

Avenue Healthcare's



Domestic Staff Medical Schemes

Information Booklet

for Diplomatic Organizations & Agencies

2012

Avenue Healthcare's Medical Schemes

for Domestic Staff of registered
Diplomatic Organizations & Agencies

Scheme Options

Cover / Card option	Annual Outpatient limit (Kshs)	Annual Inpatient limit (Kshs)	Annual fee per member (Kshs)	Additional annual fee for ICU Cover (Kshs)
Full Cover Outpatient	Unlimited		9,800	
Standard	Unlimited	100,000	15,300	500
Advantage	Unlimited	200,000	17,300	1,000
Privilege	Unlimited	500,000	18,300	2,000

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

Additional Benefit with Advantage & Privilege Card holders:

Emergency admission for the first 48 hours to any NHIF approved hospital outside Nairobi

Admission to an ICU facility may be included as an additional benefit as indicated above.

Avenue's Health Maintenance Plans - Schedule of Benefits

Outpatient Benefits

Members are entitled to the following outpatient benefits for *general illness, accidents and injuries* at any Avenue Healthcare facility:

- ◆ Unlimited Consultations with an Avenue Healthcare doctor at any of our clinics
- ◆ Unlimited Specialist Consultations on referral from our doctors
- ◆ All needed drugs and dressings
- ◆ Unlimited 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 at our centres

Outpatient services are available within 24 hours of enrolment from any of our countrywide

Inpatient Benefits

Members with inpatient care will be entitled to the following benefits at Avenue Hospital in Nairobi, or approved Avenue partner hospitals to specified annual limits:

- ◆ Admission in a general ward bed (private room upgrade available at extra cost)
- ◆ All needed drugs and dressings
- ◆ X-Rays, CT Scans and Laboratory Examinations
- ◆ Operating Theatre, Surgical Treatment
- ◆ Doctor's, Surgeon's and Anaesthetist's bills

Kindly note that:

- ◆ There is a 60 day waiting period for inpatient care due to illness. Admission needed due to accidents or accidental injuries is immediate.
- ◆ Advantage & Privilege card holders have an additional benefit of ***costs of emergency admission*** for the first 48 hours in any NHIF approved hospital outside Nairobi. Avenue must be informed of any such admission within the first 24 hours.
- ◆ Admission to an ICU facility may be included as an additional benefit at extra cost.



Medical Scheme 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”.

Avenue Healthcare’s Exclusions

AHC shall not accept for membership anyone who is over 65 years * of age, or cover malignant, neoplastic, renal (kidney), or cardiac disease. AHC shall not be responsible for the cost of treatment for chronic conditions (*conditions which require long term care or are incurable*) **or** pre-existing medical conditions (*conditions which originated before commencement of cover*), congenital and genetic disorders, 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, obstetric or maternity care, non-emergency gynaecological surgery (e.g. fibroids, dysmenorrhoea) 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, Magnetic Resonance Imaging, treatment in a High Dependency Unit or Intensive Care Unit**, 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 transport including ambulance, evacuation or other transfers **

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.

** 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.*

*** These services are available offered at additional costs*

Exclusion Benefit

- ◆ Members who have **or are** diagnosed with exclusions retain their membership.
- ◆ They are entitled to consultation with Avenue Healthcare doctors for treatment of their excluded condition at no charge
- ◆ Access to Avenue approved specialist consultant at Avenue Healthcare’s negotiated rates.
- ◆ Drugs at 20% cash discount from any Avenue Pharmacy.

Avenue Healthcare's Optional Exclusion Covers

Avenue Healthcare offers optional exclusion covers with either the Avenue Outpatient Plan or any of the Avenue Health Maintenance Plans at an additional premium to our corporate clients with a minimum of fifty (50) principal members and would be happy to extend the same benefit to the Diplomatic Agencies covering 50 or more staff.

These rates are applicable only if **all members** in the company opt for the chronic cover. Covered members may attend the Avenue Chronic Care Clinic to ensure that their conditions are properly managed. The clinics are run on a weekly basis at all Avenue Healthcare clinics by appointment.

Plans are categorised into four groups as follows:

Category A

Diabetes, Hypertension, Asthma, Peptic Ulcer Disease, Chronic Skin and Eye Conditions among others. Listed conditions are covered even if they are pre-existing (i.e. started before the member joined the scheme) but does not include genetic, congenital and pre-existing surgical conditions.

Category B

Tumours, cancer, cardiac and renal (kidney) conditions that develop during the term of cover.

Category C

HIV/AIDS related illnesses, disorders and opportunistic infections.

Category D

Outpatient treatment of HIV/AIDS including counseling, anti-retrovirals and laboratory tests.

Additional premium per member per year

Cover Option	Category A	Category B	Category C	Category D
Outpatient cover limit Kshs 50,000	3,125	1,000	3,125*	<input checked="" type="checkbox"/>
Outpatient cover limit Kshs 100,000	3,750	1,250	4,375*	<input checked="" type="checkbox"/>
Outpatient cover limit Kshs 150,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	4,200
Inpatient cover limit Kshs 50,000	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	2,750	<input checked="" type="checkbox"/>
Standard ⁺ IP to card limit Kshs 100,000	5,250	2,250	5,375	<input checked="" type="checkbox"/>
Advantage ⁺ IP to card limit Kshs 200,000	6,875	3,250	6,375	<input checked="" type="checkbox"/>
Privilege ⁺ IP to card limit of Kshs 500,000	8,125	6,250	9,375	<input checked="" type="checkbox"/>

* If the Category D option is taken, members benefit from a 30% discount on Category C.

⁺ Outpatient Limit is Kshs.100,000

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

Avenue Healthcare Scheme Operating Procedures

How long is the AHC medical scheme contract?

Avenue Healthcare schemes generally run for twelve months, but may run for a shorter duration under special circumstances. Please discuss short term rates and options with your Avenue Healthcare Client Service Representative.

Is there an agreement between Avenue and the company?

Yes. Avenue Healthcare and the company will sign an agreement for the provision of medical services which outlines the benefits, limits and exclusions of the medical scheme as well as obligations of both companies.

How do members join the scheme?

Members fill out an AHC Membership application form, attach one recent passport size photo of the principal member and each dependant (if dependants are covered) and send the form with a Company letter advising the AHC Client Service Representative to add the member to the scheme.

The AHC Client Services Dept. will add the member and send a confirmation letter with the invoice to the Company. The member's photo card will be sent to the company as soon as possible.

Note: Members should not be added only when they are sick and in need of medical attention. This is referred to as adverse selection.

If for whatever reason a staff or dependant who has not been added to the scheme is in need of medical attention, he or she must pay cash for services or come with a company Sick Sheet, and be added to the scheme after the initial visit.

What if a member loses or damages the photo card?

Replacement of photocards due to loss or damage will be charged at Kshs.250 = per card. The company may pay for the replacement or AHC will charge the member at the company's discretion.

Do members 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.

Is there a difference in rates if a member joins in the middle of the contract period?

Yes. Members can join at any time during the contract period. They will pay premiums per quarter as below:

Scheme Option	Annual Outpatient limit (Kshs)	Annual Inpatient limit (Kshs)	Annual rate per member	Quarter 2 Rates	Quarter 3 Rates	Quarter 4 Rates
Full Cover Outpatient	Unlimited	Not applicable	9,800	7,350	4,900	2,450
Standard Card	Unlimited	100,000	15,300	11,475	7,650	3,825
Standard Card with ICU	Unlimited		15,800	11,975	8,150	4,325
Advantage Card	Unlimited	200,000	17,300	12,975	8,650	4,325
Advantage Card with ICU	Unlimited		18,300	13,975	9,650	5,325
Privilege Card	Unlimited	500,000	18,300	13,725	9,150	4,575
Privilege Card with ICU	Unlimited		20,300	15,725	11,150	6,575

How are members advised about the benefits of the scheme?

The AHC Client Services Department will arrange for a service presentation to advise all covered members about the benefits, limits, exclusions and scheme operating procedures. For new companies, this presentation should be done within the first week of joining and for existing companies a presentation should be held on renewal for the benefit of new members and to advise existing members of new products and services. A brochure is also available on request.

What happens when a member leaves the company?

When a member leaves the Company and is no longer on cover, the photo card must be returned to the AHC Client Service Representative with a letter advising AHC that the membership should be cancelled. The company may opt to allow the member to continue for the duration of the scheme.

Is there a refund for members who leave?

Yes. The Company is entitled to a pro-rata credit note in respect of members who have ceased employment or who have ceased to be covered under the Company's medical scheme upon receipt of written cancellation instructions and subject to return of the cancelled member's photo card.

The credit note will be pro-rated from 48 hours following receipt by AHC of the cancellation instruction up to expiry of contract, less a cancellation fee of Kshs 750 =.

The Company may opt to be paid the refund at the end of the contract period or have the credit amount deducted from the renewal payment.

However, no refund shall be payable in respect of members who had been admitted to hospital at any time during the current contract period.

Once the AHC Client Service Representative receives the letter advising that the member is no longer covered, we will suspend the member from our database, advise all our facilities accordingly and will send you a letter confirming deletion of the member together with the credit note.

What happens when the scheme expires?

Approximately one month prior to expiry of your medical scheme, your AHC Client Service Representative or broker will send you a renewal pack, which includes proposed renewal rates, the current member list and a renewal confirmation form.

To confirm renewal, indicate which members will be renewed, add any new members and fax or send the authorised and signed renewal form along with the new member's application forms and photos to the Client Services Department. Payment must be made on or before the renewal date

Once these documents and payments are received, the Client Service Representative will send a Renewal Endorsement and advise all AHC branches to ensure 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 members 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.

They will assist you with member additions deletions, medical scheme performance and service presentations and will coordinate with our Medical Quality Department to arrange for health talks on topical medical issues.

Member's Frequently asked Questions

Is there a waiting period before I can access services?

If a member is covered for outpatient services, there is no waiting period.

There is a 60 day waiting period for admission due to illness unless the member has been covered under another medical scheme immediately prior to joining. Admission due to accidents or accidental injuries is immediate.

This policy is in place to ensure that people suffering from a known medical condition do not sign on a medical scheme or purchase a policy only because they know they need admission. Policies cover risks, not certainties.

How do I access medical services?

When you are unwell, you may visit any Avenue Healthcare clinic and simply present your 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 list of authorised members.

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.

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 the members have been referred to those providers by an Avenue doctor.

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. In Kisumu or Mombasa, after hour services are available at the Aga Khan Hospital casualty departments and in Thika at Naidu Hospital.

If my employer asks, will Avenue Healthcare divulge information about my medical condition and or treatment?

Avenue Healthcare observes the ethical requirement of maintaining confidentiality of patients regarding their medical conditions. Disclosure will only be made with written consent of the patient.

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 Avenue Hospital Chief of Medical Services will arrange for you to see a mutually agreeable third party medical practitioner at Avenue's cost.

Do exclusions apply?

Yes, Avenue Healthcare standard exclusions apply unless the company has upgraded to the relevant exclusion cover.

Does Avenue provide ambulance evacuation services?

Ambulance and evacuation services are offered on a fee for service basis.

We can facilitate air evacuation cover offered by 'The Flying Doctors Society' at an annual fee of Kshs. 1,500 - per person.

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.

Informative talks and presentations on pertinent health issues are a popular feature of Avenue Healthcare's services, to company staff.

For more information on our products & services please contact

Ms. Virginia Kamau

Tel: 0724 985 112

Avenue Healthcare

Client Services Department

First Parklands Avenue, Nairobi

services@avenuehealthcare.com

Mr. David Kangethe

Tel: 0722 733 680

Avenue Healthcare

Business Development Department

First Parklands Avenue, Nairobi

david@avenuehealthcare.com

or contact the Branch Manager at any of our clinics as indicated below

Avenue Healthcare Clinic Locations

Avenue Hospital - Nairobi

First Parklands Avenue

Tel: 374 2907, 374 5750, 020 233 7868, 0728 093 056 , 0732 223 400

Offers Outpatient, Inpatient Services **24 Hours, Seven Days per Week**

Special Clinics, Medical Taxi & Ambulance services are also available



doctors@avenuehealthcare.com

manager.opd@avenuehealthcare.com

Nairobi, City Centre

2nd Floor - Nakumatt Lifestyle

Monrovia Street, City Centre

Tel: 2219170; 2218825

manager.town@avenuehealthcare.com

Nairobi, Industrial Area

Ground Floor, P.J. Place

Enterprise Road, Industrial Area

Tel: 532542; 651301

manager.ent@avenuehealthcare.com

Nairobi, Eastlands

First Floor, Kenol Station

Mumias Road, Buruburu

Tel: 7780 431 / 433 or 077 415 7776

manager.buruburu@avenuehealthcare.com

Nairobi, Embakasi

Ground Floor, Kenol Station

North Airport Road

Tel: 020 257 3243 or 020 257 3244

manager.embakasi@avenuehealthcare.com

Mombasa

1st Floor, Aga Khan Doctors' Plaza

Nyerere Road

Tel: (041) 2316104; 2316380

manager.mombasa@avenuehealthcare.com

Kisumu

1st Floor, Al-Imran Plaza

Oginga Odinga Street

Tel:(057) 2024670 / 2 / 3

manager.ksu@avenuehealthcare.com

Thika

Next to Aga Khan Diagnostic Centre

Kenyatta Highway

Tel: (020) 357 8902 / 3 / 4

manager.thika@avenuehealthcare.com

Nakuru

1st Floor, Polo Centre

Kenyatta Avenue

Tel: (051) 2214622/ 2214623

manager.nakuru@avenuehealthcare.com

Eldoret

3rd Floor, Metro Plaza

Oginga Odinga Street

Tel: (053) 2031632 / 633

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