



TEACHERS' MEDICAL SCHEME

AFYA KWA WALIMU

TSC and Minet are honoured to contribute towards the good health and wellbeing of you, our most valued teachers, and your families. Karibuni!



BENEFITS' STRUCTURE

Job Group	Outpatient	Inpatient	Dental	Optical	Maternity	Group life	Last Expense	Ambulance Services	International Referral	International Travel
B5	100,000	750,000	35,000	45,000	100,000	450,000	200,000	Air fix wing and Helicopter 2(two) per family per Annum	1,000,000	200,000
C1	100,000	750,000	35,000	45,000	100,000	450,000	200,000		1,000,000	200,000
C2	100,000	750,000	35,000	45,000	100,000	450,000	200,000		1,000,000	200,000
C3	100,000	850,000	35,000	45,000	100,000	550,000	200,000		1,000,000	200,000
C4	150,000	1,000,000	35,000	45,000	100,000	550,000	200,000		1,000,000	200,000
C5	175,000	1,250,000	35,000	45,000	100,000	650,000	200,000		1,000,000	200,000
D1	225,000	1,500,000	35,000	45,000	150,000	650,000	300,000		1,000,000	200,000
D2	250,000	1,800,000	35,000	45,000	150,000	1,050,000	400,000		1,000,000	200,000
D3	275,000	2,000,000	35,000	45,000	200,000	1,050,000	500,000		1,000,000	200,000
D4	375,000	2,500,000	35,000	45,000	200,000	1,050,000	600,000		1,000,000	200,000
D5	375,000	2,500,000	35,000	45,000	200,000	1,050,000	600,000	1,000,000	200,000	

INPATIENT BENEFIT

This is treatment which requires admission in a hospital or day care surgery/procedure. The benefits (paid net of NHIF rebates) under this cover include but are not limited to:

- Bed entitlement.
- Doctor's Fees (Physician, Surgeon & Anaesthetist fee).
- ICU/HDU/Critical care and theatre Charges.
- Drugs/Medicines, dressings and internal surgical appliance.
- Pathology/Laboratory.
- X-ray, ultrasound, ECG, Computerized Tomography Scans (CT Scans) and MRI Scans.
- Radiotherapy and Chemotherapy.
- In-Patient Physiotherapy & Hydrotherapy.
- Occupational therapy.
- Hospital accommodation for accompanying parent and /or guardian for hospitalised children below seven (7) years.
- Medical Emergency Road evacuation services leading to admission.
- Congenital defects/genetic disorders.
- Post- Hospitalisation benefit of up to two (2) weeks for other sicknesses and six (6) weeks for accident cases after discharge.
- Day care Surgery for minor surgical treatment that may not require admission.
- In-vitro Fertilisation (IVF).
- Renal dialysis.
- Cancer Treatment and related procedures and tests.
- Medical education.
- Chronic Disease Management.

OUTPATIENT BENEFIT

This is treatment that does not require admission or daycare surgery in a hospital. The outpatient cover caters for all routine outpatient services which include but are not limited to:

- Routine outpatient consultations.
- Prescribed Diagnostic Laboratory and Radiology services (X- ray, ultra sound, MRI and CT Scans).
- Prescribed physiotherapy.
- Prescribed drugs and dressing.
- Referral Outpatient to specialists.
- HIV/AIDS related conditions and prescribed ARV's to the full cover limit per family per annum.
- Routine Immunizations: KEPI Vaccinations, Baby Friendly Vaccines.
- Newly diagnosed chronic conditions.
- Pre-existing chronic conditions (including cancer).
- Pap smear for ladies and PSA for men- (for principal members only).
- Medical Emergency Road ambulance evacuation services.
- Rehabilitation services as per limits.
- Preventive care: free Medical camps, Mobile Clinics for events, counselling on lifestyle and wellness.
- Prescribed preventive and curative drugs/care (Including pressure stockings and clinical corset belt).

MATERNITY BENEFIT

The benefits under this cover include but are not limited to:

- Routine antenatal check-up.
- Delivery/ Doctors Fees.
- Postnatal care up to six (6) weeks post-delivery.
- Routine Immunisations (KEPI) and Baby Friendly Vaccines.
- 1st emergency caesarean section, subsequent elective CS and normal delivery.
- Pre-maturity/Pre-term upto 37 weeks.
- Congenital conditions.

NB: The maternity benefit is available to principal members and/or their spouse only.

DENTAL BENEFIT

The benefits under this cover include but are not limited to:

- Dental Consultation and Anaesthetist's fees.
- Dental X-rays and Root canal treatment.
- Tooth Extraction.
- Deformation surgery.
- Scaling necessitated by a prevailing medical condition and prescribed by a dentist.
- Dentures necessitated by an accident/ injury.

OPTICAL BENEFIT

This benefit caters for expenses related to eye treatment which includes but not limited to:

- Cost of frames - members who have obtained frames will not be entitled to a replacement within one year.
- Cost of lenses - Not entitled to a replacement within one year unless necessitated by a medical condition or change in prescription by an ophthalmologist.
- Prescription for ophthalmic treatment and eye lenses.
- Ophthalmic ultrasound if prescribed by the Ophthalmologist.

CO-PAY

There shall be a co-pay chargeable of Kenya Shillings Fifty (Kshs 50) per outpatient visit per individual for dental, optical and outpatient doctor consultation services.

The co-pay shall not be charged in the following cases:

- Repeat visit for above services within 7 days from date of previous visit.
- When picking medication for chronic conditions which does not require consultation with the doctor.

MEDICAL EMERGENCY: ROAD AND AIR EVACUATION

This benefit is for emergency transportation and transfer of sick or injured members or dependants from a place of incident or facility with inadequate care to the appropriate facility using road ambulance, fix-wing or helicopter services within East Africa (Kenya, Uganda, Rwanda and Tanzania). Air evacuation will be limited to two (2) per family per annum within the policy period.



INTERNATIONAL REFERRAL & TRAVEL ALLOCATIONS BENEFIT

This is payment that shall be made exclusively for members and the person accompanying the patient. This will be paid out where authorisation has been granted for the member to travel to another country for specialised treatment which is not available locally. A medical referral report shall be required to facilitate overseas treatment.

**All requests for specialized treatment outside Kenya shall require approval from the Director, Medical Services in the Ministry of Health.*

GROUP LIFE BENEFIT

This benefit is payable to the next of kin upon the demise of a principal member. To access the group life benefit, the following information should be availed to Minet at the earliest possible convenience:

- The death certificate- original or a certified copy.
- The burial permit- original or a certified copy.
- Surrender of ID form (original or a certified copy) / ID copy of the deceased.
- A copy of the Next of Kin's ID.
- A copy of the ATM card or bank statement of the claimant (Next of Kin) indicating the account number, the account name, the bank and the branch where the account was opened.

NB: *Payment will be made to a valid account number held in a registered commercial bank.

LAST EXPENSE BENEFIT

This benefit is payable to the next of kin upon the demise of a principal member mainly to cater for funeral expenses. It is payable within 48 hours subject to confirmation of the Next of Kin and upon provision of the following documents:

- The full name of the deceased.
- The TSC Number.
- The Burial Permit indicating date of death.
- The next of kin details (Name, Relationship to Deceased, Phone Number).
- A copy of the ATM card or bank statement (of Next of Kin) indicating the account number, the account name, the bank and the branch where the account was opened.

Chief's letter in case the deceased had not declared their next of kin.

NB: * *Submission of Group Life and Last Expense Claims must be done within 12 months after which it will not be payable.*

Psychiatric and Counselling Services

Provision of Psycho-social support programs for employees for conditions such as chemical dependency, stress, post-traumatic counselling, relationship difficulties, anxiety and depression, parenting, legal or financial distress etc. services will include but not limited to:

- Psychiatric and tele-counselling through the Minet toll free line **0800720029** available 24 hours a day, 7 days a week.
- Onsite counselling services in some special instances.
- Referrals to face to face counselling by a specialist in some special instances.

SCHEME EXCLUSIONS

Expenses for the following will not be covered under the scheme:

- Massages (except where certified as medically necessary).
- Cosmetic treatment unless relating to an accident.
- Treatment other than that done by a registered medical practitioner.
- Injuries as a result of active participation in war, invasion, riots or terrorism.
- Nutritional supplements unless prescribed by a doctor as part of the treatment of a deficiency.
- Maternity cover for dependent children.
- Medical expenses following attempted suicide.
- Self-prescribed drugs.
- Infertility investigations and family planning procedures and expenses.
- Outpatient, dental and optical co-pay of Ksh. 50/= on each visit.
- Cosmetic dental care - cosmetic crowns, caps, bridges, orthodontics & dentures, self-prescribed teeth cleaning and whitening, unless necessitated by accidental injury.
- Replacement and repair of old dentures, bridges and plates unless damage to dentures, bridges and plates becomes necessary as a result of an accident.
- Replacement of spectacle frames within the same year of cover.
- Reimbursement of costs incurred outside the appointed panel of providers unless for emergency cases, accident cases and only cases that have been pre-authorised by Minet.
- Private vaccines and travel vaccines.
- Alcohol related rehabilitation.
- Photo chromatic and/or antiglare lenses are excluded unless they form part of the prescription lenses.
- Treatment otherwise covered by NHIF.

ELIGIBILITY

- All teachers employed by TSC and actively in service from eighteen (18) years to the mandatory retirement age.
- One (1) legal spouse to the teacher.
- Four (4) dependent children (biological/legally adopted) from birth till the age of eighteen (18) years or to the age of 25 (twenty-five) years if residing with their parents and are enrolled in a post-secondary institution.
- No age limit applies to child dependants with a disability.

Risk. Reinsurance. People.

REGISTRATION

Unstructured Supplementary Service Data (USSD) registration

Ensure you have the below mandatory details:

- **Principal Member** - TSC Number & ID Number.
- **Spouse** - ID Number Marriage Certificate/ Kadhi's Certificate Affidavit from the Magistrate or Commissioner of Oaths.
- **Children** - 6 months & below: Birth notification and/or legal adoption papers
 - 7 months -18 yrs: Birth Certificate and/or legal adoption paper
 - 19 yrs-25 yrs: Proof of schooling such as a School ID or Principal's letter from a recognised post secondary institution
 - Disability card (dependants with a disability).

PRINCIPAL REGISTRATION

Step 1:

Dial *865# from your Safaricom or Airtel mobile phone number.

Step 2:

Key in your TSC and National ID Numbers when prompted. The details will be verified against our database.

Step 3:

If successful, you will be prompted to enter your name (surname and other name), role and gender.

***Once done, you will receive a message confirming your successful registration onto the scheme and a prompt to register dependants.**

DEPENDANT REGISTRATION

Step 1:

Dial *865# from your Safaricom or Airtel mobile phone number

Step 2:

Select the dependant you wish to register i.e spouse or child

Step 3:

Enter Relation, full names, Disability status, Date of birth, ID number if you are over 18 years.

After successful registration the member will receive a link to complete the registration process: <https://collaborationkenya.minet.com/TSC>

If not successful, kindly contact us on our call centre hotline number 1528 for further assistance.

Procedure for access to medical cover under the scheme

Members of the Teachers' Medical Scheme can access any of the service providers on our panel countrywide. This list is accessible via USSD code *340# or Minet/TSC Website.

Step 1:

Present yourself at the service provider on our active panel.

Step 2:

Identify yourself or your dependant with the TSC number

Step 3:

The service provider will generate an SMS that contains a One-Time-Pin (OTP), sent to the principal member's registered mobile number.

Step 4:

You will present this OTP to the service provider representative to register the fingerprints.

Step 5:

You will be requested to place a finger on the biometric device and the impressions will be saved against your membership record.

On successful registration the member or dependant can access medical services.

NB: Children under 5 years of age will be registered under either the parent or an appointed guardian.

Medical Facilities

Direct facilities

These are primary care facilities that members can access directly without the need of a referral letter.

Referral facilities

These are facilities that offer medical services for cases that require specialised treatment. A Referral letter from a direct facility is required to access medical services in these facilities.

MEMBER EDUCATION

Scheme member education is a continuous process to sensitise members on the operation of the medical scheme.

We encourage that you keep this document safe and refer to it often.

To learn more about the Teachers' Medical Scheme, you are encouraged to get in touch with us through the channels below:

Telephone: 0730 604 000

Email: mmc.customerservice@Minet.co.ke

Twitter: @Minet_Kenya

Telegram: Teachers' Medical Scheme

Hotline: 1528

Website: www.minet.com/kenya

Facebook: MinetKe