



SERVICE DESCRIPTION

PROVISION OF HEALTH INSURANCE FOR EMPLOYEES GOETHE-INSTITUT KENYA

1. Background

The Goethe-Institut Kenya is part of the global network of the Goethe-Institut, the cultural institute of the Federal Republic of Germany. The institute promotes cultural exchange, education, and dialogue between Germany and Kenya.

To support the well-being and productivity of its employees, the Institute intends to engage a qualified and reputable health insurance provider that offers comprehensive, high-quality healthcare coverage for employees and their eligible dependents.

2. Objective

The goal of this mandate is to provide reliable, accessible, and comprehensive health insurance that:

- covers the healthcare needs of employees and their dependents
- supplements statutory systems such as the NHIF
- ensures access to high-quality healthcare services throughout Kenya
- promotes prevention and overall well-being

3. Scope of Services

3.1 Prevention and health promotion services

- Annual health checkups
- Routine examinations and vaccinations
- Health education and wellness programs
- Psychological support services

3.2 Outpatient services

- Consultations with general practitioners
- Consultations with specialists
- Diagnostic tests (lab tests, imaging)
- Prescribed medications
- Minor medical procedures



3.3 Inpatient Services

- Hospitalization and treatment
- Surgical procedures and surgical costs
- Intensive care
- Costs before and after hospitalization

3.4 Emergency services

- 24-hour emergency service
- Ground and air rescue within Kenya and the region
- Emergency stabilization at the nearest facility

3.5 Chronic and pre-existing conditions

- Coverage for chronic conditions
- Clear guidelines regarding pre-existing conditions
- Disease management programs

3.6 Maternity and family benefits (if applicable)

- Prenatal and post-natal care during pregnancy
- Childbirth (natural and cesarean section)
- Newborn insurance

3.7 Dental and vision benefits

- Routine dental treatments and procedures
- Eye exams and vision aids

3.8 Network of service providers

- Extensive network of hospitals and clinics throughout Kenya
- Access to renowned private and public facilities
- Direct billing systems (cashless)

3.9 Billing and Administration

- Efficient billing system
- Defined processing times
- Dedicated customer support

3.10 Customer Service and Digital Accessibility

- 24/7 customer support
- Online portal and mobile access
- Pre-approval services

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4. Insurance Terms and Conditions

- Clearly defined coverage limits (inpatient, outpatient, and other categories)
- Transparent exclusions and waiting periods
- Co-payments kept as low as possible
- Integration and coordination with the NHIF

5. Reporting Requirements

- Regular reports on usage and billing
- Data-driven analyses and recommendations
- Quarterly review meetings