,000	100,000	250,576	310,803	429,740	502,708

3.2 Inpatient & Outpatient Only

1) Member Only

CATEGORY	INPATIENT LIMITS	OUTPATIENT LIMIT	LAST EXPENSE	APA	Pacis	Jubilee	UAP
KPPF1	350,000	50,000	100,000	58,078	63,338	87,308	129,634
KPPF2	500,000	50,000	100,000	60,184	66,699	93,645	135,575
KPPF3	750,000	75,000	100,000	66,482	84,472	109,857	158,309
KPPF4	1,000,000	100,000	100,000	82,411	100,273	118,836	171,195
KPPF5	2,000,000	150,000	100,000	89,745	123,930	146,981	188,058
KPPF6	3,000,000	200,000	100,000	91,088	146,848	162,075	190,828

2) Member Plus One (1)

CATEGORY	INPATIENT LIMITS	OUTPATIENT LIMIT	LAST EXPENSE	APA	Pacis	Jubilee	UAP
KPPF1	350,000	50,000	100,000	81,727	85,778	164,241	159,894
KPPF2	500,000	50,000	100,000	85,164	91,147	175,648	169,945
KPPF3	750,000	75,000	100,000	107,736	114,212	206,113	204,026
KPPF4	1,000,000	100,000	100,000	133,323	133,978	213,906	235,206
KPPF5	2,000,000	150,000	100,000	150,220	169,158	264,565	310,092
KPPF6	3,000,000	200,000	100,000	154,863	201,843	291,736	318,825

3) Member Plus Two (2)

CATEGORY	INPATIENT LIMITS	OUTPATIENT LIMIT	LAST EXPENSE	APA	Pacis	Jubilee	UAP
KPPF1	350,000	50,000	100,000	94,238	102,490	210,055	186,227
KPPF2	500,000	50,000	100,000	100,338	108,748	222,729	203,529
KPPF3	750,000	75,000	100,000	126,996	136,501	261,559	239,041
KPPF4	1,000,000	100,000	100,000	158,380	160,870	237,674	271,729
KPPF5	2,000,000	150,000	100,000	185,985	204,255	293,961	371,671
KPPF6	3,000,000	200,000	100,000	191,781	243,316	324,151	399,448

4) Member Plus Three (3)

CATEGORY	INPATIENT LIMITS	OUTPATIENT LIMIT	LAST EXPENSE	APA	Pacis	Jubilee	UAP
KPPF1	350,000	50,000	100,000	105,985	111,336	255,868	211,516
KPPF2	500,000	50,000	100,000	114,191	120,716	269,810	234,759
KPPF3	750,000	75,000	100,000	139,694	155,941	317,005	272,836
KPPF4	1,000,000	100,000	100,000	179,437	187,764	261,441	306,159
KPPF5	2,000,000	150,000	100,000	224,964	239,351	323,358	420,754
KPPF6	3,000,000	200,000	100,000	232,052	284,789	356,566	476,040

3.3 Inpatient Only

1) Member Only

CATEGORY	INPATIENT LIMITS	LAST EXPENSE	APA	Pacis	Jubilee	UAP
KPPF1	350,000	100,000	31,825	29,388	51,868	79,409
KPPF2	500,000	100,000	33,931	32,749	58,205	85,350
KPPF3	750,000	100,000	35,853	38,780	68,015	90,533
KPPF4	1,000,000	100,000	37,701	42,525	73,331	95,092
KPPF5	2,000,000	100,000	44,353	60,406	90,267	110,792
KPPF6	3,000,000	100,000	45,094	74,662	101,262	112,536

2) Member Plus One (1)

CATEGORY	INPATIENT LIMITS	LAST EXPENSE	APA	Pacis	Jubilee	UAP
KPPF1	350,000	100,000	43,689	46,969	93,362	109,669
KPPF2	500,000	100,000	47,126	52,338	104,769	119,720
KPPF3	750,000	100,000	50,380	61,978	122,427	128,689
KPPF4	1,000,000	100,000	52,781	67,964	131,995	134,756
KPPF5	2,000,000	100,000	67,198	96,542	162,481	168,772
KPPF6	3,000,000	100,000	68,454	119,326	182,271	171,740

3) Member Plus Two (2)

CATEGORY	INPATIENT LIMITS	LAST EXPENSE	APA	Pacis	Jubilee	UAP
KPPF1	350,000	100,000	53,890	54,731	103,737	136,002
KPPF2	500,000	100,000	59,989	60,989	116,411	153,304
KPPF3	750,000	100,000	63,575	72,222	136,030	163,704
KPPF4	1,000,000	100,000	66,532	79,197	146,661	171,279
KPPF5	2,000,000	100,000	87,600	112,499	180,534	220,996
KPPF6	3,000,000	100,000	89,302	139,049	202,523	225,010

4) Member Plus Three (3)

CATEGORY	INPATIENT LIMITS	LAST EXPENSE	APA	Pacis	Jubilee	UAP
KPPF1	350,000	100,000	63,648	62,496	114,110	161,291
KPPF2	500,000	100,000	71,854	71,876	128,052	184,534
KPPF3	750,000	100,000	76,254	83,108	149,633	197,498
KPPF4	1,000,000	100,000	79,394	90,431	161,328	205,709
KPPF5	2,000,000	100,000	106,672	128,455	198,588	270,079
KPPF6	3,000,000	100,000	108,816	158,772	222,776	275,140

3.2 Summary of Terms and Conditions

Details	APA	Pacis	Jubilee	UAP
Age Limits	Less than 65 years of age for new members extended to 75 years	Less than 69 years of age. Maximum 70 years if already a member	Less than 80 years of age. Maximum 85 years if already a member	Less than 80 years of age. Maximum 85 years if already a member
Dependants	Spouse and children up till 18 or 25 years if in school	Spouse and children up till 21 or 25 years if in school	Spouse and children up till 18 or 25 if in school	Spouse and children up till 18 or 25 if in school
Waiting Period	All waiting period waived	No waiting period for members transferring from the previous scheme for the first 90 days. A waiting period of 30 days for non-surgical, 120 days for surgical cases and 6 months for preexisting and chronic conditions will apply for new members and members joining after 90 days	Waiting period of 30 days for new members, 6 months for preexisting conditions and 6 month waiting period for non-accidental dental and optical	0 days
Covid 19 cover	Group hospitalization of K Shs. 5,000,000 under inpatient. Limit of K Shs. 500,000 per family	Graduated to a group limit of K Shs. 5,000,000 KPPF 1 - 150,000 KPPF 2 - 200,000 KPPF 3 - 250,000 KPPF 4 - 300,000 KPPF 5 - 350,000 KPPF 6 - 500,000	Group hospitalization of K Shs. 3,000,000 under inpatient. Limit of K Shs. 200,000 per family	Graduated to a group limit of K Shs. 5,000,000 KPPF 1 - 350,000 KPPF 2 - 500,000 KPPF 3 - 750,000 KPPF 4 - 1,000,000 KPPF 5 - 1,000,000 KPPF 6 - 1,000,000
Pre-existing & Chronic illness Limits	Graduated:- KPPF 1 – 200,000 KPPF2 – 250,000 KPPF3 – 350,000 KPPF4 – 400,000 KPPF5 – 500,000	Graduated:- KPPF1 – 150,000 KPPF2 – 200,000 KPPF3 – 250,000 KPPF4 – 300,000 KPPF5 – 350,000	Graduated:- KPPF1 – 175,000 KPPF2 – 250,000 KPPF3 – 300,000 KPPF4 – 300,000 KPPF5 – 300,000	Graduated:- KPPF1 – 150,000 KPPF2 – 250,000 KPPF3 – 300,000 KPPF4 – 350,000 KPPF5 – 400,000

Details	APA	Pacis	Jubilee	UAP
	KPPF6 – 650,000	KPPF6 – 500,000	KPPF6 – 300,000	KPPF6 – 500,000
Co-pay terms	K Shs. 1,500 for tier one hospitals	None	None	None
Last Expense (K Shs. 100,000)	KShs. 100,000 all except KPPF 1 and 2 at 75,000	Kshs. 100,000	KShs. 100,000	KShs. 100,000
Inpatient Bed Limit	General ward bed for KPPF1 to KPPF 4 to a max of K Shs. 8,000 Standard Private room to maximum K Shs. 15,000 and K Shs. 18,000 day for KPPF 5 and KPPF 6 respectively	Standard ward bed Standard Private room to maximum of K Shs. 12,000 and K Shs. 13,000 day for KPPF 5 and KPPF 6 respectively	General ward bed for KPPF1 to KPPF 5. Standard Private room to maximum of K Shs. 12,000per day for KPPF 6	General ward bed for limits below Kshs. 2,000,000 Standard Private room to maximum of K Shs. 12,000per day for KPPF 5 and KPPF 6
Annual Check up	K Shs. 20,000 for 3M, 2M and 1M and K Shs. 10,000 for 750,000 and 500,000	K Shs. 10,000 per person	K shs 20,000 shared	K shs 10,000 shared
Additional Cost	a. NHIF National Cover. b. Replacement of smart card not specified	a. NHIF National Cover. b. Replacement of smart card not specified	a. NHIF National Cover. b. Smart card charge of 1,102 c. Replacement of smart card cost K Shs. 500.	a. NHIF National Cover. b. Smart card charge loaded to premiums. d. Replacement of smart card cost K Shs. 450.