

You're in control



Insurance

# ShwAARi

## MEDICAL COVER



**m-tiba**  
Powered by CarePay



# ShwAARi

MEDICAL COVER

You're in control

# Your Health Is your wealth

ShwAARi Cover is your key to  
access quality healthcare while  
securing your financial stability.



## OUR COVER PLANS

**SHWAARI 250K** – with a cover limit of up to Ksh 250,000

**SHWAARI 500K** – with a cover limit of up to Ksh 500,000

**SHWAARI 750K** – with a cover limit of up to Ksh 750,000

**SHWARI 1M** – with a cover limit of up to Ksh 1,000,000

**All our plans gives you access to the following benefits:**

- Inpatient
- Outpatient
- Emergency Evacuation
- Ambulance Services
- Prescription Drug Coverage

**Bonus Benefit:** For both Dental and Optical the following limits will apply for each benefit.

**SHWAARI 250K** – up to a limit of Ksh. 5,000    **ShwAARi 500k** – up to a limit of Ksh. 5,000

**SHWAARI 750k** – up to a limit of Ksh. 7,500    **SHWAARI 1M** – up to a limit of Ksh. 10,000

## KEY PRODUCT FEATURES

Discover a new world of simplicity and convenience where your well-being takes center stage. Our ShwAARi product is unique as it provides you with a single limit that can be used for a wide range of medical services within our extensive network of trusted healthcare providers.



**No sublimit on Inpatient benefits**



**Minimal exclusions**



**Affordable premiums**



**Minimal waiting periods**



**Extensive Wellness Program**



**No approval required**



**Flexible payments accepted**



**No waiting periods for groups upto 15 members**

# Premium Rates



## ANNUAL PREMIUM RATES (0-64 YEARS)

Cover Plans	ShwAARi Ksh 250,000	ShwAARi Ksh 500,000	ShwAARi Ksh 750,000	ShwAARi Ksh 1M
Main Member	Ksh 18,356	Ksh 27,535	Ksh 38,548	Ksh 55,895
Up to 3 Dependants	Ksh 58,436	Ksh 87,653	Ksh 122,715	Ksh 177,937
Additional Dependant	Ksh 8,000	Ksh 11,000	Ksh 16,000	Ksh 24,000

## ANNUAL PREMIUM RATES (65 YEARS AND ABOVE)

Cover Plans	ShwAARi Ksh 250,000	ShwAARi Ksh 500,000	ShwAARi Ksh 750,000	ShwAARi Ksh 1M
Main Member	Ksh 28,199	Ksh 41,048	Ksh 56,468	Ksh 83,548
Main Member & Spouse	Ksh 50,100	Ksh 73,901	Ksh 102,461	Ksh 152,620



# Terms and Conditions





## CONDITION

Members with the ShwaARi cover will have an option to pay 40% of the premiums in month one (1).

## WAITING PERIODS

- i. There is a ten-month (10 -Month) waiting period for all inpatient medical expenses related to pre-existing and/or chronic conditions. Outpatient cases relating to pre-existing and/ or chronic conditions will be subject to 3 months waiting periods
- ii. There is a ten-month (10 -Month) waiting period for all inpatient and outpatient admissions and visits for both non-accident related surgeries, pregnancy and childbirth.
- iii. There is a one week (1-week) waiting period for both illness, admissions and visits.
- iv. No waiting period for groups with above 15 (pax)

## PROVIDER PANEL

Members with the ShwaARi cover will have access to a wide network of medical service providers.

## ELIGIBILITY

Person(s) from birth to (100) years can join the scheme. Dependants include spouses, own children, and legally adopted and foster children aged from birth to 18 years. Children over 18 but below 25 years old will be covered under their families if proof of schooling is provided.

# Cover Exclusions



## EXCLUSIONS

### The following exclusions will apply:

- i. Only indicated medical expenses which are as per ethical/practice guidelines of the Practice and Medical Board
- ii. Cosmetic and breast reduction/augmentation
- iii. Infertility Treatment
- iv. Hearing Aids
- v. Treatment that is considered experimental/investigative according to accepted professional medical standards

## WHAT SETS US APART

**Premium Payment Flexibility:** Enjoy the freedom to pay your premium monthly or annually. We also offer Premium Financing (IPF) to enable you pay even more conveniently.

**Customizable Coverage:** Whether you need outpatient care or have to get inpatient attention, the decision is yours to make. The ShwAARi cover adapts to your needs.

**Take control  
of your Health  
today**



**Dial \*371#, buy online via  
[www.aar-insurance.co.ke/ke/](http://www.aar-insurance.co.ke/ke/) or  
reach out to your agent or broker  
for more information.**

**Contact**  
us now



# Kenya

## Head office

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## Eldoret Branch:

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## Kakamega Branch:

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# Regional Office

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