



RESOLUTION HEALTH
EAST AFRICA LIMITED

BENEFITS & SERVICES

OUTPATIENT SERVICES

The limits are as per the attached schedule

Preferred Providers

This is as per Resolution Health Preferred Provider List. It includes the following outpatient services which are exclusively obtainable from the general practitioner from the selected Resolution Health Preferred Provider List.

- ✓ Outpatient consultations
- ✓ Diagnostic examinations, injections and procedures performed at a primary care level in a doctor's consultation room.
- ✓ Prescribed medicines
- ✓ X-rays, Pathology, Scans and MRI
- ✓ Antenatal and postnatal care (to be part of the Maternity cover limit)
- ✓ Minor trauma treatment

Well baby check-ups at our selected well baby clinics only

Primary immunization programmes will be provided at agreed outpatient medical centers

Notes:

- ❖ Authorization must be obtained in advance from RHEAL in respect of chemotherapy, radiotherapy, MRI and CAT scans, hospice care and haemodialysis
- ❖ If you travel to Kenya and need to visit the following providers, there will be a co-payment of Kshs 200/= levied on visits to this particular Medical Service Providers. (**Nairobi Hospital, Aga Khan Hospital - Nairobi and Accacia Medical Center - Nairobi**).
- ❖ Note that this only applies to the 3 hospitals mentioned in Kenya, Tanzania and Uganda will not have co-payment levies.

INPATIENT SERVICES

The limits are as per the attached schedule

Hospitals: Appointed hospitals in our panel of Medical Services Providers

Capacity: General Ward

Includes the following while the patient hospitalized:

- ❖ Surgical operations and procedures
- ❖ *First emergency caesarean section up to Tshs. 1,700,000/- per annum*
- ❖ Professional fees
- ❖ Theatre fees
- ❖ Anesthetics for surgery
- ❖ Assistants at operations
- ❖ Ward accommodation
- ❖ Intensive care and high care units
- ❖ Visits and consultations by a GP and/or Specialist (while hospitalized)
- ❖ X-rays and pathology (while hospitalized)
- ❖ Physiotherapy
- ❖ Ultrasound scans (other than for pregnancy).
- ❖ MRI and CT scan (while hospitalized)
- ❖ Blood transfusions
- ❖ Internal prostheses
- ❖ Medicine dispensed and used in hospital
- ❖ Medicine received on discharge from hospital 100% of cost (max 15 days supply)

New Additional Benefits

- ❖ Emergency road rescue services
- ❖ Emergency Medical evacuation for members with cover limits of 1,000,000/- and above

*HIV and pre-existing conditions are included based on the sub limits below

Sub-limits

PLAN	SUB - LIMIT
Less than Ksh 500,000	50% of limit
Less than Ksh 1m to Ksh 500,000	Tshs 4,250,000
Ksh 1M	Tshs 5,950,000
Ksh 2M	Tshs 8,500,000

Last expense benefit for principal members Tshs. 850,000/-

Notes

Outpatient covers for corporate plans have an option of either co-payment or no co-payment

Non - Contributors of NHIF shall pay an additional Kshs. 1,500 per person per annum Corporate who agree to a limited panel of medical service providers list get a discount on premium (i.e. 5%).

EXCLUSIONS

Below are standard Exclusions and do not apply where purchased separately

1. All expenses associated with the following (*Quotation on request*):
 - ❖ (For Pre-existing conditions, members need to declare the Pre-existing conditions for them to be covered)
 - ❖ Dental services - Buy up options
 - ❖ Optical services - Buy up Options
 - ❖ Congenital cases
2. Compensation for pain and suffering, loss of income, funeral expenses or claims for damages. Expenditure incurred by a member or dependants arising from any illegal or criminal act.
3. Expenses arising from injuries sustained as a result of participation in professional sport or hazardous pursuits such as motor racing, skydiving, parachute jumping and bungee jumping.
4. Operations, treatments and/ or procedures of own choice for purely cosmetic purposes or obesity, and any complications that may arise from such operations, treatment and/ or procedures.
5. Expenses incurred for recuperative or convalescent holidays.
6. All expenses in respect of illness conditions that were subject to waiting periods when member and dependants joined the Scheme.
7. Purchase of:
 - ❖ Applicators, toiletries, sunglasses and/ or lenses for sunglasses and beauty preparations;
 - ❖ Patented foods and nutritional supplements including baby foods;
 - ❖ Contraceptive preparations, remedies and devices;
 - ❖ Remedies for the treatment of infertility;
 - ❖ Tonics, slimming preparations, appetite suppressants and drugs as advertised to the public for the specific treatment of obesity;
 - ❖ Sunscreen and sun tanning lotions;
 - ❖ Soaps and shampoos (medicinal or otherwise);
 - ❖ Household and biochemical remedies which are not promoted by the medical profession;
 - ❖ Cosmetic products (medicinal or otherwise);
 - ❖ Anti-habit forming products; vitamins and multi-vitamins (unless prescribed for documented deficiency);
 - ❖ Remedies for body building purposes;
 - ❖ Aphrodisiacs;
 - ❖ Patent medicines and proprietary preparations; household bandages, cotton wool, dressings and similar aids.
8. Services arising from an accident or event of which the member or dependants has received, or is likely to receive, compensation from any source whatsoever including NHIF, PPF and employer liability insurance.
9. Any treatment arising from an accident or event because the member and / or dependants was / were under the influence of alcohol or drugs, unless prescribed and taken according

to the instructions of a medical practitioner.

10. Dialysis of any kind (except for acute renal failure)
11. Services rendered in respect of dependence producing substances, inclusive of services provided by institutions that are registered in terms.
12. Exercise and / or guidance programmes inclusive of antenatal exercises.
13. Kilometre charges and travelling expenses with the exception of ambulance services.
14. Gold or other precious metal inlays in dentures.
15. Treatment of impotence not related to a sickness that is harmful or a threat to essential bodily functions or treatment of impotence that is merely recommended for psychiatric reasons.
16. Hormonal treatment.
17. Examination or check-ups such as general health examinations not related to diagnosis of sickness or accidental bodily injury unless explicitly agreed in writing by RHEAL.
18. Accommodation in convalescent or old age homes or similar institutions catering for the aged.
19. Costs associated with Vocational Guidance, Child Guidance, and Marriage Guidance.
20. Illness, injury or disablement directly or indirectly caused by or contributed to by:
 - ❖ Active participation in Civil war, riots, rebellion, revolution, insurrection or political activity.
 - ❖ Any declared or undeclared war, invasion, act of foreign enemy, hostilities or warlike operations.
 - ❖ Nuclear fission, ionising or non-ionising radiation.
 - ❖ Operating, learning to operate or serving as a Member of a crew of any aircraft being used for sky -riding, racing, testing or exploration.
 - ❖ Participation in Naval, Military, Air Force, Paramilitary, Police or Police Reserve service or operations.
 - ❖ Attempted suicide or self-injury deemed deliberate by RHEAL.
22. The wilful non-compliance on the part of the Member with RHEAL's appointed doctors prescribed treatment.
23. A pre-existing medical condition of which a member was aware, or in RHEAL's opinion ought to have known existed prior to his becoming a member of RHEAL for the first time whether or not declared at the commencement his membership.

GENERAL TERMS & CONDITIONS

1. **Definitions:** “Member” is any person in the employ of the Employer and/or their spouses and children under the age of eighteen years (or up to 21 if they are still pursuing further education and proof of this have been provided to RHEAL) who have been nominated by the Employer as a Member and for whom the annual Fees have been paid and accepted by RHEAL and for whom all such other membership formalities as RHEAL may require have been completed.

An “Employee Member” is any Member who is an employee of the Employer.

A “Dependant Member” is any Member who is dependent upon an Employee Member.

“Membership Date” is the date defined in the beginning of this Contract.

A “Membership Year” is a period of twelve months from the Membership Date.

“Reasonable and Customary” services are those which do not exceed the general level provided or charged in the locality where the service is provided when furnishing comparable treatment, services or supplies to individuals of the same sex and of similar age and income, for a similar disease or injury.

2. **Reimbursement:** RHEAL will provide services for an ill or injured Member and will not reimburse the Member or Employer for any medical expenses unless on very special cases.
3. **Fees:** All membership fees are payable to RHEAL annually in advance on or before Membership Date and services will only be provided by RHEAL to Members for whom Fees have been paid. The Fees payable in respect of Members joining after the Membership Date shall be paid to RHEAL immediately any Member is accepted as such by RHEAL in writing. Fees once paid are not refundable except on termination of the contract within 30 days of taking up the Membership and in the case of the death of a Member in which case RHEAL may in their sole discretion refund *pro rata* the Fees paid for that Member’s Dependant Members.
4. **Replacement Employees:** The Employer shall be entitled to nominate a new Member in place of a Member who ceased employment provided that all membership requirements are satisfied. Members who have been admitted in hospital cannot be replaced on the inpatient service. However, if a member has utilized only one service, then the new member will replace the deleted member for the unutilized service only and premium will be charged for the utilized service separately.
5. **Members joining During a Membership Year:** For Members joining during a Membership Year the Employer shall pay *pro rata* Fees for the number of whole months up to the end of that Membership Year including the month of joining for inpatient services. The full annual premium in respect of Outpatient services will be charged for Members joining during a Membership year.
6. **Termination:** All benefits shall cease to be payable in respect of:-
 - a) A Member who attains or has attained the age of 65 years at or before the next annual Membership Date immediately following the attainment of that age.
 - b) An Employee Member and all his Dependant Members on the date of cessation of his employment by the employer.
 - c) Dependant Members upon the death of the Employee Member upon whom they are dependant. The membership from these dependent members will be allowed to run

until the expiry of the contract for the annual period during which the employee member is deceased.

- d) A Dependant Member who is a child upon attaining the age of 21 years by the expiry of the annual term of the contract.
- e) A Dependent Member who is a spouse upon his or her divorce or separation.

The Employer shall inform RHEAL as soon as any of the above events occur and shall reimburse RHEAL in respect of any services provided to any person who has ceased to be eligible for benefits

7. **RHEAL's Right to Decline Renewal or Qualify Contract:** RHEAL shall not be bound to renew this Contract nor give notice that it is due for renewal. RHEAL shall have the right to qualify (in consultation with the employer) the terms of the Contract in respect of all or any Members on giving to the Employer thirty days notice in writing prior to any annual Membership Date and may decline to readmit any Member without giving any reasons for so doing.
8. **Fraud:** In the event of proven fraud or intentional exaggeration or omission or concealment by a Member or the Employer or if any false declaration or statement is made by the Member or Employer RHEAL may decline to provide any services without prejudice to any other rights or remedies of RHEAL.
9. **Disclosure of Medical Information:** The Employer undertakes to procure the consent of all Members to the disclosure by RHEAL to the Employer of the Member's medical details. The Employer further undertakes to obtain medical details of its Members for RHEAL upon request and failure to do so may result in the invalidation of membership for those Members concerned.
10. **Readmissions:** Readmissions to hospital within 90 days of discharge in respect of the same illness or injury or complications thereof shall be considered as a continuation of the same hospital case and are subject to the same overall limit of cost to RHEAL per Membership year per Member.
11. **Arbitration:** Any dispute on medical matters i.e. matters involving a medical decision including Reasonable and Customary medical services and charges shall be referred to arbitration by two qualified doctors to be agreed upon between the parties or in default of agreement to be nominated by the Chairman of the Medical Practitioners and Dentists Board or equivalent organisation of the local jurisdiction. All other disputes between RHEAL and the Employer touching on the construction or effect of these Terms and Conditions or on the right or liabilities of the parties hereunder or any matter arising out of the same or connected therewith and not being a medical matter as aforesaid shall be referred to a single arbitrator to be agreed between the parties or in default of agreement to be nominated by the Chairman of the Chartered Institute of Arbitrators of the local jurisdiction upon the application of either party. All arbitration under this Agreement shall be conducted in the local jurisdiction under the relevant Arbitration Legislation. The making of an arbitration award shall be a condition precedent to any right of action against, or liability of, RHEAL.
12. **Time Bar:** In the event of RHEAL disclaiming liability in respect of any of the costs or expenses of any illness or injury, RHEAL shall not be liable in relation to such illness or injury after the expiry of three months from the date of such disclaimer unless the disclaimer shall then be the subject of pending legal proceedings or arbitration.
13. **Variation:** RHEAL is not bound by any variation or waiver or addition to these Terms, Exclusions, and Conditions except as agreed by RHEAL and the Employer in writing. PDF 24/01/05 IT
14. **Proper Law:** the Laws of Tanzania & Kenya govern all aspects of this contract depending on the country of service. Subject to the arbitration provisions hereof, the Courts of Tanzania

& Kenya shall have exclusive jurisdiction in any dispute arising between RHEAL and the Employer.

15. **Contractual Relationship:** This Contract is between RHEAL and the Employer and does not create any contractual relationship between RHEAL and a Member.
16. **Age Limits:** RHEAL will not accept as a new Member anyone who has attained 65 years of age and RHEAL may require proof of age satisfactory to it. Children will be accepted as from one month after birth.
17. **Effective Commencement of Membership:** Membership only becomes effective upon receipt by the Employer of a written acceptance of membership of a Member, notwithstanding the fact that Fees may have been received by RHEAL pending consideration of the application. RHEAL requires all membership details to be finalised before acceptance of membership.
18. **Cancellation:** The Employer may cancel this contract within 30 days of commencement and receive full premium refund as long as there has been no claim during the period. No refund premium will apply if the Employer cancels the contract after 30 days of commencement.
19. **Notices:** Notices by RHEAL to the Employer may be sent by hand delivery or by post to the Employer to the address given to RHEAL by the Employer on the Application Form or as otherwise notified to RHEAL in writing. Notices to Members shall be sent to the Employer. Delivery by post shall be deemed to be effective on the fourth day following the date of posting and proof of posting shall be proof of service.

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