



Avenue Healthcare

Rural Area Cover

- Offered to Avenue Healthcare Pre-paid scheme members when taken with an AHC Medical Plan
- Covers staff and families of companies based in Nairobi, Mombasa, Kisumu, Thika, Nakuru & Eldoret but with selective members (mainly sales staff) living outside these areas.
- Reimbursement of **outpatient medical claims** at NHIF approved facilities throughout Kenya
- Also includes unlimited outpatient treatment at Avenue Healthcare facilities

Additional Annual Fee Per Member

Rural Area Cover A

Kshs 1,000 /= member per year Reimbursement upto Kshs 5,000 per member per year

Rural Area Cover B

Kshs 1,500 /= member per year Reimbursement upto Kshs 10,000 per member per year

Rural Area Cover - Operating Procedures

1. Members living outside AHC centres can access outpatient medical services at any NHIF approved medical facility. The member will pay for the consultation, drugs and other diagnostic services.
2. The member should present his AHC medical card and AHC claim form to the attending doctor. The doctor will complete the form and give back to the member.
3. The member will attach all receipts and send to the Attn: Avenue Healthcare's Medical Quality Manager, Avenue Hospital Nairobi or forward to the nearest Avenue Healthcare Branch with instructions to forward to Avenue Hospital, Nairobi.
4. The AHC MQ Manager will assess and verify the claim, liaising if necessary, with the doctor who attended to the patient and also ensure that the treatment rendered was not for an excluded condition under the AHC scheme policies.
5. No refund will apply for claims not submitted to AHC within the same month (within 30 days) of seeking treatment, incomplete claim forms, claims submitted without attaching relevant documents or claims submitted for a treatment of excluded conditions.
6. Once claims are verified and approved, the refund either via cheque or credit note on the capitation account will be raised in favour of the Company.