

### GENERAL CONDITIONS FOR PACIS AMANI MEDICAL COVER

1. All bills are paid less NHIF rebates
2. There are no waiting periods for accidental cases
3. All acute illness claims have a **30 days waiting period**
4. Surgical cases other than those specified on the benefit schedule have **90 days waiting period**
5. Maternity benefit if purchased will have a waiting period of **one year**
6. All other waiting periods apply as highlighted on the benefit schedule and the policy document
7. Maximum joining age is **64 years**
8. Medical examination reports will be required for persons who attain **55 years and above**
9. Members who utilize doctors outside the panel will be required to settle the whole bill. Reimbursement will be subject to pre-authorization up to **80%** of reasonable and customary rates
10. Specialists will be on referral apart from gynecologists and pediatricians
11. Outpatient benefits cannot be purchased alone or to specific family members
12. Outpatient dental and optical benefits will only be purchased if the outpatient benefit is purchased and to all family members
13. Members will be required to present their Pacis medical cards to access services at the service providers
14. Eligibility - Adults between the age of **18 years and 64 years**. Dependants will include one spouse, own or legally adopted children. Children will be covered from birth (term 38 weeks and subject to discharge from the hospital) up to 21 years. Children over the age of 21 but below 25 years will be covered under their families with proof of full time schooling

### WHAT IS NOT COVERED?

1. Alcoholism, conditions related to alcohol intoxication, drug abuse and related conditions or complications
2. Medical costs due to experimental treatment
3. Amount recoverable from other insurances such as NHIF, GPA
4. Expenses where material information is withheld or misstated by the insured or their representatives.
5. Benefits not specified in the brochure and policy document
6. Treatment by any other than a certified medical practitioner
7. Expenses incurred in connection with active participation in riots, civil unrest etc
8. Self-inflicted injury and attempted suicide
9. Homeopathy, chiropractic treatment, acupuncture, herbal medicine and treatment
10. Professional and hazardous sports activities
11. Cosmetic surgery
12. Infertility and impotence treatments
13. Hospitalization incurred by a member at a non-appointed provider unless in emergency situations
14. Private vaccines
15. Acne and beauty treatments or healthy hydrops
16. Nutritional supplements
17. Baby food, bite guards, sunscreens, shampoos and skin cleansing remedies etc