



FIRST MED



A Healthy Choice!

Administered by
Prosperity Health (K) Ltd

Company History

First Assurance was formerly known as Prudential Assurance Company PLC a British Multinational Insurance Company. Prudential commenced its operations in East Africa in 1930.

On 1ST January 1991 the Company became a wholly owned Kenyan Company and changed its name to First Assurance Company Limited. The Company's Shareholders are well known Businessmen in Kenya who are determined to continue with the excellent and proven policies of the Prudential.

We have a Paid up Capital of Kshs.310 Million making us one of the best capitalized Insurers in Kenya. We have had a steady growth in premium income over the years, and in 2008 we registered a premium of Kshs.1.41Billion. Our Total Assets currently stands at Kshs.2 Billion.

OUR VISION

To be the Preferred and Trusted Provider of Insurance and Integrated Financial Services.

OUR MISSION

To provide Assurance and Quality Services for all Insurable Financial and Social expectations that create and add Value for all Stakeholders

OUR CORE VALUES

- Security
- Integrity
- Quality Service
- Professionalism
- Corporate Responsibility



INDIVIDUAL COVERS

IN & OUTPATIENT PLANS

Prestige Care Option

In-Patient Annual Cover Limit per person Kshs. 10,000,000.00

Outpatient Annual Cover Limit per person Kshs. 75,000.00. Maximum Kshs. 225, 000 per family.

Annual Premiums

	In & Outpatient	Inpatient Only
Member	64,272.00	40,608.00
Member 55 +	75,264.00	51,576.00
Member 65 +	82,656.00	58,968.00
Spouse	53,616.00	33,840.00
Spouse 55 +	71,352.00	42,984.00
Spouse 65 +	78,720.00	48,768.00
Child	41,472.00	27,072.00

Status Care Option

In-Patient Annual Cover Limit per person Kshs. 5,000,000.00

Outpatient Annual Cover Limit per person Kshs. 50,000.00. Maximum Kshs. 150, 000 per family.

Annual Premiums

	In & Outpatient	Inpatient Only
Member	51,456.00	32,472.00
Member 55 +	60,216.00	41,256.00
Member 65 +	66,120.00	47,160.00
Spouse	42,864.00	27,072.00
Spouse 55 +	57,048.00	34,392.00
Spouse 65 +	62,952.00	39,000.00
Child	33,168.00	21,648.00

Econo Care Option

In-Patient Annual Cover Limit per person Kshs. 2,500,000.00

Outpatient Annual Cover Limit per person Kshs. 25,000.00. Maximum Kshs. 75, 000 per family.

Annual Premiums

	In & Outpatient	Inpatient Only
Member	41,760.00	25,992.00
Member 55 +	48,816.00	33,024.00
Member 65 +	53,520.00	37,752.00
Spouse	34,824.00	21,648.00
Spouse 55 +	40,680.00	27,504.00
Spouse 65 +	44,352.00	31,200.00
Child	26,928.00	17,328.00



GROUPS/CORPORATES COVERS

Prestige Care Option

In-Patient Annual Cover Limit per person Kshs. 10,000,000.00

Outpatient Annual Cover Limit per person Kshs. 75,000.00. Maximum Kshs. 225, 000 per family.



Prestige Care Comprehensive Plan

In-Patient Annual Cover Limit per person
Kshs. 10,000,000.00.
Outpatient Annual Cover Limit per person
Kshs. 100,000.00. Maximum Kshs. 225, 000 per family.

Status Care Option

In-Patient Annual Cover Limit per person
Kshs. 5,000,000.00
Outpatient Annual Cover Limit per person
Kshs. 50,000.00. Maximum Kshs. 300, 000 per family.

Status Care Comprehensive Plan

In-Patient Annual Cover Limit per person
Kshs. 5,000,000.00
Outpatient Annual Cover Limit per person
Kshs. 75,000.00. Maximum Kshs. 225, 000 per family.

Econo Care Option

In-Patient Annual Cover Limit per person
Kshs. 2,500,000.00
Outpatient Annual Cover Limit per person
Kshs. 25,000.00. Maximum Kshs. 75, 000 per family.

Econo Care Comprehensive Plan

In-Patient Annual Cover Limit per person
Kshs. 2,500,000.00
Outpatient Annual Cover Limit per person
Kshs. 50,000.00. Maximum Kshs. 150, 000 per family.

Benefits included in the Cover:

- Hospitalization
- Internal Prosthesis
- Procedures
- Maxillo - Facial & Oral Surgery
- Dental Surgery – subject to conditions
- Radiology & Pathology
- Physiotherapy
- MRI / CT Scans – pre-authorization required
- Pvt Nursing
- Step Down Facilities
- Psychiatric Treatment
- Oncology, Organ Transplant
- Renal & Peritoneal Dialysis Treatment
- Blood Transfusion,
- Motor Vehicle Accidents
- External Appliances
- Ambulance/Air Evacuation
- Maternity (incl. Pre and Post Natal Ward Fees)
- Dental,
- Optical
- Health is Vital.
(Sub limits may apply)

SHARED BENEFITS PRODUCTS

Elect Care Standard

In-Patient Annual Limit
Kshs. 10,000,000.00, 7,500,000.00,
5,000,000.00 & 2,500,000.00 per family

Out-patient Annual Limit
Kshs. 50,000.00, 100,000.00 &
150,000.00 per family

Elect Care Basic

In-Patient Annual Limit Kshs. 500,000.00,
400,000.00, 300,000.00 & 200,000.00
per family

Out-patient Annual Limit Kshs. 75,000.00 /
50,000.00 / 30,000.00 / 25,000.00 per family

Benefits Enjoyed:

- Hospitalization
- Psychiatric Treatment
- Internal Prosthesis
- Oncology
- Procedures
- Organ Transplant
- Maxillo
- Renal & Peritoneal Dialysis Treatment
- Dental Surgery
- Blood Transfusion
- Radiology & Pathology
- Motor Vehicle Accidents
- MRI / CT Scans
- External Appliances
- Physiotherapy
- Ambulance/Air Evacuation
- Private Nursing,
- Maternity and Neo-natal Ward Fees
(Cover after 12 months continuous
cover under the plan), Ward Fees
- Acute Medication
- Children's Vaccination
- Chronic Medication

Optional Benefits available for groups:

- Optical
- Dental
- HIV



Exclusions

Unless otherwise decided by the Company, the Medical Plan will not pay expenses incurred in connection with any of the following:

- Selective and/or planned surgery within the first three (3) months of membership.
- treatment of sickness or injury sustained by a Member or a Dependant and for which any other party may be liable, unless otherwise provided for by this Master Policy;
- expenses incurred by a Member or Dependant in the case of or arising out of wilful self inflicted injury, attempted suicide or suicide;
- treatment of obesity and slimming preparations;
- patent or baby food, and similar aids, sunscreens, shampoos and skin cleansing remedies;
- domestic and biochemical remedies;
- medical costs related to or incurred in a research environment;
- cosmetic procedures including but not limited to gastroplasty, bat ears, blephoroplasty, breast augmentations, dermabrasions, liposuction, part and/or full nasal reconstructions, lipectomies, face lifts, revision of scars or such other procedures that the Medical Advisor deems cosmetic, except in the event of trauma or cancer,
- treatment for injuries arising out of voluntary participation in riots, demonstrations, unrest and civil or other war;
- medical examinations for employment, insurance or physical fitness purposes or costs in respect of examinations and inoculations for international travel as well as food handlers examinations.
- travel expenses other than emergency ambulance costs;
- injury or sickness caused by alcohol or drug abuse;
- holidays for recuperative purposes;
- patent/proprietary drugs (drugs available to the general public without a Prescription) and homoeopathic drugs;
- stop smoking aids;
- vitamins, tonics and mineral supplements unrelated to a specific medical condition and which have not been prescribed by a doctor;
- treatment infertility and artificial insemination;
- all cost in respect of Pre-Existing Conditions that were specifically excluded in writing when the Member joined the Medical Plan or which were not disclosed on the member's application form;
- all costs relating to the purchase of medicines prescribed by a person not registered as a Medical Practitioner, legally entitled to prescribe such medicines;
- all costs arising out of injuries sustained whilst participating in professional sports;
- all costs for services rendered by:
 - persons not registered with the Medical Plan, as a Contracted Preferred Service Provider, in the approved manner



OUR OFFICES

Our spacious offices are situated at our prestigious modern and purpose built First Assurance House, Clyde Gardens, off Gitanga Road, Lavington Nairobi away from the hustle and bustle of the city centre. There is ample and secure parking, making it both convenient and stress free for our customers.

The MOMBASA BRANCH offices also modern, prestigious and purpose built also known as First Assurance House – Mombasa, are situated along Nyalı Road off Malindi Road. There is ample and secure parking for all our dear customers.

The KISUMU BRANCH offices are located along Kisumu-Kakamega Road in the United Mall, a prestigious and modern mall with ample and secure parking away from the hustle and bustle of town.



First Assurance

Head office

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