

TEACHERS SERVICE COMMISSION

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TO: TSC County Directors
Principals, National Polytechnics
Principals, Technical Training Institutes
Principals, Institutes of Technology
Principals, Diploma Teachers Colleges
Principals, Primary Teachers Training Colleges
The Director, CEMASTE A
The Director, Kenya Institute of Special Education

MEDICAL HEALTHCARE COVER FOR TEACHERS AND THEIR DEPENDANTS AND GROUP LIFE INSURANCE (INCLUDING LAST EXPENSE)

The Teachers Service Commission procured and awarded AON Kenya Insurance Brokers the contract for provision of Medical cover for all teachers and their dependants with effect from 1st October, 2016.

SCHEME BENEFIT STRUCTURE

The scheme benefits are graduated according to Job Groups as outlined below:-

Job Group	Inpatient (Kshs)	Outpatient (Kshs)	Optical (Kshs)	Dental (Kshs)	Maternity (Kshs)	Group Life Cover	Last Expense
G	500,000	Capitation	10,000	10,000	75,000	300,000	100,000
H	500,000	Capitation	10,000	10,000	75,000	300,000	100,000
J	500,000	Capitation	10,000	10,000	75,000	300,000	100,000
K	600,000	Capitation	15,000	15,000	75,000	400,000	100,000
L	600,000	Capitation	15,000	15,000	75,000	400,000	100,000
M	850,000	Capitation	15,000	15,000	75,000	500,000	100,000
N	850,000	Capitation	20,000	20,000	75,000	500,000	100,000
P	1,000,000	Capitation	25,000	25,000	75,000	700,000	100,000
Q	1,500,000	Capitation	25,000	25,000	75,000	700,000	100,000
R	1,500,000	Capitation	25,000	25,000	75,000	700,000	100,000

CO - PAY

An out -patient co-pay of Kshs.50 per person per out-patient visit shall be payable by all members to the out-patient service providers, with the following exceptions:

There will be NO CO-PAY on dental, optical, maternity and In Patient services.

There will be NO CO-PAY for outpatient visits for chronic diseases under the Administrator's chronic Disease Management program.

There will be NO CO-PAY for repeat visits for same conditions within 5 days.

There will be NO CO-PAY where a patient visits a facility to have their drugs/medication replenished.

SCOPE COVER

The complete scope of services rendered shall be as particularized below:

Inpatient Benefits (as per the limits), proposed benefits under this cover will include but not limited to: -

- ❖ Bed entitlement: standard ward bed net of NHIF rebate per day.
- ❖ Hospital Accommodation Charges.
- ❖ Doctor's (Physician, Surgeon & Anesthetist) Fee.
- ❖ ICU/HDU and Theatre Charges
- ❖ Drugs/ Medicines, dressings and Internal Surgical appliance
- ❖ Pathology, X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans
- ❖ Radiotherapy and Chemotherapy
- ❖ In-Patient Physiotherapy, Hydrotherapy, Chemotherapy and Radiotherapy
- ❖ 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.
- ❖ 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)
- ❖ Rehabilitation services and limits covered.
- ❖ Medical education and wellness program for members with pre-existing and chronic conditions
- ❖ In-vitro Fertilization (IVF)
- ❖ Renal dialysis
- ❖ Child welfare
- ❖ Physiotherapy
- ❖ Occupational therapy

Outpatient (as per the limits)

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

- ❖ Routine Outpatient consultations
- ❖ Diagnostic Laboratory and Radiology services (X-Ray, Ultrasound, MRI, and CT Scans)
- ❖ Prescribed physiotherapy
- ❖ Prescribed drugs and dressing
- ❖ Prescribed routine laboratory tests
- ❖ HIV/AIDS related conditions and prescribed ARV's to the full cover limit family per annum.
- ❖ Routine Immunizations (KEPI Vaccinations)
- ❖ Pap smear for ladies and PSA for men- (for principal members only)
- ❖ Routine Antenatal Checkups
- ❖ Post-natal care up to six (6) weeks
- ❖ 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

Maternity (as per limits)

- ❖ Routine antenatal check-up
- ❖ Delivery fees
- ❖ Post-natal care up to six weeks
- ❖ Routine immunization (KEPI) and baby friendly vaccines
- ❖ Emergency Caesarean section
- ❖ Maternity benefit available to principal member and their spouse only
- ❖ Congenital conditions
- ❖ Pre-maturity

Dental cover (as per the limits): for the below mention benefits

- ❖ Dental consultation and anaesthetist fees
- ❖ Dental X-ray
- ❖ Root canal
- ❖ Tooth extraction
- ❖ Scaling necessitated by prevailing medical conditions prescribed by a dentist

Optical cover (as per the limits)

- ❖ This benefit caters for expenses related to eye treatment. Optical cover includes the cost of lens and frames. Members who have obtained frames will not be entitled to a replacement within the contract year unless necessitated by a medical condition.
- ❖ Prescription for ophthalmic treatment and eye lenses to be issued by an
- ❖ Ophthalmologist
- ❖ Ophthalmic ultrasound if prescribed by the Ophthalmologist

International & Domestic referrals

The services required: Referral to medical institutions that offer specialised services not available in the country.

Medical Evacuation - The services required:

- ❖ Road Evacuation
- ❖ Air evacuation

Other Benefits

- ❖ Biomedical Registration
- ❖ Mobile registration of the member using USSD technology
- ❖ 24 X 7 Call centre
- ❖ Administration of an agreed co-pay at the point of service before service delivery
- ❖ Sensitization of teachers on Healthcare, Group Life and Last expense
- ❖ Provide Annual health talks
- ❖ Prevention of Medical fraud / Fraud management
- ❖ Control over utilization of medical entitlements

GROUP LIFE AND LAST EXPENSE (FUNERAL) COVER

❖ Group Life Cover

A fixed amount to be paid graduated according to Job Groups as per the table of benefits above. This will be a benefit rider under the Health Care Medical Scheme.

❖ Last Expense Cover

The Last Expense (Funeral) cover provides a uniform benefit of Ksh.100,000 for all teachers. This cover shall be for the principal Member only.

SERVICE PROVIDERS

The list of medical service providers for both direct access and referral medical care facilities is herewith enclosed.

Members may also view a full list of medical service providers through:-

- a) TSC and AON Kenya website
- b) Use of Mobile phone USSD code - dial *340#

Teachers and their dependants are required to access medical care services only from the approved panel of service providers. The Administrator shall not reimburse costs incurred outside the appointed panel of providers except for emergency cases.

CONTACTS FOR ENQUIRIES

Members may direct their enquiries to AON Kenya by;

- a) Calling the AON Call Center through Telephone number **0730604000**
- b) Sending an Email to **tsc@aon.co.ke**

The purpose of this circular therefore is to bring to your attention the provisions of the scheme. You are required to bring the contents of the same to all the teachers working under you.



NANCY NJERI MACHARIA, OGW
SECRETARY/CHIEF EXECUTIVE