

## HERITAGE BLUE

Corporate Benefit Table  
2019/2020  
Kenya

**KENYA**

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Heritage Insurance Company Limited  
Registration No. IRA/017/01.

# KENYA | HERITAGE BLUE CORPORATE BENEFIT TABLE 2019/20

This table will give you an overall summary of the benefits we offer. Please read this summary together with the Heritage Blue Policy Conditions, which provides more detailed information.

**Annual benefits limit per insured person per year in KES.**

| PRODUCT OPTION                            | Core                                                                                                            | Lite                                                                                                            | Classic                                                                                                                                        | Classic Roaming                                                                                                                                | Plus                                                                                      | Elite                                                                                     |
|-------------------------------------------|-----------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Region of cover                           | In-country only                                                                                                 | In-country only                                                                                                 | Out-patient care: East Africa only<br>In-Patient care: East Africa and India where treatment is medically necessary and not available locally. | Out-patient care: East Africa only<br>In-Patient care: East Africa and India where treatment is medically necessary and not available locally. | Africa and India, Thailand and U.A.E                                                      | Worldwide (excluding North America)                                                       |
| Network Providers paid at Liberty Tariffs | Restricted Network of providers only<br>Out of Network will be reimbursed subject to Restricted network tariffs | Restricted Network of providers only<br>Out of Network will be reimbursed subject to Restricted network tariffs | Standard Network<br>Out of Network will be reimbursed subject to Standard network tariffs                                                      | Enhanced Network<br>Out of Network will be reimbursed subject to Enhanced network tariffs                                                      | Enhanced Network<br>Out of Network will be reimbursed subject to Enhanced network tariffs | Enhanced Network<br>Out of Network will be reimbursed subject to Enhanced network tariffs |
| Overall limit                             | 2 100 000                                                                                                       | 4 200 000                                                                                                       | 8 400 000                                                                                                                                      | 42 000 000                                                                                                                                     | 84 000 000                                                                                | 210 000 000                                                                               |

| HOSPITAL BENEFITS (In-patient) Subject to pre-authorisation and clinical funding protocols |                                                                                         |                                                                                         |                                                                                         |                                                                                         |                                                                                         |                                                                                         |
|--------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|
| In-patient accommodation                                                                   | Standard private room                                                                   | Standard private room                                                                   | Standard private room                                                                   | Standard private room en-suite                                                          | Standard private room en-suite                                                          | Standard private room en-suite                                                          |
| In-hospital accommodation, specialists, theatre, ward, acute dialysis and medicine costs   | Subject to overall limit<br>Discharge medicine limited to 14 days after hospitalisation | Subject to overall limit<br>Discharge medicine limited to 14 days after hospitalisation | Subject to overall limit<br>Discharge medicine limited to 14 days after hospitalisation | Subject to overall limit<br>Discharge medicine limited to 14 days after hospitalisation | Subject to overall limit<br>Discharge medicine limited to 14 days after hospitalisation | Subject to overall limit<br>Discharge medicine limited to 14 days after hospitalisation |
| Ambulance services                                                                         | Subject to overall limit                                                                | Subject to overall limit                                                                | Subject to overall limit                                                                | Subject to overall limit                                                                | Subject to overall limit                                                                | Subject to overall limit                                                                |
| Intensive care                                                                             | 20 days per annum                                                                       | 20 days per annum                                                                       | 30 days per annum                                                                       | Subject to overall limit                                                                | Subject to overall limit                                                                | Subject to overall limit                                                                |
| Specialised radiology (combined limit in-hospital and out-of-hospital)                     | 84 000                                                                                  | 105 000                                                                                 | 140 000                                                                                 | 158 000                                                                                 | 189 000                                                                                 | 210 000                                                                                 |
| In-patient maternity (childbirth)                                                          | 210 000                                                                                 | 210 000                                                                                 | 260 000                                                                                 | 315 000                                                                                 | 368 000                                                                                 | 420 000                                                                                 |
| Maternity complications (Post delivery)                                                    | 525 000                                                                                 | 525 000                                                                                 | 840 000                                                                                 | 1 050 000                                                                               | Subject to overall limit, maximum of 6 weeks                                            | Subject to overall limit, maximum of 6 weeks                                            |
| Neonatal care (incubator, phototherapy, congenital conditions, prematurity)                | 525 000                                                                                 | 525 000                                                                                 | 1 050 000                                                                               | 2 100 000                                                                               | 2 630 000                                                                               | 5 300 000                                                                               |
| Psychiatric hospitalisation                                                                | 10 days per annum                                                                       | 10 days per annum                                                                       | 20 days per annum                                                                       | 24 days per annum                                                                       | 24 days per annum                                                                       | 28 days per annum                                                                       |
| Prosthesis and devices (per prosthesis/device)                                             | 179 000                                                                                 | 179 000                                                                                 | 260 000                                                                                 | 315 000                                                                                 | 368 000                                                                                 | 473 000                                                                                 |
| External medical appliances                                                                | 21 000                                                                                  | 21 000                                                                                  | 37 000                                                                                  | 47 000                                                                                  | 63 000                                                                                  | 100 000                                                                                 |
| Hospitalisation related to Chronic conditions                                              | 1 050 000                                                                               | 1 050 000                                                                               | 1 600 000                                                                               | 2 100 000                                                                               | 2 630 000                                                                               | 3 200 000                                                                               |
| Optical Surgery                                                                            | 105 000                                                                                 | 105 000                                                                                 | 158 000                                                                                 | 210 000                                                                                 | 263 000                                                                                 | 315 000                                                                                 |
| Dental Surgery                                                                             | 105 000                                                                                 | 105 000                                                                                 | 158 000                                                                                 | 210 000                                                                                 | 263 000                                                                                 | 315 000                                                                                 |

| MAJOR DISEASE BENEFITS Subject to pre-authorisation and clinical funding protocols |           |           |           |           |           |           |
|------------------------------------------------------------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| Overall limit                                                                      | 1 260 000 | 1 260 000 | 1 900 000 | 2 200 000 | 3 050 000 | 5 900 000 |
| Oncology (Cancer) treatment                                                        | ✓         | ✓         | ✓         | ✓         | ✓         | ✓         |
| Organ transplants                                                                  | ✓         | ✓         | ✓         | ✓         | ✓         | ✓         |
| Renal (Kidney) dialysis                                                            | ✓         | ✓         | ✓         | ✓         | ✓         | ✓         |

| INTERNATIONAL EMERGENCY EVACUATION BENEFITS Subject to pre-authorisation and clinical funding protocols |   |   |                                                                                                                  |                                                                                                                             |                                                                                                                              |                                                                                                                              |
|---------------------------------------------------------------------------------------------------------|---|---|------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| International emergency evacuation and repatriation                                                     | x | x | Available in India or South Africa where treatment is not locally available                                      | Subject to overall limit                                                                                                    | Subject to overall limit                                                                                                     | Subject to overall limit                                                                                                     |
| Compassionate travel for one person accompanying an evacuated person                                    | x | x | Return economy class ticket for accompanying parent/ guardian where patient is a child aged 12 years and younger | For an accompanying family member, return economy class ticket and up to 26 000 per day for ancillary charges, (max 7 days) | For an accompanying family member, return economy class ticket and up to 26 000 per day for ancillary charges, (max 10 days) | For an accompanying family member, return economy class ticket and up to 32 000 per day for ancillary charges, (max 14 days) |
| Repatriation of mortal remains following an international emergency evacuation                          | x | x | 210 000                                                                                                          | 210 000                                                                                                                     | 315 000                                                                                                                      | 945 000                                                                                                                      |

| EMERGENCY TREATMENT WHILST TRAVELLING OUTSIDE AREA OF COVER (up to max 60 days per trip)                                                                                                |   |   |                                                                                                                                                            |                                                                                                                                                            |                                                                                                                                                             |                                                                                                                                                             |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Emergency treatment whilst travelling outside area of cover (up to max 60 days per trip).<br>The International emergency evacuation benefits are not covered outside the area of cover. | x | x | Up to Kes 6 300 000 in USA and Canada. For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table | Up to Kes 8 400 000 in USA and Canada. For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table | Up to Kes 10 500 000 in USA and Canada. For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table | Up to Kes 12 600 000 in USA and Canada. For other countries when outside your area of cover, benefits are subject to limits specified in this benefit table |

| DAY-TO-DAY BENEFITS (Out-patient)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |   |                                        |         |         |         |         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|----------------------------------------|---------|---------|---------|---------|
| <b>Acute Conditions Benefit</b> (conditions that generally appear suddenly, progress rapidly and are relatively short in duration)<br>• Consultations (GP and specialist)<br>• Diagnostic tests<br>• Pathology, i.e., blood tests requested by a doctor in the course of your consultations<br>• Basic radiology, i.e., out-of-hospital basic x-rays<br>• Out-of-hospital non-surgical procedures, such as applying plaster of paris and stitches<br>• Auxillary services such as physiotherapy, chiropractics and speech therapy<br>• Annual medical examination at your doctor's rooms | x | 52 500                                 | 84 000  | 105 000 | 157 500 | 262 500 |
| <b>Prescribed medication for acute medication</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | x | 26 300                                 | 42 000  | 52 500  | 73 500  | 105 000 |
| <b>Chronic Conditions Benefit</b> (conditions that require medication and treatment for more than three continuous months)<br>• Consultations (GP and specialist)<br>• Prescribed chronic medication<br>• Pathology, i.e., blood tests requested by a doctor in the course of your consultations<br>• Basic radiology<br><i>Note: If this benefit is depleted, then claims will be paid from the available Day-to-Day Benefits</i>                                                                                                                                                       | x | 110 000                                | 160 000 | 210 000 | 260 000 | 320 000 |
| <b>Out-patient maternity care</b><br><i>Note: If this benefit is depleted, then claims will be paid from the available Day-to-Day Benefits</i>                                                                                                                                                                                                                                                                                                                                                                                                                                           | x | Covered under acute conditions benefit | 21 000  | 26 300  | 31 500  | 36 800  |
| <b>Dentistry</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | x | 15 800                                 | 31 500  | 36 800  | 42 000  | 68 300  |
| <b>Optical benefits</b><br>• 1 x eye test per insured person per year<br>• Frames and lenses (including contact lenses) every 2 years                                                                                                                                                                                                                                                                                                                                                                                                                                                    | x | 15 800                                 | 26 300  | 31 500  | 36 800  | 42 000  |
| <b>Wellbeing benefit</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | x | x                                      | 15 800  | 21 000  | 26 300  | 31 500  |

**Note:** If the start date of your health cover is after the start date of your employer's Heritage Blue Policy, your benefits will be available to you on a pro-rata basis.

**Disclaimer:** The benefits described in the table above are subject to the Policy Conditions in the Heritage Blue Policy Document. Every attempt has been made to ensure complete accuracy of this document. However, in the event of a conflict between this document and the Heritage Blue Policy Conditions, the Policy Conditions will prevail. E&OE