Healthcare Without Borders

Understanding Your Medical Insurance Cover, Powered by Kenbright in Partnership with Bupa

About Kenbright

Kenbright is a niche player in the financial sector space having operated in kenya for over 30 years. Our team of experts have experience offering financial services to both private and public institutions within different markets regionally and internationally. We have the unique ability to apply our expertise to the specific needs of our clients, regardless of their geographic location and core business practice. Our headquarters are in Nairobi Kenya with focus to provide services to the East and Central African Market. Our Other Branches are in Uganda, Tanzania and Malawi.

1993 — Kenbright Insurance Brokers Limited

2005 — Kenbright Health Administrators Limited

2015 — Kenbright Actuarial and Financial Services Limited

2018 — Kenbright Reinsurance Brokers Limited

2024 — Kenbright Pensions

2025 — Kenbright Investments

VALUES

- Integrity
- Professionalism
- Client Service
- Innovation
- Teamwork
- Client Satisfaction

MISSION

We are committed to providing our clients with Innovative, Sustainable Risk and Financial Advisory Solutions in a timely manner, while maintaining client trust through professional excellence.

VISION

Kenbright's vision is to be a Global Leader in Providing Unique Risk and Financial Solutions. We also seek to be an Innovative Financial Partner.

Why Bupa

Built for business, designed for individuals

Bupa Global protects your employees' physical and mental wellbeing, helping create a healthy, motivated, and productive workforce.

Global access to care

Employees can access treatment from over 1.9 million medical providers worldwide, including top hospitals and clinics across Africa and beyond.

Direct settlement

Bupa settles bills directly with healthcare providers so your employees do not have to pay upfront or deal with complex claims.

Complete wellbeing support

Plans include mental health treatment, physiotherapy, acupuncture, and chiropractic care, ensuring total wellness.

Expert reassurance

The Second Medical Opinion service connects employees with leading international specialists for diagnosis confirmation.

Support for mobile and expatriate staff

Plans are designed for employees who travel or relocate, ensuring continuous cover and compliance with visa and local health requirements.

Focus on long-term impact

Bupa reinvests profits to improve healthcare access, support global wellbeing initiatives, and deliver better outcomes for clients.

The Role of Kenbright

Negotiating Insurance Premium & Benefits

- Kenbright has sourced for quotations from local insurance providers with a view to get the best deal for Client– We are able to negotiate improved terms based on the client's budget

Technical Support on Insurance Clauses

- Insurance benefits sub-limits, exclusions and Gap analysis

Employees Wellness

- Provision of health talks, member education, health check ups and service meetings

Risk Management

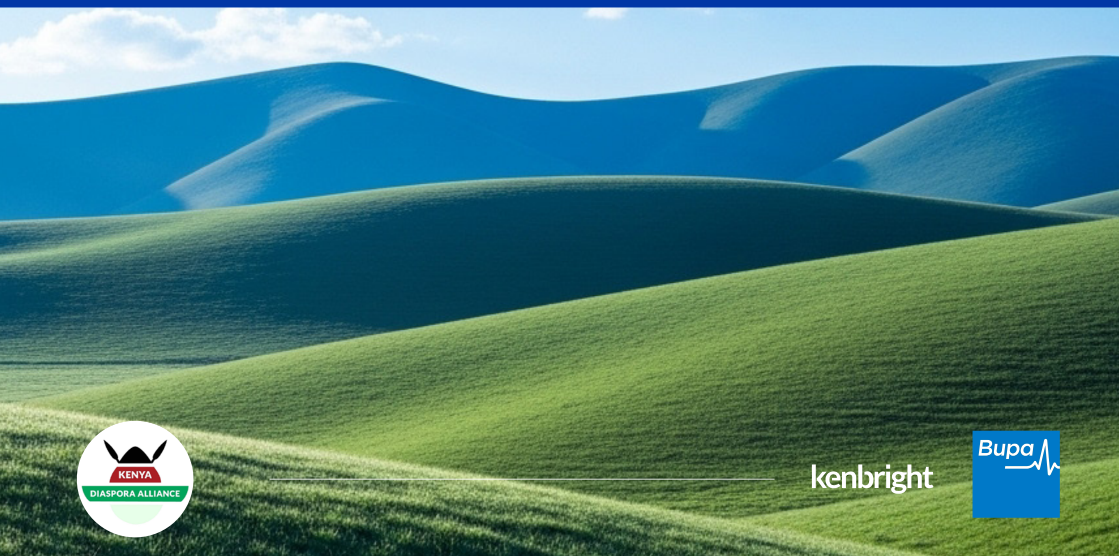
- Regular analysis of the Client employee benefits program , industry trends and advise client management on appropriate action

Panel of Providers

- Regular analysis of the Client employee benefits program , industry trends and advise client management on appropriate action

24hr call Centre

- Kenbright has a 24hr call center, to get assistance



The Bupa Africa Plan

Whether your employees are at home, abroad, or constantly on their travels, the BUPA Africa Plans are designed to keep them in great working order – 365 days a year. Our world-class health plans deliver the exceptional high level of service for which we are renowned, and provide cover for:

- Mental health conditions (no limits for in-patient and day patient treatment with no waiting periods – and including cover for addiction, ADHD and self-inflicted injury)
- In-hospital care
- Evacuation and repatriation - if emergency treatment isn't available locally, we'll get your employee to where it is (accompanied by a relative or partner when medically
- necessary)
- Treatment for cancer and other serious illnesses, for as long as needed whilst they are a customer
- Transplants and rehabilitation

There are four levels of cover to choose from – including routine treatments and in-patient care, to dental cover, complementary medicines and health screening. Each offers something different, but they all come with support on the phone anytime of the day or night, expert medical advice and access to world-leading healthcare facilities.

MANDATORY COVER

Classic	Designed to cover any specialist medical treatment or diagnosis, it also covers out-patient consultations and diagnostic tests and any in-patient stays along with health screening.

OPTIONAL COVER

U.S. Cover	This option adds U.S. to the geographical cover (available for worldwide cover only)
Assistance cover	Evacuation - Provides emergency evacuation to the nearest ppropriate place of treatment where the treatment needed is available. Repatriation - Offers all the benefits of Evacuation cover and additionally gives the option of returning to your specified country of nationality or your specified country of residence when the treatment is not available locally.
Dental & optical cover	Dental & Optical cover is an optional benefit. The dental covers a number of treatments including preventive, routine and restorative or orthodontic treatments. Each tier offers higher limits. Optical covers treatments including eye test, frames and lenses.

Summary of Benefits

CLASSIC Category

Overall Annual Maximum	Deductible options	Area of cover	Emergency out of area cover
USD 3,000,000 GBP 1,800,000 EUR 2,400,000	No deductible or USD 200 GBP 120 EUR 160 USD 500 GBP 290 EUR 400 USD 1,000 GBP 800 EUR 590 USD 2,000 GBP 1,200 EUR 1,600	Africa or Africa Plus or Worldwide - excluding U.S. or Worldwide - including U.S.	28 days emergency cover worldwide excluding U.S. only

Out-patient treatment

Out-patient annual maximum	No annual maximum
Out-patient surgical operations	Paid in full
Full health screen **Wellness** **Diabetes screening**	We pay up to USD 3,000 GBP 1,800 EUR 2,200 each membership year
Consultants' fees for consultations **Pathology, X-rays and diagnostic tests**	We pay up to USD 10,900 GBP 6,400 EUR 8,700 each membership year
Costs for treatment by therapists, complementary medicine practitioners and qualified nurses	We pay in full for up to 35 visits each membership year
Costs for treatment by a family doctor	We pay in full for up to 20 visits each membership year
Consultants' fees, psychologists' and psychotherapists' fees for mental health treatment	Paid in full
Vaccinations	We pay up to USD 430 GBP 250 EUR 340 each membership year
Prescribed drugs and dressings	We pay up to USD 1,000 GBP 590 EUR 800 each membership year
Accident-related dental treatment	Paid in full
Durable medical equipment	We pay up to USD 2,000 GBP 1,200 EUR 1,600 each membership year

In-patient and day-case treatment

Hospital accommodation	Paid in full
Surgical operations, including pre- and post-operative care	Paid in full
Nursing care, drugs and surgical dressings	Paid in full
Specialists' fees	Paid in full
Intensive care	Paid in full
Pathology, X-rays, diagnostic tests and therapies	Paid in full
Prosthetic implants and appliances	Paid in full
Reconstructive surgery	Paid in full
Parent accommodation (up to age 18)	Paid in full
Physiotherapists, occupational therapists, speech therapists and dieticians	Paid in full
Mental health treatment	Paid in full

Further Benefits

Advanced imaging	Paid in full
Cancer treatment	Paid in full
HIV / AIDS drug therapy including ART	We pay up to USD 20,000 GBP 11,700 EUR 16,000 each membership year
Advanced therapy medicinal products (ATMPs)	Paid in full, one course of treatment for each condition per lifetime
Home nursing after in-patient treatment	We pay up to USD 340 GBP 200 EUR 270 each day up to a maximum of 20 days each membership year
Hospice and palliative care	We pay up to USD 41,000 GBP 24,000 EUR 33,000 maximum benefit for the whole of your membership
In-patient cash benefit	We pay up to USD 150 GBP 90 EUR 120 each day up to a maximum of 20 days each membership year
Congenital and hereditary conditions	We pay up to USD 100,000 GBP 59,000 EUR 80,000 each membership year
Kidney dialysis	Paid in full
Local air ambulance	Paid in full
Local road ambulance	Paid in full

Further Benefits

Maternity cover (after 10 months' membership)	Maternity and childbirth at home or birthing centre - USD 10,000 GBP 5,800 EUR 8,000 Medically essential Caesarean section - USD 21,500 GBP 12,600 EUR 17,200 Complications of maternity and childbirth - Paid in full
Newborn care	We pay up to USD 150,000 GBP 90,000 EUR 120,000 each membership year
Prophylactic surgery	Paid in full
Prosthetic devices	We pay up to USD 5,100 GBP 3,000 EUR 4,000 per device each membership year
Rehabilitation	We pay in full for up to 42 days of treatment (which may be inpatient treatment, day-case treatment or outpatient treat ment) each membership year
Transplant services	Paid in full
Treatment for or related to gender dysphoria	Not covered

Optional Benefits (if purchased)

Dental	We pay up to USD 2,000 GBP 1,200 EUR 1,600 maximum benefit for each membership year
Optical	We pay up to USD 500 GBP 290 EUR 400 maximum benefit for each membership year

Exclusions

Applies across all Company Africa Plans: Artificial life maintenance; Birth control; Conflict and disaster; Convalescence and admission for general care; Cosmetic treatment; Deafness; Dental treatment/ gum disease; Desensitisation and neutralisation; Developmental problems; Donor organs; Experimental or unproven treatment; Eyesight; Footcare; Genetic testing; Harmful or hazardous use of alcohol, drugs and/or medicines; Health hydros, nature cure clinics, etc.; Illegal activity; Infertility treatment; Obesity; Persistent vegetative state (PVS) and neurological damage; Physical aids and devices; Pre-existing conditions; Preventive and wellness treatment; Reconstructive or remedial surgery; Sexual problems; Sleep disorders; Speech disorders; Stem cells; Surrogate parenting; Travel costs for treatment; Treatment for or related to gender dysphoria (unless eligibility criteria for the benefit 'Treatment for or related to gender dysphoria' has been met); Unrecognised medical practitioner, provider or facility, hospital or healthcare facility

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