



ENDELEA **CORPORATE PLAN**



EMPLOYEE WELLNESS & HEALTH INSURANCE BENEFITS PLAN

In our day to day lives, we are exposed to many risks associated with accidents or illnesses. With the ever rising costs associated with hospitalization, it can mean a drain on precious savings.

For organizations, providing an affordable and quality health cover to employees has continued to be a challenge mainly due to the high cost of conventional medical insurance. This is even more challenging for SMEs that would not have access to reliable employee well being tools that can help increase productivity at a lower cost.



Endelea Corporate Plan is an employee wellness and health insurance benefits plan that addresses healthcare challenges faced by SMEs. It offers a comprehensive employee productivity solution that helps SMEs maximize employees' potential covering wellness management, medical care, workplace injuries and last respect benefits for employees and their families.

KEY BENEFITS

- ▶ Affordable plan rates with flexible payment terms
- ▶ Rewarding employee wellness management tool with dedicated online support
- ▶ Comprehensive medical cover (Inpatient, Outpatient, Maternity, Dental and Optical)
- ▶ WIBA cover for employees enhancing work safety and a key requirement for tenders
- ▶ Attractive last expense benefits for employees and their families

KEY FEATURES OF ENDELEA CORPORATE PLAN

Benefits	Coverage
Medical Cover	In-patient cover limits ranging from KSh 300,000 to KSh 3,000,000 on hospitalization (Standard Ward / Private Standard Rooms)
	50% of the in-patient limit for pre-existing and chronic conditions
	Out-patient cover limits ranging from KSh 50,000 to KSh 150,000 subject to optional add-on selection
	Free ambulance rescue services available 24/7 across the country
	Dental and Optical cover limits of KSh 7,500 – 30,000 each subject to optional add-on selection
	Cover can be extended to include employee's family / dependants
	A wide network of high quality healthcare providers with more than 1,000 hospital locations in all counties across the country
WIBA Cover	For employee; provides compensation for injuries sustained from accidents at work place; death, disability (permanent or temporary), medical and funeral expenses
	Monetary compensation ranging from KSh 30,000 up to 8 Years Earnings
	Reduces liability to the employer against work place accident
Last Expense Cover	KSh 50,000 – 200,000 cash benefit for employee or any of registered family members in the unfortunate event of death
	Covers employee, spouse, up to 4 children, parents and parents-in-law
Wellness Wallet	The ultimate employee productivity solution that offers all-round wellness resources from work planning to health education to fitness to nutrition to personal financial management
	Medical camps organized for employees to get free basic check-ups and expert advice on health risk management (cancer, diabetes, high blood pressure, work-related stress, etc.)
	Customized dashboard and wellness reports online and on mobile app
	Employees earn reward points for participating in wellness activities
	A healthy employee is a productive resource for business growth

CORPORATE PLAN RATES & BENEFITS

Plan Rate*	Standard	Professional	Premier	Executive
	1,310 ^{KES} per month/employee	2,090 ^{KES} per month/employee	3,840 ^{KES} per month/employee	5,960 ^{KES} per month/employee
Medical Cover Benefits** Inpatient (IP) Limit Pre-existing / Chronic (Within IP) Maternity Cover (Within IP) Ambulance Rescue (Within IP) Hospital List	KES 300,000 KES 150,000 KES 50,000 Covered Endelea Med (<u>excludes</u> top hospitals)	KES 500,000 KES 250,000 KES 75,000 Covered Endelea MedX (<u>includes</u> top hospitals)	KES 1,000,000 KES 500,000 Not Covered Covered Endelea MedX (<u>includes</u> top hospitals)	KES 3,000,000 KES 1,500,000 Not Covered Covered Endelea MedX (<u>includes</u> top hospitals)
WIBA Cover Benefits*** Death / Permanent Total Disability Temporary Total Disability Medical Expenses Funeral Expenses	8 Years Earnings 52 Weeks Earnings KES 100,000 KES 30,000	8 Years Earnings 52 Weeks Earnings KES 100,000 KES 30,000	8 Years Earnings 52 Weeks Earnings KES 100,000 KES 30,000	8 Years Earnings 52 Weeks Earnings KES 100,000 KES 30,000
Last Expense Cover Benefits**** Main Member Spouse (1) Children (up to 4) Parents In-law (up to 2)	KES 50,000 KES 50,000 KES 50,000 KES 50,000	KES 50,000 KES 50,000 KES 50,000 KES 50,000	KES 100,000 KES 100,000 KES 100,000 KES 100,000	KES 200,000 KES 200,000 KES 100,000 KES 200,000
Wellness Management Benefits Access to Dashboard & Reports Free Employee Productivity Tool Free Health Education Free Fitness Plan Free Nutrition Plan Free Medical Camp Free Personal Finance Training	Yes Yes Yes Basic Basic Yes 1 Session/Year	Yes Yes Yes Basic Basic Yes 1 Session/Year	Yes Yes Yes Bronze Bronze Yes 1 Session/Year	Yes Yes Yes Bronze Bronze Yes 2 Session/Year

*Rate applies to office based employees; Non-office based employees have additional WIBA charge

**Option for Add-On: Outpatient Cover & Dependants (Spouse & Children) at additional charge

***Compensation only when caused by injuries sustained by accident while at place of work

****Compensation for one death per year (both accident and non-accident)

GREAT BENEFITS AND VALUE FOR YOUR INVESTMENT



• Monthly plan, better cash flow management

Control insurance cost while accessing better healthcare. Flexible monthly payments mean cash flows are not constrained and more can be achieved with available resources

• Rewarding wellness management tool

A wellness wallet that tracks & rewards healthy lifestyle enhancing productivity – a tool that enables members to make progress on mental health, fitness, nutrition and overall wellness

• Interactive and easy-to-use digital platform

Great experience - members get easy access to health insurance benefits, health education & healthcare providers on a single platform through mobile app, USSD & online portal

• Link to multiple, pre-qualified underwriters

Underwriter's capacity to honour claims is continually vetted by a specialist independent agency providing assurance of strong financial position and good governance

• Flexibility to up/downgrade member benefits

Flexibility to add/remove members or benefits with great savings on insurance cost. Exiting members have an option of switching to individual plan and maintaining access to benefits

• Easy-to-access electronic beneficiary record

Beneficiary relief as they can easily access policy details in the event of untimely departure of a loved one – many benefits go unclaimed due to lack of knowledge by beneficiaries





In partnership with

The logo for MEDiCAN consists of the word 'MEDiCAN' in a bold, dark blue sans-serif font. The 'i' is lowercase and has a yellow and orange swoosh above it.

The logo for Jubilee Insurance features the word 'Jubilee' in a red, stylized serif font, with 'INSURANCE' in a smaller, dark blue sans-serif font below it.

The logo for MADISON features a green and blue geometric icon on the left, followed by the word 'MADISON' in a bold, dark blue sans-serif font.



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