

AAR

Proactive

Medical Insurance Solution



Proactive

Insurance

You're in control

AAR Proactiv Medical Insurance



Insurance that pays you back in cash.

Welcome to the revolution that puts you in control of your health and your money. Gone are the days you paid your medical insurance and got nothing back.

Kenya's first and only medical insurance that pays you back in cash for your healthy lifestyle now has enhanced features that not only give you premium medical cover, but also pay you back part of your unused premium every year.

What's more? For every year you sustain cover with us, your cover limits grow without you paying more!

This enhanced medical insurance will cover both out-patient and in-patient treatment. If healthy, you will receive part of your premium back at the end of the year as well as enjoy bigger cover the following year!

If sick, AAR Proactiv guarantees you premium medical care at any of our wide network of providers.



Pays you back in cash



AAR Proactiv Features

The new and exciting features of AAR Proactiv secures you the following:

AAR Proactiv Access

Part of your premium will be available for you to access whenever you need medical attention, if not utilized, 50% will be returned to you in cash at the end of every year.

The remaining 50% will be used to top up your cover for the following year and give you bigger amount to access that year.

This process continues every year you have cover with us, thereby giving you bigger cover and cash back.

AAR Proactiv Cover

The balance of your premiums will be used to cover full benefits in case you exhaust your Proactiv Access. This guarantees you full protection whenever you get sick

With AAR Insurance you get your money's worth whether sick or healthy!

AAR Inpatient Cover

In case you are admitted in hospital, AAR Insurance guarantees cover to the limit you purchased.



AAR Proactiv Access



AAR Proactiv Cover



AAR Inpatient Cover



AAR Proactiv Benefits

“ Members always get something out either payment for treatment they received or cash back if they stay healthy. Members always win either healthy or sick.

Why Choose AAR Proactiv Medical Insurance Solution?

- Members who have embraced a healthy lifestyle and therefore do not utilize their insurance cover can now get part of the money they used to pay for insurance back. Your premiums no longer go to a bottomless hole
- Members who sustain their cover with AAR Insurance will grow their limits for every year they stay with AAR Insurance without paying additional money. The longer you stay with AAR Insurance, the bigger your cover limit grows at no extra cost
- Members always get something back. When sick, they get covered, when healthy, they get their money back!



Encourages you to be healthy



Pays you Cashback annually



Cover benefits grow every year



Covers you when sick



AAR Proactiv Age

Your measure of Wellness

The higher purpose of AAR Insurance is to have each and every Kenyan know their Proactiv age. This is the age that is determined by your lifestyle choices, it could be older or younger than your calendar age.

Visit www.aar-insurance.com and click on the 'know your Proactiv age' tab.

Although people consider their biological or calendar age to be their real age, they often overlook the fact that physical conditions may have an effect on their calendar age.

A young person could be older than their actual age based on their physical conditions and vice versa.

To determine a person's true state of age, AAR Insurance has developed a tool that examines one's state of wellbeing and Proactiv age through all dimensions of wellness –therefore expressing their true age.

In order to influence one's Proactiv age to be younger than their calendar age, one has to establish good healthy behaviors and stick to them. Some of things to consider include:

- Avoid smoking
- Get plenty of sleep
- Manage your stress level
- Engage in meaningful social relationships
- Laugh more
- Eat a rich balanced diet
- Exercise
- Reduce environmental poisons
- Take time to meditate

Visit the AAR Insurance website on www.aar-insurance.com and click on the 'Know your Proactiv age' tab to start your wellness journey.



AAR Insurance Cover Options



This cover is offered in options of Gold Proactiv, Silver Proactiv and Bronze Proactiv.

AAR Insurance places you first with focus on giving you comprehensive cover benefits which put you in control of things that matter most

In-patient Treatment

These are medical services that require admission in hospital.

This cover is offered in options of Gold Proactiv, Silver Proactiv! and Bronze Proactiv. We cover but are not limited to:

- Illnesses (pre-existing and chronic conditions) & all accidental injuries
- Surgeries
- Medical practitioners fees
- Investigative procedures
- Maternity expenses
- Emergency and evacuation both locally and internationally
- Guardian accommodation for admitted children below 8 years
- Prescription drugs

Out-patient Treatment

These are medical services that do not require admission in hospital. The services here include:

- Medical practitioners' fees
- Investigative procedures
- Child Immunization
- Specialist and consultation fees (Pre- authorization required)
- Dental and Eye care
- Prescription drugs

All these medical services are provided at our extensive **open panel network of providers.**



AAR Proactiv Annual Premiums for both Inpatient and Outpatient Benefits

GOLD					
Age	INPATIENT		OUTPATIENT		
CAT	Accident	Illness	Limit	Proactiv Access	Premium
0-17	10,000,000	10,000,000	80,000	21,000	84,000
18-30	10,000,000	10,000,000	90,000	22,750	91,000
31-40	10,000,000	10,000,000	100,000	27,000	108,000
41-50	10,000,000	10,000,000	125,000	35,000	140,000
51-60	10,000,000	10,000,000	150,000	50,000	200,000
Silver					
Age	INPATIENT		OUTPATIENT		
CAT	Accident	Illness	Limit	Proactiv Access	Premium
0-17	8,000,000	2,000,000	60,000	12,250	49,000
18-30	8,000,000	2,000,000	70,000	14,000	56,000
31-40	8,000,000	2,000,000	80,000	16,500	66,000
41-50	8,000,000	2,000,000	90,000	22,250	89,000
51-60	8,000,000	2,000,000	100,000	37,000	148,000
Bronze					
Age	INPATIENT		OUTPATIENT		
CAT	Accident	Illness	Limit	Proactiv Access	Premium
0-17	2,000,000	1,000,000	50,000	11,500	46,000
18-30	2,000,000	1,000,000	60,000	12,750	51,000
31-40	2,000,000	1,000,000	70,000	15,500	62,000
41-50	2,000,000	1,000,000	80,000	20,500	82,000
51-60	2,000,000	1,000,000	90,000	32,750	131,000

Note: The premiums cover both In-patient and Out-patient treatment



Kenya

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Kakamega Branch:

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Regional Offices

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