You're in control

AAR Insurance

ShwAARi

MEDICAL COVER



m-tiba
Powered by CarePay

REGULATED BY IRA

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 100K - with a cover limit of up to Ksh 100,000

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

SHWAARI 1M - with a cover limit of up to Ksh 100,000

SHWAARI 1.5M - with a cover limit of up to Ksh 1,500,000

SHWAARI 2M - with a cover limit of up to Ksh 2,000,000

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 100k – up to a limit of Ksh. 5,000 **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 **SHWAARI 1.5M –** up to a limit of Ksh. 10,000

SHWAARI 2M – up to a limit of Ksh. 15,000

KEY PRODUCT FEATURES

Experience a new level of simplicity and convenience, where your well-being comes first. ShwAARi offers comprehensive medical coverage through our extensive network of trusted healthcare providers. Enjoy greater flexibility with the option to use up to 30% of your inpatient cover for outpatient services, ensuring a well-balanced healthcare plan tailored to your needs.

- **No sublimit on Inpatient benefits**
- **Minimal waiting periods**
- **Flexible payments accepted**
- **Minimal exclusions**
- **Extensive Wellness Program**
- **No waiting periods for groups with 15 members or more.**
- **Affordable premiums**
- **No approval required**

Premium Rates



ANNUAL PREMIUM RATES (0-64 YEARS)							
Family Size	**100,000**	**250,000**	**500,000**	**750,000**	**1,000,000**	**1,500,000**	**2,000,000**
M	Ksh 14,574	Ksh 19,824	Ksh 29,738	Ksh 41,632	Ksh 60,367	Ksh 94,535	Ksh 129,324
M + 1	Ksh 21,132	Ksh 36,720	Ksh 55,080	Ksh 77,113	Ksh 111,813	Ksh 175,100	Ksh 239,536
M + 2	Ksh 28,528	Ksh 51,499	Ksh 77,248	Ksh 108,148	Ksh 156,815	Ksh 245,571	Ksh 335,942
M + 3	Ksh 34,234	Ksh 63,111	Ksh 94,665	Ksh 132,532	Ksh 192,172	Ksh 300,941	Ksh 411,686
M + 4	Ksh 40,054	Ksh 72,577	Ksh 108,866	Ksh 152,412	Ksh 220,997	Ksh 346,082	Ksh 473,440

ANNUAL PREMIUM RATES (65 years and above)							
Family Size	**100,000**	**250,000**	**500,000**	**750,000**	**1,000,000**	**1,500,000**	**2,000,000**
M	Ksh 20,377	Ksh 30,455	Ksh 44,332	Ksh 60,985	Ksh 90,232	Ksh 139,775	Ksh 192,805
M + 1	Ksh 37,698	Ksh 54,108	Ksh 79,813	Ksh 110,658	Ksh 164,830	Ksh 256,595	Ksh 354,819
M + 2	Ksh 54,756	Ksh 74,799	Ksh 110,848	Ksh 154,107	Ksh 230,081	Ksh 358,779	Ksh 496,534
M + 3	Ksh 67,103	Ksh 91,055	Ksh 135,232	Ksh 188,245	Ksh 281,349	Ksh 439,064	Ksh 607,879
M + 4	Ksh 77,168	Ksh 104,307	Ksh 155,112	Ksh 216,077	Ksh 323,146	Ksh 504,519	Ksh 698,656

Terms and Conditions



CONDITIONS

Standard payment terms apply.

- Outpatient Capped at 30% of overall annual limit
- Pre-authorization for outpatient bills greater than Kes 6,000/=
- Membership acceptance is subject to medical underwriting through duly filled application forms.
- Medex for persons over 55 years, or if required by underwriting based on declarations

WAITING PERIODS

i. There is a ten-month (10 -Month) waiting period for all inpatient medical expenses related to after conditions Include whether existing or Newly Diagnosed. 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

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.

You can now have peace of mind knowing the benefits you purchased are the benefits you get.



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Regulated by the Insurance Regulatory Authority

AAR_Insurance

You're in control

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