

YOUR HEALTHLINE

NEWSLETTER - SEPTEMBER 2015 ISSUE



Healthline Solutions Ltd

"PROVIDING QUALITY MEDICAL SOLUTIONS"

Bupa moves Kenya to Zone 7 pricing...

- *Please discuss your medical insurance needs with us and adapt your cover to changing circumstances*
- *We represent various providers thus can give best advice on International covers and various options and choices*
- *Check out our website : www.hls.co.ke*
- *You can now follow us on Facebook, Twitter and Linked-In*

Good news for Bupa International Members!

Bupa International has this October made changes to its pricing zones and Kenya has been moved under Zone 7 pricing. The zonal pricing depends on which country you are resident in. Previously Kenya was under zone 6.

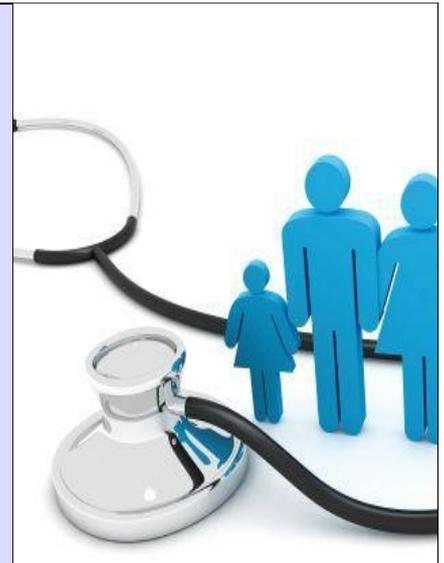
This is the result of savings made via their Third Party claims administrators which they can now pass on to customers.

The result of this change is that those Bupa members resident in Kenya will now have a more favorable pricing under Zone 7, however the usual increase in premium due to Age and Medical inflation will still apply.

Medical Insurance Pricing is dependent on a Providers claims experience and with the control of claims, providers seek to encourage Doctors, Hospitals & other health facilities to charge reasonably and this would have a positive impact on premium rates.

Please let us know if you have any questions or comments about these changes.

We endeavor to provide clients with latest information, please follow us on twitter, facebook & linked-in for such updates. These are also reflected on our website.



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Various updates

- International Medical Insurance premiums increase each year due to increase in Age and Medical inflation, this is the case for all providers.
- At renewal, should you wish to reduce your premium, then the following are your options:
 1. Down-grade your cover to a lower level
 2. Change premium frequency to suit your needs better.
 3. Ask for Deductibles option.
 4. Change to an Africa/India plan if on International cover.
 5. Look at alternative covers upon advice from us.
- We can offer various options at renewal, please feel free to contact us and discuss your circumstances and we will advise accordingly.
- Please note most Insurers are applying Reasonable & Customary rules to claims payments, this could result in claim shortfalls, please contact us for further information.

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