

HEALTH



CIC SENIORS MEDIPLAN

Senior's Medical Cover



What the product offers?

The cover protects insured persons against valid medical expenses. Eligible expenses are paid subject to annual benefit limits provided for.

The product offers in-patient, outpatient, dental, and optical benefits. Various options are provided for each benefit to enrich your choices

In-patient benefits offered by the product include:

- Pre-existing and chronic conditions cover.
- Psychiatry / psychotherapy cover.
- Emergency air evacuation and road ambulance services.
- In-patient ophthalmologic surgery.
- Dental surgery.
- Post-hospitalization and rehabilitation expenses.
- Prescribed external aids cover.
- Home Nursing.
- Comprehensive Geriatric Assessment

Outpatient benefits include :

- GP Consultation.
- Specialist consultation.
- Prescribed drugs and dressings.
- Diagnostic laboratory and radiology services.
- Health check-up.

Dental benefits include :

- Dental consultation.
- Fillings and extractions.
- Root canal.
- Scaling.

Optical benefits include :

- Ophthalmologic consultation.
- Contact lenses.
- Frames (allowed once every two years up to Ksh. 15,000 or the Optical limit whichever is lower).
- Glasses.

The product also offers a last expense cover in the event that the insured person passes on as a result of covered conditions while the cover is in force.

Membership eligibility?

Eligibility for Principal Member and Spouse is from 60 years to 80 years.

Cover allows only one legal spouse as a dependant of the principal member. Additional spouses can be included on cover as principal members.

Child dependants are not eligible under this cover. Alternative cover is provided under CIC Family Medisure cover.

All new applicants will be required to submit a medical report before membership and eligibility of cover can be confirmed. The cost of the medical examination is borne by the applicant at a hospital appointed by CIC.

Existing members can continuously renew their membership without age restrictions.

The following documents are required at inception of cover as proof of membership eligibility.

- a. Copy of ID/passport for principal member and spouse.
- b. Copy of PIN certificate for principal member.

Members may opt to buy Outpatient on a Self-Fund basis at a Management fee determined by CIC.

Members may also opt to buy Inpatient and Outpatient cover on a Fully Self-funded basis at a Management fee determined by CIC.

Waiting periods will be waived for members transiting within 30 days from another insurance underwriter or their respective Corporate Medical Schemes subject to performance review and approval of waiver in writing.

Any member joining after the first 30 days of exit from a previous insurance underwriter or their Corporate scheme will be subjected to individual medical underwriting and waiting periods shall apply.

