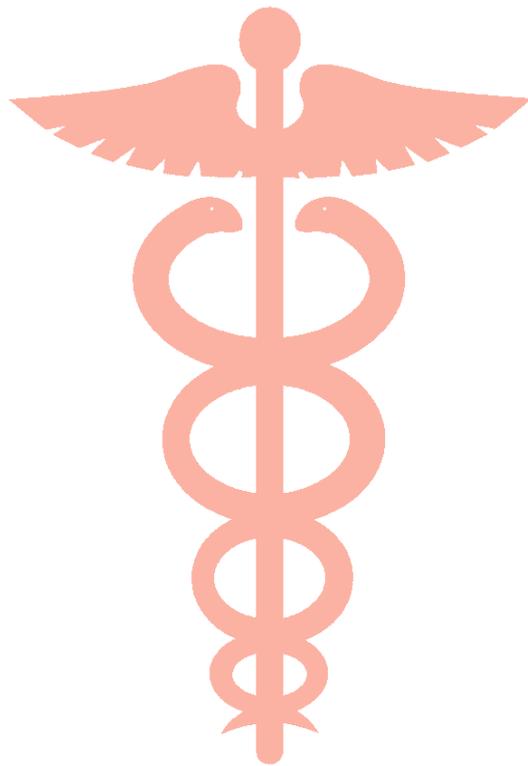


Avenue Healthcare's



***Jamii* Medical Schemes Booklet**

2015

Avenue's Healthcare's Jamii Schedule of Benefits

Avenue Healthcare's *Jamii* Medical Plans provide families (minimum family size member plus 1) with Outpatient Care at Avenue Healthcare Clinics countrywide and Inpatient Care at Avenue Hospitals to **shared family limits**.

Outpatient Benefits

Members are entitled to the following outpatient benefits for *general illness, accidents and injuries* at any Avenue Healthcare facility **to shared family limits as selected**

- ◆ Consultations with an Avenue Healthcare doctor at any of our clinics
- ◆ Specialist Consultations on referral from our doctors
- ◆ All needed drugs and dressings
- ◆ X-rays, CT Scans, Ultrasound and Laboratory Examinations
- ◆ Special Procedures (e.g. suturing, POP)
- ◆ Personal Avenue Health cards for each member to facilitate access to services

Inpatient Benefits

Members with inpatient care will be entitled to the following benefits at Avenue Hospital to **shared annual limits per family**:

- ◆ Admission in a general ward bed
- ◆ All needed drugs and dressings
- ◆ X-Rays, CT Scans and Laboratory Examinations
- ◆ Operating Theatre, Surgical Treatment
- ◆ Doctor's, Surgeon's and Anaesthetist's bills

Scheme Commencement Dates

All schemes will start on the 1st or the 15th of the month. There is a **minimum** 2 two week waiting period for outpatient services and a 60 day waiting period for admission due to illness. Admission due to accidents or accidental injuries is immediate (after the initial 2 week period).

Application Process

Members apply by completing our Avenue Healthcare *Jamii* application & medical history forms. Include one passport size photo of the principal member and each dependant. The form may be scanned & emailed to our Client Services Department **services@avenuehealthcare.com** or delivered to the nearest AHC Clinic.

On receipt, we will process your application and on approval include your family in our database

Payment Options

Our Jamii plans rates are affordable and offer flexible payment options to suit your budget.

Payment may be effected **annually** in advance **or** over a ten month period by paying an initial rate (equivalent to three months payment) followed by nine payments monthly in advance. Please refer to the detailed rate sheet attached. Payment can be made in cash, by cheque to "Avenue Healthcare Ltd" or via MPESA Paybill Number 551400



Avenue Healthcare's *Jamii* Plans

Annual Payment Rates Schedule – January 2015

<i>Cover Option</i>	<i>M + 1</i>	<i>M + 2</i>	<i>M + 3</i>	<i>M + 4</i>	<i>Each add'l dependant</i>
<i>Standard Jamii</i> <i>Outpatient 20,000/=</i> <i>+ 100,000/= Inpatient</i>	31,200	40,710	48,250	53,490	5,200
<i>Standard Jamii Plus</i> <i>Outpatient 50,000/=</i> <i>+ 100,000 Inpatient</i>	44,150	60,660	73,560	84,380	9,990
<i>Advantage Jamii</i> <i>Outpatient 20,000/=</i> <i>+ 200,000 Inpatient</i>	35,230	46,550	55,610	62,290	6,640
<i>Advantage Jamii Plus</i> <i>Outpatient 50,000/=</i> <i>+ 200,000 Inpatient</i>	48,170	66,500	80,920	93,180	11,430
<i>Privilege Jamii</i> <i>Outpatient 20,000/=</i> <i>+ 500,000 Inpatient</i>	40,430	54,150	65,460	74,230	8,720
<i>Privilege Jamii Plus</i> <i>Outpatient 50,000/=</i> <i>+ 500,000 Inpatient</i>	53,370	74,100	90,770	105,110	13,520
<i>Premier Jamii</i> <i>Outpatient 20,000/=</i> <i>+ 1,000,000 Inpatient</i>	47,330	64,350	78,870	90,710	11,800
<i>Premier Jamii Plus</i> <i>Outpatient 50,000/=</i> <i>+ 1,000,000 Inpatient</i>	60,270	84,300	104,180	121,600	16,600

Please note that the above rates are subject to change without notice



Avenue Healthcare's *Jamii* Plans

Flexible Payment Rates Schedule – January 2015

Our *Jamii* rates are affordable and offer flexible payment options to suit your budget.

Flexible payments are made over a ten month period by paying an initial **3 months in advance** followed by nine equal monthly rates as indicated on the rate sheet below.

The **bold figures** represent the 3 months advance payment due on application and the figure below that represents the monthly rate.

<i>Cover</i>	<i>M + 1</i>	<i>M + 2</i>	<i>M + 3</i>	<i>M + 4</i>	<i>Each add'l dependant</i>
<i>Standard Jamii</i> <i>Outpatient 20,000/=</i> <i>+ 100,000/= Inpatient</i>	8,580 2,860	11,220 3,740	13,290 4,430	14,730 4,910	1,440 480
<i>Standard Jamii Plus</i> <i>Outpatient 50,000/=</i> <i>+ 100,000 Inpatient</i>	12,150 4,050	16,710 5,570	20,250 6,750	23,220 7,740	2,760 920
<i>Advantage Jamii</i> <i>Outpatient 20,000/=</i> <i>+ 200,000 Inpatient</i>	9,690 3,230	12,810 4,270	15,300 5,100	17,130 5,710	1,830 610
<i>Advantage Jamii Plus</i> <i>Outpatient 50,000/=</i> <i>+ 200,000 Inpatient</i>	13,260 4,420	18,300 6,100	22,260 7,420	25,650 8,550	3,150 1,050
<i>Privilege Jamii</i> <i>Outpatient 20,000/=</i> <i>+ 500,000 Inpatient</i>	11,130 3,710	14,910 4,970	18,030 6,010	20,430 6,810	2,400 800
<i>Privilege Jamii Plus</i> <i>Outpatient 50,000/=</i> <i>+ 500,000 Inpatient</i>	14,700 4,900	20,400 6,800	24,990 8,330	28,920 9,640	3,720 1,240
<i>Premier Jamii</i> <i>Outpatient 20,000/=</i> <i>+ 1,000,000 Inpatient</i>	13,020 4,340	17,700 5,900	21,690 7,230	24,960 8,320	3,270 1,090
<i>Premier Jamii Plus</i> <i>Outpatient 50,000/=</i> <i>+ 1,000,000 Inpatient</i>	16,590 5,530	23,190 7,730	28,650 9,550	33,450 11,150	4,590 1,530

Please note that the above rates are subject to change without notice

Avenue Healthcare's Exclusions

AHC shall not accept for membership anyone who is over 65 years^❶ of age, or cover anyone who has a malignant, neoplastic, renal (kidney), or cardiac disease. AHC shall not be responsible for the cost of treatment for chronic (*conditions which require long term care or are incurable*) or pre-existing medical conditions (*conditions which originated before commencement of cover*), genetic and congenital conditions, HIV / AIDS or AIDS related disorders, drug and/or alcohol dependence, cosmetic surgery except for treatment of severe accidental disfigurement, the costs of scientifically unrecognised drugs and/or treatments, drugs not registered with the Ministry of Health, ante-natal care, planned/scheduled obstetric or maternity care, non-emergency gynaecological surgery (e.g. fibroids, dysmenorrhoea etc. unless the condition is life threatening), family planning or infertility treatments, dental examinations and/or treatment except in the event of severe accidental damage, eye examinations and/or corrective lenses, chiropractors, medical equipment, prosthetic devices, hearing aids, elective medical tests and treatments or admissions not associated with obvious ill health, home nursing care, or any other medical service and/or items not specifically mentioned.

AHC shall not be responsible for the costs of any admission, prescription, X-ray, laboratory test, or specialist consultation unless a written referral is first given by an AHC Doctor.

AHC shall not be responsible for the costs of any treatment or care other than that available at Avenue Hospital at the time of signing of this agreement except where specifically mentioned.

AHC shall not be responsible for the costs of any ambulance, evacuation or transfer^❷

AHC shall not be responsible for the costs of **outpatient treatment** for the first two weeks from date of receipt of the members' application.

AHC shall not be responsible for the **costs of admission** to hospital except for accidents or accidental injury during the first sixty days of each membership. (and only after the initial 2 week period following enrolment)

Note:

- ❶ Members who are between 55 - 65 years of age may be required to undergo a medical examination by an Avenue Healthcare doctor, at the member's cost, prior to approval of their application.
- ❷ Medical Taxi and Ambulance services are available from Avenue at an additional cost.

Exclusion Benefit

Members who have exclusions are entitled to

- ◆ Consultation with any Avenue Healthcare Doctor for advise on management of their excluded condition at no charge
- ◆ Drugs at 20% cash discount from any Avenue Pharmacy.
- ◆ Laboratory tests at a 10% discount from the Avenue Laboratory

Jamii Member's Frequently asked Questions

How do members enroll?

You can enroll by completing our Avenue Healthcare Jamii Cover application form. Attach one recent passport size photo of yourself, as the principal member, and one for each of your dependants. Sign and send the form along with payment (either cheque made out to Avenue Healthcare) or alternatively you can pay by MPESA to Business No. 551 400

The AHC Client Services Dept. will process your application and on approval we will include your family on our database. We will then send you an email confirming your Avenue member numbers, scheme commencement date and Jamii scheme operating procedures. Photocards can be sent to or collected from an Avenue Healthcare facility of your choice.

Do I have to undergo a medical examination prior to joining?

Only members between the ages of 55 - 65 years may be required to undergo a medical exam. These members should complete the AHC Special Consideration Application form. Once the form is received and reviewed, the member may be asked to undergo some medical tests at the member's cost prior to approval of the application

How long before I can access services?

There is minimum 2 (two) week application processing period. You will be notified once your application is approved and when you can start accessing outpatient services.

There is a 60 day waiting period for admission due to illness. Admission due to accidents or accidental injuries is effective from the date of enrolment per the notification above.

How will I know if my application has been approved?

The Client Services Dept. will email you a **Scheme Activation Form** confirming that your Jamii scheme has been approved. They will also send you a brochure on the scheme operating procedures.

How long does the Jamii Medical Cover?

Avenue Healthcare schemes generally run for twelve months. Individuals and families can join at any time however their medical scheme will always start on the first or the fifteenth of the following month. *E.g. If Mr. Kamau and family join on the 18th February 2013, the scheme will be effective from 1st March 2014 to 29th February 2015.*

How do I access medical services?

When you are unwell, you may visit any Avenue Healthcare clinic (during published opening hours) and present your AHC photo-card to see the next available doctor. If you have not yet received an AHC photo-card, a suitable picture ID will be required and your name will be checked against the database of authorized members. The clinic opening schedule is as below.

Our clinics operate on a first come first serve basis except when there is a medical emergency, or if a member has scheduled an appointment.

What if I lose or damage the photo-card?

Replacement of photo-cards due to loss or damage will be charged at Kshs. **1,000/=** per card. Once you advise our Client Services Dept., effect payment at any Avenue facility, we will process a replacement card and send it to you.

As an Avenue member may I visit any clinic or seek services from my own doctor?

Avenue Healthcare members may seek treatment at any Avenue Healthcare clinic and Avenue approved facilities on referral or after regular hours.

Avenue will not pay for services rendered by other doctors, pharmacies, laboratory and radiology centres unless you have been referred to those providers by an Avenue doctor.

Can other family members access services?

If a family member, not covered on your Jamii scheme, needs medical attention he or she must pay cash for services. If you wish to add more family members, you should notify Avenue in writing and they must complete the application process as above. We will invoice you on a pro rata basis from the date of enrolment. Once the application is approved, and full payment for the additional member is effected, we will include them in our database under your family scheme.

If I am unwell at night what should I do?

If you need medical attention when our Nairobi branch clinics are closed, go to Avenue Hospital in Parklands, where doctors and services are available 24 hours.

How will I be advised on the benefits and the operating procedures of the scheme?

The AHC Client Services Department will provide you with a detailed brochure outlining the benefits, limits, exclusions and scheme operating procedures. Information is also available on our website www.avenuehealthcare.com

Are there any exclusions?

Every form of medical cover, whether managed health plans, insurance policies, or company medical schemes have certain illnesses and treatments which are not catered for. These are known as "Exclusions". These are usually conditions which require long term care or are incurable **or** they are pre-existing medical conditions i.e. conditions which originated before the member enrolled on the scheme.

Yes. Avenue Healthcare's exclusions as outlined apply.

What happens when the scheme expires?

Approximately one month prior to expiry of your medical scheme, your assigned AHC Client Service Representative or broker will send you a renewal letter, including our proposed renewal rates and a renewal confirmation form.

To confirm renewal, indicate which members you wish to renew, add any new members and fax or scan & email the authorised and signed renewal form along with any new members' application forms and photos to the Client Services Department. Payment must be effected at least two weeks before the renewal date

Once these documents and payment are received, the Client Service Representative will confirm renewal and send you a Renewal Endorsement. He / She will also update your new scheme expiry date in our systems to ensure that you and your family members continue to receive services.

If the renewal documents are not approved or sent before the renewal date, the medical scheme will lapse at midnight on the expiry date. Any family member visiting our clinics after this time will be asked to pay cash for services.

Whom should I contact if I need information or clarification of issues regarding the scheme?

Your first point of contact is the assigned Client Services Representative. The main function of the CSD Representative is to ensure that any issues related to service, medical or accounting issues are appropriately handled and channeled to the right person within the organization.

Does Avenue provide ambulance / evacuation services?

Ambulance and evacuation services are offered at an additional cost.

If I am unhappy with services what should I do?

You have a right to appeal. If you are unhappy with any of Avenue's services, you may seek a second opinion from any other Avenue Healthcare doctor. If you are still unhappy, our General Manager or the Medical Quality Manager will arrange for you to see a mutually agreeable third party medical practitioner at Avenue's cost.

What other services does Avenue Healthcare provide?

At Avenue Healthcare, it is our aim to keep you healthy. The Avenue doctors are available to answer any questions you may have and give advice and counseling on nutrition, AIDS prevention and treatment, vaccinations, family planning, and leading a healthy lifestyle.

For more information on services offered by Avenue Healthcare please contact:

**Avenue Healthcare
Corporate Services Department**

First Parklands Avenue, Nairobi

Tel: 0732 175 162 / 163

services@avenuehealthcare.com

First Parklands Avenue, Nairobi

Tel: 0732 175 176 / 177 / 178

marketing@avenuehealthcare.com

The Branch Manager at any of our clinics

or you can visit our website www.avenuehealthcare.com