



Dear KARO Members,

RE: HEALTH INSURANCE PROVIDER.

The Management Committee has now finalised negotiations for a service provider to take over from the NHIF as from 1st July, 2024.

After thorough due diligence on several firms, we have settled on OLD MUTUAL GENERAL INSURANCE KENYA LTD.

Forwarded herewith, are the proposed premiums, against the corresponding benefits, across the four groups.

Other salient features are:

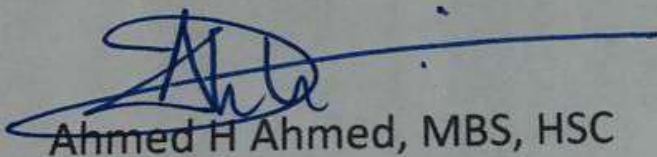
1. No waiting period for existing KARO Members who are currently in the NHIF Scheme 2023/2024.
 2. No waiting period for members who have retired within the last (6) six months.
 3. All other members joining the scheme shall be subjected to 60 days waiting period.
 4. No co-payment on inpatient services in all hospitals.
 5. Outpatient services in the following private hospitals and their branches will, however, attract a co-payment of Ksh 2,000 per visit.
- Aga Khan University Hospital,
 - Nairobi Hospital, Karen Hospital,
 - MP Shah Hospital,
 - AAR Healthcare,

- Mombasa Hospital,
- Mater Hospital,
- Gertrude's Children's Hospital

6. Further information to effect the scheme will be communicated at a later date. The Committee highly appreciates your patience and understanding.

Kind regards,

Yours Sincerely,

A handwritten signature in blue ink, appearing to read 'Ahmed H Ahmed', with a long horizontal line extending to the right.

Ahmed H Ahmed, MBS, HSC

Chairman.



Dear Karo Members,

Date: 28th March, 2024.

RE: HEALTH INSURANCE PROVIDER

Further to our communication dated Friday, 22nd March, 2024, and in response to your requests for clarification on certain issues, we are happy to forward the following information to you:

1. The current NHIF cover remains operational up to and including 30th June, 2024.
2. Old Mutual Provider will avail the list of hospitals and pharmacies accredited to them.
3. Dental and optical will be charged on the outpatient limit.
4. Pre-existing/ chronic conditions will be covered at 40% of the inpatient limit.
5. Newly-discovered chronic conditions will access full inpatient limit initially, but thereafter they will be treated as in (4) above.
6. There will be biometric registration and also physical cards.
7. Premiums are paid upfront and in full.
8. Inpatient bed limits will be as follows:

<u>Cover</u>	<u>Bed Limit</u>
Sh. 5,000,000 and sh. 3,000,000	sh. 20,000
Sh. 2,000,000	sh. 18,000
Sh. 1,000,000 and sh. 500,000	General ward

9. Annual medical check –up will be covered under outpatient limit.

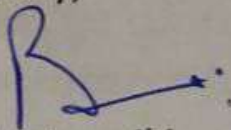
10. The medical cover is applicable to overseas treatment if that treatment is not available in Kenya.
11. If the Principal member passes on, the spouse will continue to benefit from the policy up to the end of that year's contract.
12. Social Health Insurance Fund (SHIF) is meant to be the successor of NHIF.
13. The annual subscription ksh 6,000 is payable to KARO together with the premiums. It caters for the annual administrative logistics.

For purposes of completeness and re-capping, our earlier communication of 22nd March is re-forwarded. Please read the two together.

Kind regards,

"Happy Easter break"

Yours sincerely,

A handwritten signature in blue ink, appearing to be 'B. Mwaniki', with a horizontal line extending to the right.

Beatrice M. Mwaniki

Secretary.