

MADISON  
**BetterLife**



Health Insurance  
Cover

 **MADISON**  
General Insurance



## What is Madison BetterLife?

Nothing on this big beautiful planet is more important than your health and peace of mind. After we figured that out, it was quite exciting to create a medical insurance cover specifically for you, that would cater for all your Healthcare needs.

This amazing medical cover offers variety by giving you four plans to choose from and the below groups qualify:-

- Single Persons including youths
- Families (For both married & single parents)

The Madison Betterlife health insurance is available in four plans respectively:

### 1. Madison Betterlife Premier Plan:

This is the most superior plan with members enjoying the highest limits for inpatient, outpatient, dental and optical benefits.

Members are also free to visit any of our healthcare providers without ever having to worry about co-payment. Additionally, the principal member and the spouse are entitled to an annual health check-up to ensure they are both in tip-top shape and health .

### 2. Madison Betterlife Executive Plan:

This plan comes in handy because it allows its members full access to all facilities at a pocket-friendly premium while offering a wide selection of benefits and full reliability.

### 3. Madison Betterlife Budget Plan:

This is an economy plan with greatly discounted premium. Members have access to Madison panel B providers.

#### 4. Madison Betterlife Ignite Plan:

This particular plan is perfect for young single person. It allows access to our main panel without co-payment except Aga Khan hospitals and The Nairobi hospitals which can only be accessed for inpatient treatment and referral basis.

#### Benefits of having Madison Betterlife:

- Exclusive Covid-19 cover ranging from Kshs. 300,000 to Kshs. 1,000,000.
- Flexible pricing allowing you to choose benefits based on your financial capability.
- Allows you to purchase a cover for medical access that excludes co-payment option.
- A wide Scope of Benefits to choose from, ranging from Kshs. 500,000 to Kshs. 5,000,000 for inpatient per person and Kshs. 50,000 to Kshs. 200,000 for outpatient per person.
- Enables you to conveniently buy a cover online by logging into the Madison website.
- Get E-policy & Virtual Biometric Smart Card for efficient access to medical services.

#### Frequently Asked Questions

##### How can I buy the Madison Betterlife cover?

This is the easiest part, you can purchase the cover from your preferred insurance broker, agent or conveniently buy online from our Madison website.

##### Who is qualified for this amazing cover?

Simple, everybody!! The Madison Betterlife cover is all-inclusive, and provides coverage to a wide category of people. Whether you are a single or married with dependent, we have your back. The principal member must be between 18 - 60 years with persons aged 55 years and above being required to undertake a medical examination test prior to joining.

Children are covered from birth (upon notification) up till the age of 18 years or to the age of 25 years if residing with their parents and enrolled full-time in a recognized university or college.

##### How can a member access health services after purchase?

Upon payment of the premium and confirmation of cover, you will be provided with a virtual biometric smart card, which you can use to seek medical services at any of the listed providers. Additionally, you will also get e-policy document, a cover note detailing benefits purchased, receipt of premium paid and a list of accredited hospitals.

##### Does the cover extend to overseas treatment?

Yes it does, we wouldn't leave you hanging that way. This feature shall be covered on preauthorization basis just before you travel.

##### Can one pay and claim later?

We have a vast provider panel hence encourage our members and strickly stick to accessing service from the accredited panel.

### **Useful Additional Information:**

How long should a member wait before accessing service?

#### **Key waiting periods to note:**

- No waiting period for accident cases.
- 30 days for outpatient illnesses and inpatient non-chronic admissions.
- 30 days for inpatient Covid-19 treatment.
- Ten months for maternity deliveries and related complications.
- One year for pre-existing, chronic and congenital conditions.
- One year for removal of fibroids, uterus, adenoids, tonsils, lipomas and repair of hernia.
- One year for optical laser treatment.
- Two years for Cancer treatment.
- Two years for organ transplant.

#### **What is required for enrollment?**

- Duly completed medical application form.
- Copies of national IDs/Passports for Principal and spouse
- Birth certificates for children aged between 0-18 years.
- Proof of schooling for dependant children aged 19-25 years.
- A copy of KRA PIN Certificate for the principal member.
- Payment of full applicable premium.

#### **Disclaimer:**

The policy document, application forms and policy schedule shall be read as one document

#### **Acceptance of cover is subject to underwriting terms and conditions.**

For Enquiries:-

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