

# Teachers' Medical Scheme Healthcare you deserve

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



## Scheme Benefits Structure

The scheme benefits are graduated according to job groups as outlined below:

### TEACHERS' MEDICAL SCHEME, GROUP LIFE COVER & LAST EXPENSE BENEFITS

JOB GROUP	INPATIENT COVER KSHS	COMPREHENSIVE COVER	OPTICAL COVER KSHS	DENTAL COVER KSHS	MATERNITY KSHS	GROUP LIFE COVER KSHS	LAST EXPENSE KSHS
G	500,000	unlimited	10,000	10,000	75,000	300,000	100,000
H	500,000	unlimited	10,000	10,000	75,000	300,000	100,000
J	500,000	unlimited	10,000	10,000	75,000	300,000	100,000
K	600,000	unlimited	15,000	15,000	75,000	400,000	100,000
L	600,000	unlimited	15,000	15,000	75,000	400,000	100,000
M	850,000	unlimited	15,000	15,000	75,000	500,000	100,000
N	850,000	unlimited	20,000	20,000	75,000	500,000	100,000
P	1,000,000	unlimited	25,000	25,000	75,000	700,000	100,000
Q	1,500,000	unlimited	25,000	25,000	75,000	700,000	100,000
R	1,500,000	unlimited	25,000	25,000	75,000	700,000	100,000

### Comprehensive Benefits of the Medical Cover

The healthcare cover offers the teacher and eligible dependants for the following:

#### 1) Inpatient Benefits

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

- Hospital accommodation charges:
  - Group G-N standard ward bed rate net of NHIF rebate per day
  - Group P-R standard private ward bed rate, net of NHIF rebate per day
- Hospital accommodation for the accompanying parent or guardian for hospitalised children below seven (7) years
- Doctor's (physician, surgeon and anaesthetist) fees
- ICU/HDU and theatre charges
- Drugs/medicines, dressings and internal surgical appliances
- Inpatient pathology, X-ray, ultrasound, ECG and computerised tomography and MRI scan charges
- Radiotherapy and chemotherapy
- Inpatient physiotherapy and hydrotherapy
- Occupational therapy
- Inpatient prescribed drugs/medicines and dressings
- Day care surgery for minor surgical treatment that may not require admission
- Post-hospitalisation benefit (within 21 days after discharge from hospital)
- Congenital defects/genetic disorders
- Pre-existing and chronic conditions (including cancer)
- HIV/AIDS related conditions
- Inpatient ophthalmological and dental surgeries
- In-Vitro Fertilization (IVF)
- Renal dialysis
- Medical education and wellness program for members with pre-existing and chronic conditions

#### 2) Emergency Road and Air Rescue/Evacuation, including treatment abroad

Scheme members will be covered for the following road and air ambulance and evacuation services:

- Emergency air ambulance evacuation services within East Africa
- Emergency road ambulance evacuation services within East Africa
- Overseas evacuation/treatment abroad (e.g. India, South Africa and Europe) where treatment is not available locally and within policy limits

NB: Overseas evacuations are subject to the approval of the Director of Medical Services

#### 3) Comprehensive Outpatient Benefits

The Minet TSC outpatient medical cover allows for benefit portability countrywide and within East Africa. Members will be allowed to access any service provider of their choice, countrywide and within East Africa, within the panel of providers.

The cover will cater for all routine outpatient services which include but are not limited to:

- Routine outpatient consultations
- Referral outpatient services
- Diagnostic laboratory and radiology services including X-ray, ultrasound, MRI and CT scans (for MRI and CT scans, the NHIF rebate applies)
- Prescribed physiotherapy
- Prescribed drugs and dressing
- Prescribed routine laboratory tests
- HIV/AIDS related conditions and prescribed ARVs to the full cover limit per family, per annum
- Pap smears for ladies and PSA for men (for principal members only)
- Day care surgery for minor surgical treatment that may not require admission
- Routine immunization KEPI Vaccinations, baby friendly vaccines
- Newly diagnosed chronic conditions & pre-existing chronic conditions (including cancer)
- Ambulance services
- Rehabilitation services as per limits
- Preventive care: to include free medical camps, mobile clinics for events, counselling on life style and wellness

Chronic diseases covered include, but are not limited to: cancer, hypertension, asthma, diabetes, peptic ulcer diseases, arthritis, cardiac failure, epilepsy, chronic renal disease, schizophrenia, bronchiectasis, chronic obstructive pulmonary disorder, thyroid disease, systemic lupus erythematosus and hyperlipidemia.

Always produce your NHIF card at the point of service as bills are paid net of NHIF. For primary outpatient care, a co-pay of KSh. 50 is payable by the member or dependant visiting the hospital.

#### 4) Maternity Benefits

Maternity cover benefits include, but are not limited to:

- Routine antenatal check-up
- Delivery fees
- Postnatal care up to six weeks
- Routine immunizations and/or KEPI vaccinations
- Emergency and elective caesarean section
- Congenital conditions and pre-mature birth expenses

Note: maternity benefits are available to the principal member or their spouse only

#### 5) Dental Benefits

Dental benefits under this cover included, but are not limited to:

- Dental consultation and anaesthetist's fees
- Root canal treatment
- Tooth extractions
- Scaling necessitated by a prevailing medical condition and as prescribed by a dentist

#### 6) Optical Benefits

This benefit caters for expenses related to eye treatment. This includes, but is not limited to the cost of:

- Lenses
- Spectacle frames

#### 7) Psychiatric and Counselling Services

Provision of psycho-social support programmes for employees with conditions such as chemical dependency, stress, post traumatic counselling, relationship difficulties, anxiety, depression, parenting, legal or financial distress, etc. Services will include but are not limited to:

- Psychosocial tele-counselling services through the Minet tele-counselling centre toll free line 0800720029
- On-site counselling services in some special instances
- Referrals for face to face counselling by a specialist

#### 8) The Minet Wellness Programme Benefits

The benefits under this scheme include, but are not limited to:

- Health Education programmes
- Preventive Care programmes
- Chronic Disease Management programmes
- HIV/AIDS workplace programmes
- Lifestyle improvement programmes

#### 9) Last Expense (Funeral) Cover Benefits

Last expense is the money given to the next of kin once the Principal Member passes away. It is money meant to aid the family in funeral arrangements and is dispatched via M-PESA to the next of kin within 48hrs, once all information has been availed to Minet at the earliest possible convenience.

A death notification, a burial permit or a an official TSC letter can be sent by email to Minet Kenya. The email should include the following details:

- Name of the deceased
- TSC number of the deceased
- Date of death
- Next of kin's name and designation (spouse and children)
- Next of kin's ID number
- Next of kin's contact (Safaricom line)

Teachers are advised to ensure that the next of kin information held by their employer (TSC) is correct and up to date including phone numbers.

Note: This benefit is only payable upon the demise of the principal member (teacher)

#### 10) Group Life Cover Benefits

This is money meant to give the family financial cushioning as they re-organise their lives after the demise of a principal member. This benefit is payable to the next of kin of the Principal Member. To access Group Life benefits, the following information should be availed to Minet at the earliest possible convenience:

- Name of the deceased
- Death Certificate of deceased
- Burial Permit
- Surrender of National ID form/copy of the deceased's ID card
- Bank details i.e. bank branch and names, account name and number of the next of kin where monies will be channelled.

Note: Original copies of death certificate, burial permit and ID should be presented to Minet (headquarters) for certification. Alternatively, one should present copies of the above to Minet offices once they have been certified by a lawyer.

#### 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
- 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 and family planning procedures and expenses
- Outpatient co-pay of any amount 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, unless necessitated by a medical condition (all new frames are covered)
- No 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 anti-glare lenses are excluded unless they form part of the prescription lenses
- Treatment otherwise covered by NHIF.

#### Teachers and their families now have access to:

- Healthcare facilities countrywide
- Healthcare facilities in East Africa
- A panel of providers in India for critical medical evacuation.

The full list of medical service provider's panel has been circulated to all teachers countrywide by TSC and is also available on the Minet Kenya website: [www.minet.com/kenya](http://www.minet.com/kenya), the TSC website: [www.tsc.go.ke](http://www.tsc.go.ke) and the Minet Hotline 1528

Minet will continuously seek feedback from teachers countrywide on any adjustments to the list that they propose should be made and updated lists will be communicated accordingly.

#### Who is eligible?

- All teachers employed by TSC and actively in service from eighteen (18) years to the mandatory retirement date
- 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 recognised post-secondary institution

- No age limit applies to child dependants with a disability

#### Registration.

##### Mobile phone (USSD) registration.

- Dial \*865# from your Safaricom or Airtel line
- Key in your TSC and National ID number when prompted. The details will be verified against the TSC database.
- If successful you will be prompted to enter your Name (surname and other names), Date of Birth, role, gender and NHIF number.
- Once done you will receive a message confirming your successful registration on to the scheme and a prompt to register your dependents.

##### Registration of dependents.

- Dial \*865#, select the dependent you wish to register i.e. Spouse or Child.
- Enter date of birth, full names, ID number/birth certificate number. Repeat this process for all dependents.
- You will receive an SMS requiring you to submit to Minet a scanned copy of your marriage certificate or chiefs letter for customary marriages, scanned copies of your children's birth certificate or birth notification, scanned copy of college ID for dependents over 18 to [mmc.membership@minet.co.ke](mailto:mmc.membership@minet.co.ke)
- For dependent children over eighteen (18) years of age, kindly provide their ID numbers.

Registration documents to be scanned and submitted to [mmc.membership@minet.co.ke](mailto:mmc.membership@minet.co.ke)

- Birth certificate or birth notification for new born babies
- Legal adoption papers for adopted children
- Documentary evidence that dependants over 18 years are enrolled in a recognized post-secondary institution. Such as a copy of the current school ID or enrollment letter.
- For religious and civil marriages-marriage certificates. For customary marriage: signed affidavit or chief's letter.

##### Registration documents to be submitted to [mmc.membership@minet.co.ke](mailto:mmc.membership@minet.co.ke)

- Two passport size photos for all members
- For religious and civil marriages, marriage certificates. For customary marriage, a signed affidavit or chief's letter
- Birth certificates, legal adoption papers for dependant children
- Documentary evidence that dependants over 18 years are enrolled in a recognised post-secondary institution. Such as a copy of the current school ID or enrollment letter

##### Procedure for Access to Medical Care under the Scheme

- Confirm the nearest healthcare facilities to you from the Minet TSC panel list of healthcare facilities by dialling \*340#
- Avail yourself at the chosen healthcare facility
- You and eligible dependants seeking treatment will be asked to register your fingerprints for identification
- Upon successful identification, you will receive treatment

Note: You do not require a card to access Medical Service, simply present your TSC number.

##### NHIF Benefit

NHIF contribution is a statutory requirement. Medical bills under the Minet Teachers Medical Scheme are payable net of NHIF. For you to tap into your NHIF benefits, you are required to present the following at the medical facility:

- Copy of NHIF Card(contributor)
- Copy of ID card (contributor & dependent)
- Birth certificate for dependents.

Members also need to be aware of NHIF services which require pre-authorization from NHIF (for example CT Scan, MRI, elective surgery, dialysis). The pre-authorization procedure is as follows:

1. Request your healthcare provider/hospital/doctor to fill in the NHIF pre-authorization form.
2. The provider will attach and send the following documents (pro-forma invoice/quotation and the relevant medical records/diagnosis) to NHIF and seek an undertaking from NHIF.
3. Ensure the hospital sends the scan copy of the NHIF undertaking/approval to Minet.
4. Minet will then issue an undertaking for the difference.

##### Disability Claim

The TSC member should send a notification of disability by e-mail or official TSC letter to Minet Kenya.

The documents required include:

- Original medical report
- Police abstract in the event of motor vehicle accidents
- The benefit will be paid directly to member either through bank transfer or mobile money transfer (M-PESA)

##### 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.

##### Minet Kenya Insurance Brokers Limited

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Website: [www.minet.com/kenya](http://www.minet.com/kenya)

