

Avenue Healthcare's



Corporate Medical Schemes

Information Booklet

2021

Avenue Healthcare's Corporate Medical Schemes

Applicable to companies covering a minimum of 10 principal members

Cover option	Annual outpatient limit (Kshs)	Annual inpatient limit (Kshs)	Annual fee per member (Kshs)	<i>Additional annual fee for ICU Cover (Kshs.)</i>
Full Cover Outpatient	Unlimited	-	20,150/-	-
Executive Outpatient	Unlimited	-	30,810/-	-
Inpatient Plan A	-	100,000/-	10,400/-	600/-
Inpatient Plan B	-	200,000/-	12,400/-	1,200/-
Inpatient Plan C	-	500,000/-	13,440/-	2,500/-
Inpatient Plan D	-	1,000,000/-	16,120/-	5,000/-
Standard Card	Unlimited	100,000/-	26,280/-	600/-
Advantage Card	Unlimited	200,000/-	30,360/-	1,200/-
Privilege Card	Unlimited	500,000/-	32,280/-	2,500/-
Privilege Executive Card	Unlimited	500,000/-	39,000/-	2,500/-
Premier	Unlimited	1,000,000/-	35,400/-	5,000/-
Premier Executive	Unlimited	1,000,000/-	41,520/-	5,000/-

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

Avenue Healthcare's Corporate Plus (Enhanced) Medical Schemes

Applicable to companies covering a minimum of 50 principal members

Cover option	Annual outpatient limit (Kshs)	Annual enhanced A outpatient limit (Kshs)	Annual inpatient limit (Kshs)	Annual fee per member (Kshs)	Additional annual fee for ICU Cover (Kshs.)
Full Cover Outpatient Plus	Unlimited	100,000/-	-	23,900/-	-
Executive Outpatient Plus	Unlimited	100,000/-	-	34,560/-	-
Standard Plus	Unlimited	100,000/-	100,000/-	35,280/-	600/-
Advantage Plus	Unlimited	100,000/-	200,000/-	41,360/-	1,200/-
Privilege Plus	Unlimited	100,000/-	500,000/-	45,280/-	2,500/-
Privilege Executive Plus	Unlimited	100,000/-	500,000/-	52,000/-	2,500/-
Premier Plus	Unlimited	100,000/-	1,000,000/-	45,400/-	2,500/-
Premier Executive Plus	Unlimited	100,000/-	1,000,000/-	54,520/-	2,500/-

Please note that the above rates are applicable only if all members of the company opt for the enhanced scheme

Avenue Healthcare's Optional Outpatient Covers

Optional Cover	Additional Annual Benefits	Additional annual fee per member
Executive Pass	<ul style="list-style-type: none"> ◆ Access to our <i>exclusive Executive clinics</i> ◆ <i>Preferred access</i> to a doctor at any of our facilities 	2,500/-
Rural Area Cover	<ul style="list-style-type: none"> ◆ Reimbursement of outpatient claims to a limit of 10,000/- per year outside Nairobi, Thika, Mombasa, Kisumu & Nakuru 	5,000/-

Avenue Corporate Family Plans

(Special rates for >50 Principal members)

Our Corporate Family Plans give members Unlimited Outpatient Care at Avenue Healthcare Clinics and Inpatient Care at Avenue Hospital or AHC Approved Hospitals outside Nairobi to shared inpatient annual limits as follows:

Cover	Principal Member	M + 1	M + 2	M + 3	M + 4	Each add'l Dependant
Unlimited Outpatient	20,150	39,292	57,427	74,555	90,675	16,120
Family Standard Full Outpatient + 100,000 Inpatient	26,280	50,326	73,059	94,171	113,662	19,491
Family Advantage Full Outpatient + 200,000 Inpatient	30,360	57,670	83,463	107,227	128,962	21,735
Family Privilege Full Outpatient + 500,000 Inpatient	32,280	61,126	88,359	113,371	136,162	22,791
Family Premier Full Outpatient + 1,000,000 Inpatient	32,400	61,342	88,665	113,755	136,612	22,857

Additional Benefit with Plan B, Plan C, Plan D, Advantage, Privilege and Premier 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 at extra cost.

Please note that the above rates are subject to change.

Avenue Healthcare's 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 facilities in Nairobi, Thika, Mombasa, Kisumu, Nakuru and Eldoret

Inpatient Benefits

Members with inpatient care will be entitled to the following benefits 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 and Premier 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.

Corporate plus Enhanced Benefits

Members with Corporate Plus cards will be entitled to the following additional outpatient and inpatient benefits for treatment of chronic category A conditions to specified annual limits. These include -:

- ◆ Diabetes
- ◆ Hypertension
- ◆ Asthma
- ◆ Chronic Skin Conditions
- ◆ Chronic Eye Conditions

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, pre-existing surgical and HIV related conditions

Avenue Healthcare's

Outpatient Executive Card

Executive Clinic

- ◆ Access to the exclusive Executive Clinics
- ◆ Preferred access to a doctor at any other Avenue Healthcare facility

Outpatient Care

- ◆ Unlimited consultations with Avenue Healthcare doctors
- ◆ All needed laboratory tests and x-rays
- ◆ Consultations with Specialists
- ◆ Unlimited drugs and dressings
- ◆ Special Procedures (e.g. Suturing, Plasters)
- ◆ Reimbursement of claims for outpatient care outside Nairobi, Thika, Mombasa, Kisumu, Nakuru and Eldoretto a limit of Kshs.10,000/= per year
- ◆ Personal Avenue Healthcare Executive Card

Doctor's House Calls

- ◆ An Avenue doctor will visit you at your office or home on request
- ◆ Collection of specimens for laboratory tests
- ◆ Delivery of medicine to your office or home
- ◆ One free House Call per member per year
- ◆ Additional House Calls on request: Kshs. 3,000/= per visit

Annual Executive Health Check

- ◆ Comprehensive medical examination and Executive Health Report once a year

Avenue Healthcare's

Privilege / Premier Executive Card

Executive Clinic

- ◆ Access to the exclusive Executive Clinics
- ◆ Preferred access to a doctor at any other Avenue Healthcare facility

Outpatient Care

- ◆ Unlimited consultations with Avenue Healthcare doctors
- ◆ All needed laboratory tests and x-rays
- ◆ Consultations with Specialists
- ◆ Unlimited drugs and dressings
- ◆ Special Procedures (e.g. Suturing, Plasters)
- ◆ Reimbursement of claims for outpatient care outside Nairobi, Thika, Mombasa, Kisumu, Nakuru and Eldoretto a limit of Kshs. 10,000/= per year
- ◆ Personal Avenue Healthcare Executive Card

Doctor's House Calls

- ◆ An Avenue doctor will visit you at your office or home on request
- ◆ Collection of specimens for laboratory tests
- ◆ Delivery of medicine to your office or home
- ◆ One free House Call per member per year
- ◆ Additional House Calls on request: Kshs. 2,000/= per visit

Inpatient Services

- ◆ Inpatient coverage to a limit of Kshs 500,000 per person per year (Kshs. 1,000,000 for premier card holders)
- ◆ Admission in a private room
- ◆ All drugs and dressings, X-rays. CT Scans and Laboratory tests
- ◆ Operating Theatre and surgical treatment
- ◆ Doctor's, Surgeon's, Anaesthetist's and other specialist bills.

Annual Executive Health Check

- ◆ Comprehensive medical examination and Executive Health Report once a year

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 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, 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 exclusions are entitled to

- ◆ Consultation with any Avenue Healthcare Doctor for treatment of their excluded condition at no charge
- ◆ Access to Avenue approved specialist consultant at 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 corporate clients with a minimum of fifty (50) principal members. 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	5,000	2,000	5,000*	N/A
Outpatient cover limit Kshs 100,000	6,000	2,500	7,000*	N/A
Outpatient cover limit Kshs 150,000	N/A	N/A	N/A	6,720
Inpatient cover limit Kshs 50,000	N/A	N/A	4,400	N/A
Standard ⁺ - IP to card limit of Kshs 100,000	8,400	3,600	8,600	N/A
Advantage ⁺ - IP to card limit of Kshs 200,000	11,000	5,200	10,200	N/A
Privilege ⁺ - IP to card limit of Kshs 500,000	13,000	10,000	15,000	N/A

* 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's Chronic Medical Fund Option

A chronic fund may be set up by the Client to help employees who suffer from chronic ailments or who require assistance for treatments that are excluded under the subscribed medical scheme. The company may determine which conditions or individuals should benefit from the fund, depending on its own considerations.

Value of the fund:

Avenue recommends a Chronic Fund be based on the approximate cost of covering members already having excluded illnesses with a percentage increase to allow for those who may have to be included within the year.

Administration and access:

The Chronic Fund may be administered either by the Client, or by Avenue Healthcare under rules determined by the Client. Members would be allowed to join the fund either with the consent of the Client or by general instructions from the client. A member would have access to the fund for complete cost or partial cost as determined by the rules of the fund.

Accounting:

A monthly statement will be sent showing usage and credit balance remaining. Should the fund be exhausted in a given year, the Client may opt to top up the fund or suspend the fund at its discretion. Credit balances at the end of the year will be either refunded, or rolled over to the next year, depending on the Client's preference.

Note regarding Patient Confidentiality:

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

The Client may choose to exclude patients who are unwilling to disclose their medical conditions under the rules of the Chronic Medical Fund.

Avenue Healthcare's Optional Dental Covers

- ◆ Now available to Avenue Healthcare Corporate clients in Nairobi
- ◆ Run by Royal Dental Services.
- ◆ 4 **Clinics located** at Avenue Hospital Parklands, Avenue Hospital Kisumu, Avenue Hospital Thika and Avenue Healthcare Clinic – Greenspan.
- ◆ Services available on Weekdays 9am to 5pm and on Saturdays 9am to 5pm by appointment.

Corporate Dental Plans available include:

Dental Plan A Kshs.3,900 per person per year

- ◆ Unlimited consultations
- ◆ Relevant Intra-oral Dental X-rays
- ◆ Extractions, Fillings & Gum treatments. Members may have any combination of these treatments to a total number of 2 per year.

Dental Plan B Kshs.5,000 per person per year

- ◆ Unlimited consultations
- ◆ Relevant Intra-oral Dental X-rays
- ◆ One root canal treatment per year
- ◆ Extractions, Fillings & Gum treatments. Members may have any combination of these treatments to a total number of 4 per year

Dental Plan C Kshs.10,000 per person per year

- ◆ Unlimited consultations
- ◆ Relevant Intra-oral Dental X-rays
- ◆ One root canal treatment
- ◆ Unlimited Extractions, Fillings & Gum treatments as required.

Exclusions:

Implants, crowns, fixed bridges, orthodontics, fissure sealants, teeth whitening procedures, partial or full dentures, periodontal & minor surgery, surgical procedures for impacted / abnormal teeth.

Please note that the above rates are subject to change

The Avenue ABC Maternity Package

A new baby can be costly for anyone living in Nairobi. Though you may plan for expected costs, the unexpected can, and often does, occur. The most common of these is an emergency caesarian section, which can cost anywhere from Kshs.150,000/= to Kshs.300,000/= at a private hospital.

The Avenue ABC Maternity Package takes some of the risk out of having a baby. Along with other benefits of the ABC Package, vacuum delivery, difficult deliveries requiring a specialist, and emergency caesarian sections are fully covered.

A is for Antenatal Care

Avenue Healthcare doctors will take you through your pregnancy safely, allowing as many visits to the AHC antenatal clinic as you want or need.

Included in the package are:

- ◆ Unlimited visits to the AHC Antenatal Clinic
- ◆ Antenatal Profile
- ◆ One Obstetric Scan
- ◆ One referral to the AHC Obstetrician for a specialist assessment
- ◆ Multivitamins and Ferrous Sulphate Tabs
- ◆ Advice on diet and exercise during pregnancy and regular monitoring help ensure mother and baby remain healthy and problems are prevented. And for extra reassurance, you may telephone an AHC doctor any time during your pregnancy, 24 hours a day.

B is for Birth

When you are ready to deliver, you will receive guaranteed admission to the Avenue Hospital Maternity Ward, where, after an assessment by the Avenue Healthcare OPD Doctor, our team of experienced midwives will deliver your baby or call for expert assistance from our panel of highly qualified obstetricians in case of complications.

If an emergency caesarian is required, or if an obstetrician is needed for any reason, the costs are fully catered for under the ABC Package. That includes caesarian-related obstetrician bills, anaesthetist and paediatrician charges, drugs, theatre costs, bed and nursery charges for as long as you and Baby need to stay.

Discharge drugs and a follow up visit to remove stitches or just for check up are also included.

C is for Child Care

During Baby' first year, all visits to the Avenue Hospital Well Baby Clinic are free of charge, and include vaccinations according to the KEPI regime. (These are BCG, Oral Polio, Measles, Diptheria, Pertussis and Tetanus.) Other vaccinations are available at a 20% discount to all ABC Package Babies up to the age of 5 years.

The ABC Package Price

The total cost of the Avenue ABC Maternity Package, including unlimited visits to the AHC Antenatal Clinic, antenatal profile, obstetric scan, one obstetrician visit, multivitamins and ferrous sulphate, delivery, whether normal, vacuum, or by caesarian section, a follow up postnatal visit, Well Baby Clinic for a year and KEPI vaccines for the baby is Kshs.210,000 /=

ABC Payment Plan

To make costs of your new baby easier to handle, you may pay in three easy installments:

1st Installment, Kshs.70,000/= On Enrollment

2nd Installment, Kshs.70,000/= At 28 Weeks

3rd Installment, Kshs.70,000/= At 32 Weeks

Service Guarantee and Refund Schedule

In the event you are unhappy with Avenue Healthcare's services, decide you don't want the ABC package at any time before delivery, or for any reason deliver at another hospital, a refund will be given of the full amount paid less 3,000/= cancellation fee and charges for all services you have used, according to the following schedule:

Antenatal Clinic Consultation:	Kshs. 1,650/= per visit
Obstetrician Consultation:	Kshs.2,400/= per visit
Obstetric Scan:	Kshs.3,800/= each
Antenatal Profile VDRL and Hepatitis	Kshs.7,750/= for Urinalysis, Blood Group, Haemogram, HIV,
Well Baby Clinic:	Kshs.700/= per visit at Avenue Hospital

Please note that the above rates are subject to change

Eligibility

Any Mother-to-Be who is between the ages of 18 and 40 years, has not had a previous caesarian section, does not have a chronic medical condition (such as diabetes, hypertension, etc), any known high risk condition, or HIV/AIDS may enroll in the Avenue ABC Maternity Package.

Please see your Avenue Healthcare Doctor for more information if you would like to enroll.

What is NOT INCLUDED in the Avenue Maternity Packages

- ◆ Antenatal care anywhere other than at an Avenue Healthcare Clinic.
- ◆ Delivery or treatment at any facility other than Avenue Hospital.
- ◆ Obstetrician Fees if not referred by AHC Doctors.
- ◆ Treatment of illness during pregnancy.
- ◆ Nutritional Supplements during pregnancy other than those specifically mentioned.
- ◆ Drugs, specialists, incubator care, treatment of prematurity, congenital diseases / conditions,
- ◆ Respiratory distress or any other illness in neonates.
- ◆ Illness in babies after discharge.
- ◆ Vaccines not included in the KEPI regime.

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 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 photo-cards 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 are invoiced on a pro rata basis from the date of joining to expiry of the scheme.

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 photocard 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 photocard.

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 members' 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

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 authorized 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.

Is there a waiting period before I can access services? If yes, why?

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.

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, in Nakuru at Evans Sunrise Hospital 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 per current tariffs.

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 services offered by Avenue Healthcare please contact:

Avenue Healthcare

Corporate Services Department

Church Road, Westlands

Tel: 0732 175 /510-513

Tel: 0732 175 576 / 577 / 578

marketing@avenuehealthcare.com

services@avenuehealthcare.com

or contact the Branch Manager at any of our clinics.