



YOUR HEALTHLINE

NEWSLETTER - JANUARY 2014 ISSUE

Healthline Solutions Ltd

"PROVIDING QUALITY MEDICAL SOLUTIONS"

Your medical cover, what to look out for...

• *We would like to wish all our esteemed clients a Happy & Prosperous 2014!*

• *Bupa & Aetna continue to be the most well known medical covers, with AXA PPP & Interglobal now also gaining popularity*

• *Check out our website : www.hlskenya.com*

• *You can now follow us on Facebook, Twitter and Linked-In*

With the entry of various International medical covers into the Kenyan market, clients now have more choice of worldwide medical covers.

The trend recently has been the introduction of Africa & India covers (instead of Worldwide excluding USA). These covers are cheaper than worldwide covers and some of them offer out of area emergency cover which can be very useful.

As MIP's, we at Healthline Solutions Ltd study fully any new covers and advice our clients on all aspects of the cover. As a client, you need to ensure that you read the policy terms and conditions of each product and remember, cheaper is not always better!

Certain things to look out for when choosing a medical cover are:

- What are the premiums after a certain age, eg. Age 60
- What is the cover for Chronic & Terminal conditions
- Is Kidney Dialysis and HRT covered?
- How good is the after sale service, how well known is the provider & what is their track record.
- How proactive is the provider at taking on good risk



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Various updates

- We currently deal with the following providers: BUPA International, AETNA, AXA PPP International, CIGNA, Medistar, Interglobal, Jubilee and Allianz.
- All Bupa members are encouraged to register on Bupa's Members-world website for full information on claims and various membership related queries. The web address is : <https://www.bupainternational.com/membersworld/>
- Medical Inflation is a very harsh reality that all clients need to come to terms with, on average the rate of medical inflation stands at about 8-10% per year. This in-turn affects premiums charged. All International providers increase premiums by upto 6-10% per annum.
- Please note we do not collect premiums in our name nor do we issue our own invoices, All payments are to be made to the provider direct (via us) and we will send you a provider invoice, thus making the process totally transparent.
- Should you wish to request for a Deductibles quote at renewal, please let us know as this option can help reduce the premiums.

MIP LICENSE NUMBER

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