



# National Police Service & Kenya Prisons Service Medical Scheme



## Scheme Scope of Cover

| Civil Service Job Group | Police Officer Grades | In-Patient | Out-Patient | Dental Cover | Optical Cover | Maternity |
|-------------------------|-----------------------|------------|-------------|--------------|---------------|-----------|
| A-G                     | PG 1,2                | 1,500,000  | 150,000     | 50,000       | 50,000        | 125,000   |
| H                       | PG 3                  | 1,500,000  | 150,000     | 50,000       | 50,000        | 125,000   |
| J                       | PG 4,5                | 1,500,000  | 150,000     | 50,000       | 50,000        | 125,000   |
| K                       | PG 6                  | 1,500,000  | 150,000     | 50,000       | 50,000        | 125,000   |
| L                       | PG 7                  | 1,500,000  | 150,000     | 50,000       | 50,000        | 125,000   |
| M                       | PG 8                  | 2,000,000  | 200,000     | 50,000       | 50,000        | 125,000   |
| N                       | PG 9                  | 2,000,000  | 250,000     | 50,000       | 50,000        | 125,000   |
| P                       | PG 10                 | 2,300,000  | 250,000     | 50,000       | 50,000        | 125,000   |
| Q                       | PG 11                 | 2,300,000  | 300,000     | 50,000       | 50,000        | 125,000   |
| R,S,T                   | PG 12-15              | 2,500,000  | 400,000     | 50,000       | 50,000        | 125,000   |

## Inpatient Benefits (as per the limits)

The health care cover will cover the officer and eligible dependants for the following benefits but not limited to:-

- Hospital Accommodation Charges :
  - Bed entitlement- standard ward bed net of NHIF rebate per day for Job Group A - M;
  - Bed entitlement - standard private bed net of NHIF per day for Job Group N to T.
  - Bed entitlement is subject of availability at the hospital.
- The cover will include Naval, military, air force and other security related operations.
- Cover will also include war (declared or undeclared), invasion and civil war risk, riots, strikes and civil commotions and Acts of terrorism
- Cover will include hazardous pursuit which include diving and riding in any kind of race.
- Cover will include extreme and professional sports
- Cover will include Prosthetic device needed as part of your treatment, which includes external artificial body part, such as a prosthetic limb or prosthetic ear.
- Cover will include Transplant services - transplant of cornea, small bowel, kidney, kidney/pancreas, liver, heart, lung or heart/lung transplant (subject to fulfillment of Legal requirement for donor and recipients and specified limits with Donor costs covered upto KES. 200,000 within the inpatient limit).
- Cover will include full portability
- Hospital Accommodation Charges.
- Doctor's (Physician, Surgeon & Anesthetist) Fee.
- ICU/HDU Intensive Care, Intensive Therapy, Coronary care and High Dependency unit
- Theatre Charges
- Drugs/ Medicines, dressings and Internal Surgical appliance
- Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans
- In-Patient Physiotherapy and Hydrotherapy
- Chemotherapy
- In-Patient Prescribed drugs/ medicines and dressings.
- Emergency Road and Air Evacuation within East Africa leading to admission using rotary and fixed wing air rescue.
- Overseas and local evacuations where treatment is not locally available. Where the member's dependant is a child who is aged seven years and below, the cost of travel (airfare only, economy class) for one parent/guardian accompanying the child will be covered subject to annual limit. In addition where the medical physician deems it medically necessary to have the patient accompanied by a doctor/nurse, the insurer shall review and provide approval, within the annual inpatient limit.
- Day care Surgery for minor surgical treatment that may not require admission.
- Hospital accommodation for accompanying parent and / or guardian for hospitalized children below seven (7) years
- Post Hospitalization benefit
- Congenital defects/ genetic disorders.
- Pre-existing and chronic conditions( including cancer) to be covered in full annual limit
- Rehabilitation services and limits covered.
- Medical education and wellness program for members with pre-existing and chronic conditions
- Cataract operation covered upto KES. 100,000 within the inpatient limit
- Last expenses and repatriation of the mortal remains subject to a limit of 50,000 within the inpatient annual limit resulting from death from an illness
- Inpatient Fertility treatment including complications shall be covered up to KES. 125,000 within the inpatient limit.

- Psychiatric treatment including complications shall be covered up to KES. 300,000 within the inpatient limit
- Renal dialysis
- Child welfare
- Physiotherapy
- Occupational therapy
- Mental illness including intentional self-injury and suicide
- All sexually transmitted infections (STD)
- Illnesses resulting from alcohol intoxication

## Out-patient Services Benefits (as per the limits)

The Out-patient cover will cater for all routine out-patients services which include but not limited to :-

- Routine Out-patient Services
- Diagnostic Laboratory and Radiology Services (X-ray, Ultrasound, MRI and CT Scans)
- Prescribed Physiotherapy subject to pre authorisation
- Radiotherapy
- Prescribed Drugs and dressings
- Prescribed routine Laboratory tests
- Spirometry (Lung Function test)
- HIV/AIDS related conditions and prescribed ARV's to the full cover limit family per annum
- Routine Immunization under The KEPI regime of vaccination up to one and a half (1.5) years
- Pap smear for ladies and PSA for men
- Routine Ante-natal checkups
- Post natal care
- Newly diagnosed chronic conditions
- Pre-existing and chronic conditions (including cancer)
- Ambulance and evacuation services using road, rotary and fixed wing air rescue
- Preventive care: to include free Medical camps, Mobile clinics for events, counseling on life style and wellness
- Referral OPD
- Annual Medical Check Ups including papsmear and PSA for Employees and Spouses shall be covered within the outpatient limit up to Kshs. 15,000/- per annum within the specified panel

## Exclusions

- The cost of non-medical goods or services including such items as telephone, newspaper or accommodation for the Member's family is excluded.
- Massage and hydrotherapy (except where certified as medically necessary)
- Cosmetic treatment unless relating to an accident
- Treatment other than by a registered medical practitioner e.g. chiropractors, acupuncturists, herbalists and other alternative treatments
- Nutritional supplements unless prescribed by a doctor as part of treatment of a deficiency
- Maternity cover for dependent children, illegal abortions, foetal surgery and any treatment related to surrogacy
- Self-prescribed drugs and elective pain management
- Cosmetic dental care - Cosmetic Crowns, Caps, Bridges, Orthodontics & Dentures, self - prescribed teeth cleaning and whitening, unless necessitated by accidental injury
- Replacement or repair of old dentures bridges and plates unless damage to dentures, bridges and plates becomes necessary as a result of accident
- Replacement of spectacle frames within the same year of cover, unless necessitated by a medical condition (new frames will be covered)
- Photo chromatic and/or antiglare lenses unless prescribed by a doctor
- Last expense cover for death as a result of still births or death in womb before term, accidental or suicidal death

## Maternity (as per limits)

- Maternity benefit available to principal member and their spouse only
- Routine antenatal check-up with 2 prescribed ultra sound scans and prenatal medication
- Delivery fees for both normal deliveries and all Caesarean sections
- Post natal care up to six weeks
- Routine immunization (KEPI) for a child upto 1.5 years
- New born congenital conditions
- Pre-maturity expenses resulting from treatment of premature babies or babies born with deformities
- Complications of pregnancy

**Comprehensive Healthcare  
for the National Police Service  
and the Kenya Prisons Service**

## Communication

Officers are requested to contact the administrator for any enquiries or clarifications on their new medical scheme as follows:

Tel: 020 4974 799, 0730 674 799, 0719 044 799,  
Email: nps.kps@pson.co.ke