

TEACHERS SERVICE COMMISSION

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TO: TSC Regional Directors
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 Minet Kenya Insurance Brokers the contract for provision of Medical cover for all teachers and their dependants with effect from 1st November, 2019.

MEMBERSHIP ELIGIBILITY

Eligibility Criteria

- All teachers in active service aged 18 years up to 65 years.
- One (1) legal spouse of the teacher
- Four (4) dependent children (biological/legally adopted) are eligible for cover from birth until the age of eighteen (18) years or to the age of twenty (25) years if residing with their parents and enrolled in a recognized post- secondary institution.
- No maximum age limit shall apply to child dependants with disability.

The maximum family size is Six (6), comprising of principal member plus five dependents.

CO-PAY

There shall be a co-pay chargeable of Kenya shillings Fifty (Ksh.50) per visit per individual for Outpatient, Dental and Optical doctor consultation services.

The co-pay shall not be charged for maternity and related conditions, in repeat visits for above services within 7 days from date of previous visit and when picking medication for chronic conditions that may not require consultation with the doctor.

SCHEME BENEFITS STRUCTURE

The Scheme benefits are graduated according to grading as outlined below: -

Grade	Outpatient	Inpatient	Dental	Optical	Maternity	Group Life	Last Expense	Air Evacuation	Int. Referral	Int. Travel
B5	100,000	750,000	35,000	45,000	100,000	450,000	200,000	Air fix-wing and Helicopter At two(2) per family Per annum	1,000,000	200,000
C1	100,000	750,000	35,000	45,000	100,000	450,000	200,000		1,000,000	200,000
C2	100,000	750,000	35,000	45,000	100,000	450,000	200,000		1,000,000	200,000
C3	100,000	850,00	35,000	45,000	100,000	550,000	200,000		1,000,000	200,000
C4	150,000	1,000,000	35,000	45,000	100,000	550,000	200,000		1,000,000	200,000
C5	175,00	1,250,000	35,000	45,000	100,000	650,000	200,000		1,000,000	200,000
D1	225,000	1,500,000	35,000	45,000	150,000	650,000	300,00		1,000,000	200,000
D2	250,000	1,800,000	35,000	45,000	150,000	1,050,000	400,00		1,000,000	200,000
D3	275,000	2,000,000	35,000	45,000	200,000	1,050,000	500,000		1,000,000	200,000
D4	375,000	2,500,000	35,000	45,000	200,00	1,050,000	600,000		1,000,000	200,000
D5	375,000	2,500,000	35,000	45,000	200,000	1,050,000	600,000		1,000,000	200,000

SCOPE OF COVER

The medical cover includes Inpatient, Outpatient, Dental, Optical, Maternity, Local and International Medical Emergency Evacuation.

a) Inpatient Benefits

This is treatment which requires admission in and stay in a hospital or day care surgery/procedure. The benefits (paid net of NHIF rebates) under this cover include but not limited to: -

- Bed entitlement: Job Group B5 to D2 – standard ward bed and Job Group D3 to D5 – Standard Private Wing

- Doctor's (Physician, Surgeon & Anesthetists) Fee.
- ICU/HDU/Critical care and theatre Charges
- Drugs/Medicines, dressings and internal surgical appliance
- Pathology/Laboratory
- X-ray, Ultrasound, ECG and Computerized Tomography, MRI Scans
- Radiotherapy and Chemotherapy
- In-Patient Physiotherapy, Hydrotherapy
- Occupational therapy
- Hospital accommodation for accompanying parent and /or guardian for hospitalized children below seven (7) years
- Medical education and wellness program for members with pre-existing and chronic conditions
- Medical Emergency Road evacuation services leading to admission
- Congenital defects/genetic disorders
- Post- Hospitalization benefit of up to two (2) weeks for other sicknesses and six (6) weeks for accident cases after discharge.
- Day care Surgery for minor surgical treatment that may not require admission
- In-vitro Fertilization (IVF)
- Renal dialysis
- Cancer Treatment and related procedures and tests

b) Outpatient

This is treatment that does not require admission or stay in a hospital or day care. The outpatient benefits include but not limited to: -

- Routine outpatient consultations.
- Prescribed Diagnostic Laboratory and Radiology services (X- ray, ultrasound, MRI and CT Scans).
- Prescribed physiotherapy
- Prescribed drugs and dressing.
- Referral Outpatient to specialists.
- HIV/AIDS related conditions and prescribed ARV's to the full cover limit per family per annum.
- Newly diagnosed chronic conditions
- Pre-existing chronic conditions (including cancer)
- Pap smear for ladies and PSA for men- (for principal members only)
- Medical Emergency Road ambulance evacuation services.
- Rehabilitation service as per limits
- Preventive care: to include free Medical camps, Mobile Clinics for events, counselling on lifestyle and wellness
- Prescribed preventive and curative drugs/care (Including pressure stockings and clinical corset belt)

- There shall be portability with no restrictions to panel of medical providers. Teachers are free to visit any medical service provider within the Country which is in the list empaneled hospitals.

c) Maternity

Benefits under this cover include but not limited to; -

- Delivery/ Doctors Fees
- Routine Antenatal check-up
- Postnatal care up to six (6) weeks post-delivery
- Routine Immunizations (KEPI) and Baby Friendly Vaccines
- 1st emergency caesarean section, subsequent elective CS and normal delivery
- Pre-maturity/Pre-term
- Congenital conditions

NB. The maternity benefit is available to principal members and/or their spouse only.

d) Dental

Benefits under this cover include but not limited to; -

- Dental Consultation and Anesthetist's fees
- Dental X-rays and Root canal treatment.
- Tooth Extraction
- Scaling necessitated by a prevailing medical conditions and prescribed by a dentist
- Dentures necessitated by an accident/ injury
- Deformation surgery

e) Optical

Benefits under this cover include but not limited to;

- 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.
- Prescription for ophthalmic treatment and eye lenses
- Ophthalmic ultrasound if prescribed by the Ophthalmologist

f) Medical Emergency Road and Air Evacuation

This benefit allows for emergency transportation and transfer of sick or injured members or dependents 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 two (2) per family per annum within the policy period.

g) International Travel and Referral Allocations

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 is reasonably cheaper and better quality than is locally, air ticket for patient and aide and their accommodation. A medical referral report shall be required to facilitate overseas treatment.

All requests for specialized treatments outside Kenya shall be approved by the Director, Medical Services in the Ministry of Health.

h) Psychiatric and Counselling Services

Provision of Psycho-social support programs for employees for conditions such as chemical dependency, stress, post-traumatic counselling, relationship difficulties, anxiety and depression, parenting, legal or financial distress etc. services will include but not limited to

- Psycho-Social tele-counselling services through Minet Tele-counselling center.
- On site counselling services in some special instances
- Referral for face to face counselling by specialist.

SCHEME EXCLUSIONS

- Active participation in war, invasion, riots or terrorism
- Cosmetic treatment unless relating to an accident
- Massage (except where certified as medically necessary)
- Nutritional supplements unless prescribed by a doctor as part of treatment of a deficiency
- Maternity cover for dependent children
- Self-prescribed drugs
- Treatment other than by a registered medical practitioner
- Outpatient, dental and optical co-pay of fifty shillings on each visit
- Reimbursement of costs incurred outside the appointed panel of providers unless for emergency cases, accident cases and on pre authorization
- Private vaccines and travel vaccines
- Alcohol related rehabilitation
- Maternity for child dependants
- Cost of lenses and frames not prescribed by an Ophthalmologist
- Replacement of spectacle frames within the same year of cover.
- Photo chromatic and/or antiglare lenses unless prescribed by a doctor
- Cosmetic dental care – Cosmetic Crowns, Caps, Bridges, Orthodontics & Dentures, self-prescribed teeth cleaning and whitening, unless necessitated by accidental injury
- Infertility investigation and family planning procedure expenses
- Replacement or repair of old dentures bridges and plates unless damage to dentures, bridges and plates becomes necessary as a result of accident
- Treatment otherwise covered by NHIF

GROUP LIFE AND LAST EXPENSE (FUNERAL) COVER

a) Last Expense Benefits

The Last Expense (Funeral) cover provides a fixed amount graduated per grade and payable only in the event of death of the principal member to defray funeral expenses.

b) Group Life Benefit

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

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 MINET Kenya websites
- 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 Minet Kenya through:

Tel:0730 604000

Hotline:1528

Email: mmc.customerservice@minet.co.ke

Website: www.minet.com/kenya

Twitter: Minet_Kenya

Facebook: MinetKe

Telegram: Teachers' Medical Scheme

NB: Fraud and Malpractices: Teachers are strongly advised not to engage in fraudulent activities

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 teachers working under you.

DR NANCY NJERI MACHARIA, CBS
SECRETARY/CHIEF EXECUTIVE