

CARIMED

Affordable. Accessible. All-Inclusive.



Bringing quality healthcare to every Kenyan



Caritas
BANCASSURANCE

CARIMED

An affordable, Faith-Based Healthcare cover developed by Caritas Microfinance Bank supported by AAR Insurance. It's distributed through Caritas Bancassurance Limited.

With a trusted network of faith-based healthcare providers, CARIMED ensures quality care while aligning spiritual values.

Objective: To enhance sustainability for the health institutions while addressing health care needs for the population.

Unique Features

- Household product
- No Age Capping
- Low-Cost Premium Model
- Short Waiting period and Covers Chronic Conditions

Product Plans: Covers Inpatient, Outpatient, Maternity, Accident, Optical, and Dental coverage.

PLAN SUMMARY

Primary Cover	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9	Option 10	Option 11
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
Bed Limit	3,000	4,000	5,000	6,000	8,000	10,000	12,000	12,000	15,000	18,000	25,000
Maternity IP	40,000	40,000	40,000	40,000	50,000	65,000	75,000	75,000	100,000	150,000	250,000

Optional Cover	Option 1	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7	Option 8	Option 9	Option 10	Option 11
Outpatient	30,000	30,000	30,000	40,000	45,000	60,000	75,000	100,000	150,000	200,000	200,000
Dental with OP	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	15,000	15,000	15,000
Optical with IP	5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000	15,000	15,000	15,000

BENEFITS

Benefits covered up to applicable sub limits

Inpatient coverage

- Doctor's (physician, surgeon & anesthetist's fees.)
- Drugs/medicines, dressings and internal surgical appliances.
- Pathology, x-ray, ultrasound, ECG and computerized tomography, MRI scans.
- Radiotherapy and chemotherapy.
- Inpatient physiotherapy.
- Emergency road and air evacuation subject to overall cover limit. Subject to preauthorization
- Day care surgery.
- Theatre including surgeon's and anaesthetist's fees.
- Intensive care unit (ICU)/high dependency unit (HDU)
- Overseas evacuation for conditions whose treatment is not locally available
- Internal prostheses
- Hospital accommodation free for accompanying parent and/or guardian for hospitalized children below 18 years.
- Dependent children covered to 18 years of age and up to 25 years old subject to proof of full-time learning
- Non-accidental dental inpatient
- Non-accidental optical inpatient

BENEFITS

Outpatient coverage

- Consultation with a general practitioner
- Consultation with a specialist upon referral by a general practitioner up to the specialist's charges
- Laboratory investigations and x-rays
- Emergency ambulance services only available on preauthorization for cases that will lead to admission
- Prescription medicines
- Outpatient procedures
- Physiotherapist's fees
- Psychiatric Treatment covered to Full outpatient limit
- KEPI recommended vaccinations up to **18 months** at specific providers
- Annual medical examination for spouses to a maximum of Kshs. 10,000/= once a year.

The following comprise a check-up:

- Physical examination
- Chest x-rays
- Urine analysis
- Stool microscopy
- Pap smears
- Prostate screening

BENEFITS PACKAGE

Inpatient		Option II	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII
Overall Annual Limit (OAL) per family shared	Waiting Period	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000
Admission in an MOH accredited Faith Based Hospital									
Bed Limit per night		3,000	4,000	5,000	6,000	8,000	10,000	12,000	12,000
Pre-existing and/or chronic conditions covered	6 months	50,000	75,000	100,000	125,000	175,000	250,000	375,000	500,000
Rehabilitation		30,000	30,000	50,000	50,000	75,000	75,000	100,000	100,000
Psychiatric Treatment		50,000	75,000	100,000	125,000	175,000	250,000	375,000	500,000
Maternity	10 months	40,000	40,000	40,000	40,000	50,000	65,000	75,000	75,000
Inpatient dental and optical hospitalization resulting from an accident will be covered within the inpatient limit		30,000	30,000	50,000	50,000	75,000	75,000	100,000	100,000
Congenital conditions including pre-maturity covered	6 months	50,000	75,000	100,000	125,000	175,000	250,000	375,000	500,000
Newly diagnosed conditions, conditions diagnosed within the first 90 days of cover will be considered as pre-existing and treated to existing sublimit	90 days	50,000	75,000	100,000	125,000	175,000	250,000	375,000	500,000

BENEFITS PACKAGE

Inpatient		Option II	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII
Overall Annual Limit (OAL) per family shared	Waiting Period	30,000	30,000	30,000	40,000	45,000	60,000	75,000	100,000
Except Optical, Dental, Counseling and Annual examinations, all other services are available upto limit									
Outpatient services		Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Annual medical examination for principal and spouse to a maximum of Kshs. 10,000/= once a year.	14 days	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Pre-existing and/or chronic conditions covered full outpatient limit.	3 months	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Newly diagnosed conditions, conditions diagnosed within the first 90 days of cover will be considered as pre-existing and treated to existing sublimit.	90 days	Covered	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Counseling covered within the approved faith based providers		10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Optical		5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000
Dental		5,000	5,000	5,000	10,000	10,000	10,000	10,000	10,000

ABOUT THE COVER

CARIMED Health Cover has flexible coverage options which are available for both **groups** and **individuals**, offering quality healthcare accessible through a trusted network of providers.

Groups can be either faith-based, organized groups or registered groups/ institutions. For **group enrollment**, a **minimum of 15 members** is required.

The premium for both groups and individual covers are tailored to suit your specific needs, ensuring affordability while providing reliable and comprehensive benefits.

The group benefits from a waived waiting period for only **14 days** for both inpatient & outpatient.

Whether you are group seeking a dependable medical plan or an individual looking to safeguard the health of your members, CARIMED offers a solution designed to meet you where you are.

**Caritas MFB offers
Insurance Premium
Financing (IPF) to help
you spread the cost of
your premium.
Contact us for more
details.**

GROUP PREMIUM RATES- UNDER 65

Inpatient (Primary Cover)

Under 65 years

	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option X	Option XI
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
M	4,259	4,611	4,962	5,615	7,072	8,880	11,441	15,962	23,425	34,615	56,443
M+1	5,364	5,816	6,318	7,172	9,081	11,592	15,007	21,034	31,029	46,026	75,267
M+2	6,318	6,871	7,524	8,528	10,889	13,953	18,171	25,554	37,809	56,192	92,042
M+3	7,122	7,775	8,528	9,683	12,446	15,911	20,783	29,321	43,465	64,680	106,045
M+4	7,875	8,578	9,382	10,688	13,752	17,669	23,144	32,686	48,507	72,244	118,531
Extra	944	1,045	1,145	1,346	1,748	2,250	3,003	4,259	6,368	9,533	15,710

Combined Inpatient & Outpatient

Under 65 years

	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option X	Option XI
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
Outpatient	30,000	30,000	30,000	40,000	45,000	60,000	75,000	100,000	150,000	200,000	200,000
M	10,738	11,793	12,898	14,806	19,176	24,700	32,435	46,046	68,557	102,318	124,146
M+1	14,053	15,459	16,966	19,477	25,353	32,837	43,183	61,415	91,600	136,883	166,124
M+2	16,966	18,673	20,532	23,596	30,778	39,969	52,676	75,026	112,022	167,510	203,361
M+3	19,427	21,386	23,596	27,061	35,449	45,946	60,662	86,427	129,128	193,175	234,541
M+4	21,637	23,796	26,207	30,125	39,467	51,219	67,693	96,522	144,266	215,887	262,171
Extra	2,802	3,054	3,405	3,907	5,163	6,720	8,930	12,697	19,025	28,518	34,695

GROUP PREMIUM RATES- OVER 65

Inpatient (Primary Cover)

Over 65 years

	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option X	Option XI
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
M	5,545	6,037	6,529	7,443	9,482	12,014	15,600	21,928	32,385	48,045	78,602
M+1	7,092	7,724	8,428	9,623	12,295	15,811	20,592	29,030	43,023	64,027	104,970
M+2	8,428	9,201	10,115	11,521	14,826	19,115	25,022	35,358	52,515	78,250	128,435
M+3	9,553	10,467	11,521	13,139	17,006	21,858	28,678	40,632	60,441	90,134	148,043
M+4	10,607	11,592	12,717	14,545	18,834	24,319	31,983	45,343	67,492	100,731	165,531
Extra	1,306	1,446	1,587	1,868	2,431	3,134	4,189	5,946	8,900	13,330	21,968

Combined Inpatient & Outpatient

Over 65 years

	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option X	Option X
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
Outpatient	30,000	30,000	30,000	40,000	45,000	60,000	75,000	100,000	150,000	200,000	200,000
M	14,615	16,092	17,639	20,311	26,428	34,163	44,992	64,047	95,568	142,830	173,387
M+1	19,256	21,225	23,335	26,850	35,077	45,554	60,039	85,563	127,823	191,227	232,170
M+2	23,335	25,725	28,327	32,616	42,671	55,539	73,329	104,619	156,421	234,099	284,283
M+3	26,780	29,522	32,616	37,468	49,210	63,906	84,509	120,580	180,368	270,030	327,939
M+4	29,874	32,897	36,272	41,757	54,836	71,289	94,353	134,713	201,563	301,832	366,652
Extra	3,907	4,259	4,751	5,454	7,212	9,392	12,486	17,759	26,619	39,909	48,547

INDIVIDUAL PREMIUM RATES- UNDER 65

Premiums per family

Inpatient (Primary Cover)

Under 65 years

	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option x	Option XI
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
M	4,259	4,610	4,962	5,615	7,072	8,880	11,441	15,961	23,425	34,615	56,443
Family (Max M+3)	6,268	6,820	7,457	8,461	10,805	13,818	17,987	25,303	37,438	55,639	91,118
Extra	944	1,045	1,145	1,346	1,748	2,250	3,003	4,259	6,368	9,533	15,710

Combined Inpatient & Outpatient

Under 65 years

	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option x	Option XI
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
Outpatient	30,000	30,000	30,000	40,000	45,000	60,000	75,000	100,000	150,000	200,000	200,000
M	10,738	11,793	12,898	14,806	19,126	24,700	32,435	46,046	68,557	102,318	124,146
Family (Max M+3)	16,815	18,506	20,364	23,378	29,924	39,584	52,174	74,289	110,927	165,863	201,342
Extra	2,802	3,054	3,405	3,907	5,163	6,720	8,930	12,697	19,025	28,518	34,695

INDIVIDUAL PREMIUM RATES- OVER 65

Inpatient (Primary Cover)

Over 65 years

	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option X	Option XI
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
M	5,545	6,037	6,529	7,443	9,482	12,014	15,600	21,928	32,385	48,045	78,602
M+1	7,092	7,724	8,428	9,623	12,295	15,811	20,592	29,030	43,023	64,027	104,970
Extra	1,306	1,446	1,587	1,868	2,431	3,134	4,189	5,946	8,900	13,330	21,968

Combined Inpatient & Outpatient

Over 65 years

	Option I	Option II	Option III	Option IV	Option V	Option VI	Option VII	Option VIII	Option IX	Option X	Option XI
Inpatient	100,000	150,000	200,000	250,000	350,000	500,000	750,000	1,000,000	2,000,000	3,000,000	5,000,000
Outpatient	30,000	30,000	30,000	40,000	45,000	60,000	75,000	100,000	150,000	200,000	200,000
M	14,615	16,092	17,639	20,311	26,428	34,163	44,991	64,047	95,578	142,830	173,387
M+1	19,256	21,225	23,334	26,850	35,077	45,554	60,039	85,563	127,822	191,226	232,170
Extra	3,907	4,259	4,751	5,454	7,212	9,392	12,486	17,759	26,619	39,909	48,547

**CARIMED GROUP ONBOARDING
QR CODE**



**CARIMED SELF ONBOARDING QR CODE
(FOR INDIVIDUALS)**



SCAN HERE & GET ONBOARDED ON CARIMED TODAY!

CARIMED Premium Payment via STK Portal

For your convenience, CARIMED payments can now be made through the **STK Payment Portal**, linked to **Paybill Number 899790** and **Account Number 112112**.

How to Make Payment:

1. Use the **STK** payment link below:

<https://caripay.caritas-mfb.co.ke/Relay/public/carimed/carimed.php>

2. Enter your **Mobile Number**.

3. Input the **Amount** to be paid.

4. Under **Reference**, enter the **CM** then the **Principle's Member ID number** (i.e **CM#IDno.**)

5. **Submit** and complete the payment via the STK prompt sent to your phone.



SCAN TO PAY

This option provides a fast, secure, and convenient way to pay your CARIMED premiums.

ELIGIBILITY

1. Eligibility

- Eligibility is from birth (a term baby of 38 weeks) up to 100 years of age.

2. Special Terms and Conditions

- Group of 15 members and above waive the waiting periods – Group guidelines should apply to joining
- Copay of Kes. 350 for all providers
- Copay of Kes. 500 after the 3rd visit by the same member
- Any outpatient visit costing above Kes. 3,500 to seek pre-approval

3. Waiting Periods

BENEFIT	WAITING PERIOD (for groups)	WAITING PERIOD (for individuals)
General Care services	14 days waiting period	14 days waiting period
Pre-existing and/or chronic conditions covered (full outpatient limit)	14 days waiting period	3 months waiting period
Newly diagnosed conditions (diagnosed within the first 90 days of cover will be considered pre-existing and treated under existing sublimit)	14 days waiting period	90 days waiting period
Pre-existing and/or chronic conditions (inpatient)	14 days waiting period	6 months waiting period
Maternity	14 days waiting period	10 months waiting period
Congenital conditions including pre-maturity	14 days waiting period	6 months waiting period

EXCLUSIONS

- Hearing aids
- Vaccinations & immunizations other than KEPI recommended regime
- General Health check-ups (unless purchased)
- Epidemics and pandemics as declared by the Kenyan government or the World Health Organization.
- However, existing pandemics can be covered at an extra cost.
- Venereal diseases
- Family planning and fertility treatment i.e. costs of treatment related to infertility and impotence.
- Expenses recoverable under any other insurance
- Cosmetic surgery unless caused by accident, massage or beauty treatment
- War, invasion, civil war, riots or act of terrorism, this can be covered at an extra premium
- Naval, Military and Air force operations
- Contamination by radioactivity from nuclear fuel, waste or fission, pandemics, epidemics, natural disasters and unknown illnesses covering a wide geographical area.
- Participation in Riot, Strike and Civil commotion
- Riding or driving in any kind of race and participation in extreme sports
- Stays at sanatoria, old age homes, places of rest etc.

SPECIAL CLAUSES

- The cover allows access to all faith-based hospitals for outpatient services.
- Waiting periods – all waiting periods are waived.
- Digital Application forms and beneficiary onboarding should be filled in within 30 days of cover commencement
- For reimbursements we will reimburse 80% of the cost Eligibility.
- Any person 18 year birth to 100 years can join the scheme.
- Dependents include spouse, own children, legally adopted and foster children aged from birth to 21 years. Children over the age of 21 but below 25 years will be covered under their families if proof of schooling is provided.
- Children to join the cover from birth under the following conditions: The baby must be a term baby, that is, at least 37 weeks at birth and should first be discharged from hospital after birth.

LIST OF SERVICE PROVIDERS

Scan the QR code below to access the complete list of our service providers.



SCAN HERE

FAQs

1. What is CARIMED?

Answer: An affordable, Faith-Based Healthcare cover developed by Caritas Microfinance Bank supported by AAR Insurance. It's distributed through Caritas Bancassurance Limited, a subsidiary of Caritas Microfinance Bank

2. Who can benefit from this cover?

*Answer: The health cover is targeted to **Faith-based groups, Community/Economic Groups and Individuals/ Households.***

3. How can a Group enroll into a cover?

*Answer: The group onboarding process is done online by simply scanning the QR code provided on **page 11** and following the prompts to register. A group must have a minimum of 15 members to qualify.*

4. How can individuals enroll into the cover?

*Answer: The onboarding process is done online by simply scanning the QR code provided on **page 14** or by using the following registration link:*

<https://forms.office.com/r/Fpqk0PyN9h?origin=lprLink>

5. Can I include my family members in the same policy?

Answer: Yes. The CARIMED policy allows you to include your immediate family — specifically the principal member, their spouse, and children under 18 years. Children above 18 but below 25 years may be included if proof of full-time schooling is provided. eg School ID.

FAQs

6. How long do I wait to use the cover after paying the premium?

*Answer: For group cover the waiting period for ALL conditions is only **14 days** as well as general outpatient cover for individuals.*

Waiting period for chronic conditions for individual cover is 90 days & for pregnancy is 10 months.

7. Where can I access healthcare services with the cover?

*Answer: To view the list of accredited healthcare service providers, simply scan the QR code on **page 18** of the booklet.*

8. Is ANC & Immunization covered by CARIMED?

Answer: Yes, within outpatient limit. It covers vaccinations & immunizations within KEPI recommended regime.

9. Is there financing available if I cannot pay the premium at once?

*Yes. Caritas Microfinance Bank offers **Insurance Premium Financing (IPF)** to help you spread the cost of your premium and pay in manageable instalments. Visit any branch for more details.*

10. Can I transfer my existing medical policy to CARIMED?

No. Medical insurance policies are not transferable between providers.

11. How can i contact a CARIMED agent?

Answer: Contact the parish office, health facility, any Caritas Microfinance Bank branch, agent or simply call 020 515 1500 or 0791 810 810.

Contact Us



Call Us:

020 515 1500 | 0791 810 810



WhatsApp Us:

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Email Us:

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Our Partners:

