



TEACHERS' MEDICAL SCHEME

AFYA KWA WALIMU



Benefits Table

The Unlimited Benefits For Both Inpatient And Outpatient For Job Group B5 – C3 Shall Apply In Government Hospitals, Faith Based Hospitals (Mission Hospitals) And Private Hospitals Owned By The Capitation Provider. However, Teachers In This Category Who Wish To Seek Medical Services From Alternative Empaneled Hospitals Shall Be Free To Do So Under The Above Limits.

Job Group	Inpatient	Outpatient	Dental	Optical	Maternity	Funeral Cover	Evacuation	International Treatment & Travel
B5	Unlimited	Unlimited	45,000	60,000	120,000	300,000	Air (Fix-wing and Helicopter) at four (4) per family per annum	KShs 2,000,000 for International treatment and KShs 200,000 for international travel for the patient and one person
	1,000,000	150,000						
C1	Unlimited	Unlimited	45,000	60,000	120,000	300,000		
	1,000,000	150,000						
C2	Unlimited	Unlimited	45,000	60,000	120,000	300,000		
	1,000,000	150,000						
C3	Unlimited	Unlimited	45,000	60,000	120,000	300,000		
	1,300,000	200,000						
C4	1,500,000	225,000	45,000	60,000	120,000	300,000		
C5	1,800,000	250,000	45,000	60,000	120,000	300,000		
D1	2,000,000	300,000	45,000	60,000	200,000	300,000		
D2	2,200,000	325,000	45,000	60,000	200,000	300,000		
D3	2,500,000	325,000	45,000	60,000	250,000	300,000		
D4	2,800,000	400,000	45,000	60,000	250,000	300,000		
D5	3,000,000	450,000	45,000	60,000	300,000	300,000		

COMPREHENSIVE BENEFITS

INPATIENT BENEFITS

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

- Cost of hospitalization, treatment and surgery including day cases and discharge
- Post Hospitalization benefits up to a maximum of five (5) weeks (35 days) and three (3) months for attendant therapy
- Accommodation and meals for a caretaker or parent/guardian accompanying a child of 12 years and below
- Accident-related hospitalization and reconstructive surgery following an accident
- Treatment of pre-existing and chronic recurrent conditions including but not limited to hypertension, asthma, diabetes, kidney failure, cancer-related illness, arthritis, HIV/ AIDS, and pre-existing surgical conditions
- Treatment for Congenital conditions and neonatal/prematurity-related conditions including defects/genetic disorders
- Dental and optical hospitalization/ ophthalmology surgery resulting from an accident (covered within the inpatient limit)
- The Inpatient optical/ eye treatment (excluding correction of refractive errors and laser treatment)
- Access to and fees for specialists including physicians, surgeons, anesthetists'
- Inpatient Psychiatric treatment
- Laboratory investigations, X-rays, ultrasound, ECG, MRI Scans, Radiology X-rays, CT scan and PET Scan
- Prescribed drugs/medicine, dressings, surgical appliances, and nursing procedures
- Radiotherapy and chemotherapy
- In-Patient Physiotherapy, Hydrotherapy and Occupational therapy
- Intensive Care Unit (ICU), High Dependency Unit (HDU) and Critical Care Unit (CCU) charges.
- Palliative or analgesic care.
- Male circumcision

OUTPATIENT BENEFITS

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

- Routine outpatient consultation
- Prescribed physiotherapy
- Prescribed drugs and dressings
- Maternity Pre and Post Natal care
- Routine Immunizations: KEPI and Baby Friendly Vaccines and immunizations against COVID-19
- Staff vaccinations for recommended travel vaccines while on official duty e.g., yellow fever, polio as well as other non-travel related vaccines such as Hepatitis B.
- Psychiatric and Counselling Services
- Family planning & fertility tests including impotence drugs

- Testing, and treatment of HIV/AIDS including prescribed ARVs to the full family cover limit per annum
- Alternative treatment i.e., acupuncture and chiropractor (on referral)
- Treatment of pre-existing and chronic conditions including TB, Cancer, etc.
- Annual General check-up for principal member and spouse
- Radiology, X-ray, ultrasound, EEG, ECG Computerized Tomography (CT-SCAN), and MRI Scans
- Free access to all medical Specialists upon referral
- Cancer tests and diagnosis - PSA test (Prostate Antigen Test) for male employees and spouses and one pap- smear test and a mammogram for female employees and spouses per annum
- Online health services including consultation, e-pharmacy, and e-laboratory services (access through USSD)

ADDITIONAL COVERED BENEFITS

- Worldwide medical cover with no geographical limits (on reimbursement while on official duty)
- Covers medical expenses arising from activities such as naval, military, air force and other security related operations, riots, strikes, civil commotions and Acts of Terrorism where the insured is a victim
- Benefits Portability: that is, access to empaneled medical facilities without restrictions
- Medical Appliances (Hearing Aids, Glucometer, Insulin delivery devices, Urine Catheters & Accessories etc.)
- Medical aids including Glucometers, BP Machines, hearing aids, non-motorized wheelchairs, frames, and crutches
- Prescribed preventive and curative drugs/care (Including pressure stockings and clinical corset belt)
- Alcoholism, drug and substance abuse treatment, counselling and rehabilitation services to principal member and spouse only.
- Illnesses resulting from alcohol intoxication, including liver sclerosis, toxic encephalopathy
- Cost for infertility – IVF (In Vitro Fertilization)
- Renal dialysis
- Home based care for critically ill individuals - supplementary oxygen and nursing care
- All sexually transmitted infections (STD)
- Extreme and professional sports
- Prosthetic devices needed as part of treatment, which include external artificial body parts such as a prosthetic limb or prosthetic ear
- Transplant services - transplant of cornea, small bowel, kidney, pancreas, liver, heart, lung or heart/lung transplant, skin grafting necessitated by accident or skin diseases, where the best outcomes are scientifically offered, local or international hospitals and doctors
- E-health – e-consultation, e-pharmacy and e-laboratory services, access through USSD /360- degree communication/Application
- Covid-19 Test for official travel
- Medical insurance cover while travelling upto 8 weeks
- Prescribed preventive and curative drugs/care (Including pressure stockings and clinical corset belt)

Chronic & Critical Disease Management (CDM) and Employee Assistance Program (EAP)

These are classified as;

1. Cancer, kidney failure, hypertension, arthritis, diabetes, HIV/AIDS, liver diseases, etc.
2. COVID-19 and all outbreaks of pandemics
3. Drug and substance abuse including alcoholism and associated rehabilitation for member and spouse
4. Work-related trauma
5. Domestic Violence (including Gender Based Violence) Trauma
6. Depression
7. Social counselling
8. Mental Health and Wellness

To enroll to our CDM program you need to fill in a CDM form available at Minet county offices countrywide or enroll on our website <https://collaborationkenya.minet.com/cde>
This form can also be sent to your e-mail upon request.

PSYCHIATRIC AND COUNSELLING SERVICES

These services are available for employees and include but are not limited to:

- Psychosocial tele-counselling services through Minet tele-counselling toll free line 0800 720 029 available 24 hours a day, 7 days a week
- On-site counselling services in some special instances
- Referrals for face-to-face counselling by a specialist

MATERNITY BENEFIT

The benefits include but are not limited to:

1. Delivery fees
2. Emergency Caesarean section
3. Prenatal and antenatal care
4. Preterm care

Maternity benefit available to principal member and their spouse only

OPTICAL BENEFITS

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

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

DENTAL BENEFITS

- Dental consultation and anesthetist fees, Dental X-ray, Root canal, Fillings, Tooth extraction
- Accident-related Dental treatment
- Scaling necessitated by a prevailing medical condition and prescribed by a dentist
- Dentures necessitated by an accident/ injury
- Deformation surgery
- Dental Crowns

LOCAL ROAD AND AIR EVACUATION BENEFITS

- Emergency Road or Fix Wing rescue and evacuation in case of emergency within East Africa;
- This shall be emergency transportation or transfer of sick/injured member or dependant from a place of incident or facility with inadequate care to the appropriate facility using road ambulance, fix-wing and helicopter services within East Africa (Kenya, Uganda, Rwanda and Tanzania).
- Air evacuation will be limited to four (4) per family per annum within the contract period. This is treated as a different cover from the in-patient and out-patient cover benefits.

For emergency cases needing evacuation please contact our hotline 1528 for assistance.

INTERNATIONAL TREATMENT & INTERNATIONAL TRAVEL

- a) Overseas Treatment if not locally available where advised by a medical practitioner and approved by the Ministry of Health at Ksh. 2,000,000.00 and Kshs. 200,000 Air ticket, and accommodation for the caregiver.
- b) This is a cover that shall be over and above the inpatient normal cover limits specified for the members and the person accompanying the patient.
- c) This will be paid out where authorization has been granted for the member to travel to another country for specialized treatment which is either not available locally or the patient has been referred for better quality medical care.
- d) This shall be a referral to any country within East Africa, South Africa, India and any other international country as may be recommended by a medical doctor and approved by the Director, Medical Services.

FUNERAL BENEFITS

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

- Original or a certified Copy of the Burial Permit
- ID copy of the Next of Kin
- Relationship of claimant to the deceased
- Telephone number of the next of kin.
- A copy of the ATM card, deposit slip or bank statement of the Next of Kin indicating the account number, the account name, the bank and the branch where the account was opened (This is to confirm the account is active).
- Duly completed Minet Bank Details form

Risk. Reinsurance. People.

SCHEME EXCLUSIONS

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

1. Cosmetic Treatments
2. Self-prescribed treatment
3. Experimental treatment
4. Costs already catered for by another insurance company
5. Maternity for child dependants
6. Reimbursement without prior approval from the insurance which should be notified within 24hrs

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.

REGISTRATION PROCESS

The registration process is done in two steps. Ensure you have the below mandatory details:

- **Principal Member:** TSC Number & ID Number.
- **Children:** 6 months & below: Birth notification and/or legal adoption papers. if you use a birth notification, then a birth certificate should be produced after the child attains 6 months.
 - 7 months - 18 years: Birth Certificate and/or legal adoption paper
 - 19 years - 25 years: Proof of schooling such as a School ID or Principal's letter from a recognized post-secondary institution
 - Disability card (dependants with a disability). obtained from the Association for the Physically Disabled of Kenya (APDK).
- **Spouse:** ID Number, Marriage Certificate/ Kadhī's Certificate, Joint Affidavit with signature from both spouses from a Magistrate or Commissioner of oaths. Maximum age 70 years.

Kindly note:

- The cover doesn't cater for other relatives such as sister, brother, mother, father and, grandchildren. If found guilty of registering them, you will be considered in breach of the contract, your dependants will be suspended and you will be forwarded to the employer for further disciplinary action.
- Teachers don't need to sign up for the medical cover each year. However, with each end of policy year members can review their membership details and make the necessary changes. This is routinely communicated by the administrator, Minet
- Ensure all eligible dependants are duly registered and proof of dependant provided.

STEP 1: - MOBILE PHONE REGISTRATION (USSD REGISTRATION)

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.

If not successful, you will need to contact the call centre for further assistance **0730 604 000, 1528**

*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 Date of Birth, Full name, Gender, Disability Status, ID number if over 18 years.

After successful completion the member will receive a link to complete the registration process:
<https://collaborationkenya.minet.co.ke/tsc>

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

Confirmation of registration

- You can confirm your registration at any time by dialling *865# from your mobile phone.
- Always register using your own phone number as this is the contact through which all scheme operations will be communicated through.



STEP 2: – THE BIOMETRIC REGISTRATION PROCESSES

Biometric Registration is carried out at the hospital following the steps below:

Step 1: Present yourself at the hospital on our active panel (access the list of approved hospitals on the panel by dialling *202*06#).

Step 2: Identify yourself or your dependant with the TSC number.

Step 3: The hospital will generate an SMS that contains the One Time Password (OTP), sent to the principal member's registered mobile number.

Step 4: You will present this OTP to the service provider representative.

Step 5: You will be requested to place a finger on the biometric device and the impressions will be recorded against your membership record.

Kindly Note

- Biometrics registration for both the principal member and the dependant(s) is only done for the first hospital visit.
- For subsequent visits members will only be required to verify against the already registered fingerprints.
- Biometric registration for children below 7 years will be undertaken by the parents/guardians.

NB: Children under 7 years of age will be registered under either the parent or an appointed guardian.

**This Biometric registration is only done the first time one tries to access services. This process is not required after subsequent visits.*

Hotline: 1528

Telephone: 0730 604 000

Email: mmc.customerservice@Minet.co.ke

Website: www.minet.com/Kenya

Remote assistance: USSD *202*07#

Website: www.minet.com/Kenya

App: WalimuCare App

Telegram: Teachers' Medical Scheme

ACCESS TO MEDICAL SERVICES

MEDICAL FACILITIES (HOSPITALS)

Direct facilities

These are hospitals that members can access directly without the need for a referral letter.

Referral facilities

These are hospitals that offer medical services for cases that require specialized treatment. Referral letters from direct facilities (see above) are required to access services in these facilities.

**Kindly note you do not need a card to access medical services. Simply present the TSC number to the empaneled service providers.*

- Dial *202*06#
- Choose option 1: Find hospital
- Choose the hospital type you are looking for;
 - Outpatient
 - Inpatient
 - Optical
 - Dental
 - Maternity
- Choose Hospital type;
 - Direct
 - Referral
- Enter County Name
- Receive information

COPAY

Copay is a fixed amount for a covered service paid by a patient to the provider of service before receiving the service. Not all medical visits require copayments from patients.

For Teachers' Medical Scheme, a co-pay of Kenya shillings one hundred (Kshs 100) is chargeable only for Specialist outpatient doctor consultation services, Dental and Optical visits.

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

- Primary care outpatient visits
- When picking medication for chronic conditions

MEMBER EDUCATION

Scheme member education is a continuous process to sensitize members on the operations of the medical scheme.

Medical education and wellness program for members with pre-existing and chronic conditions

- 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: