



# The National Police Service & The Kenya Prisons Service Medical Cover

Period: 1<sup>st</sup> April 2024 - 31<sup>st</sup> March 2025



## 1. What is NPS/KPS health cover?

The National Police Service and The Kenya Prisons Service medical plan has been developed to deliver superior healthcare by offering comprehensive medical needs for you and your dependents. The medical cover is intended to cover Principal members and their eligible dependants. Access quality inpatient and outpatient services from a wide range of medical providers.

## 2. Who is eligible for this cover?

This medical plan covers employees of the National Police Service and The Kenya Prisons Service including persons joining The National Police Service and The Kenya Prisons Service as uniform officers or as civilian staff during the contract period.

## 3. Detailed requirements include:

- Principal Member
- Spouse
- 5 children

## 4. What are some of the benefits of the cover?

- Outpatient Care Cover
- Inpatient Care Cover
- Maternity & Reproductive Health Care
- Dental Care
- Optical Care
- Medical Evacuation

## Outpatient care cover

- Routine outpatient consultations
- Diagnostic Laboratory investigations and radiology services (X-Ray, Ultrasound, Magnetic resonance imaging (MRI), and Computerized Tomography (CT) Scans)
- Prescribed physiotherapy and rehabilitation services
- Prescribed drugs and dressing
- Prescribed routine laboratory tests Spirometry (Lung Function Test)
- HIV/AIDS-related conditions and prescribed ARVS.
- KEPI/baby-friendly Vaccinations
- Pap smear for ladies and PSA for men for both Principal and Spouse.
- Antenatal and Post-natal care Newly diagnosed chronic Conditions
- Pre-existing and Chronic conditions (including Cancer)
- Preventive care: including free Medical camps, Mobile Clinics for events, counseling on life style and wellness
- Dental health care services
- Nursing and midwifery services Maternal child health/family planning

- Minor surgical procedures
- Optical care Annual medical check-up
- Referral for specialized services
- Day care services such as Manual Vacuum Aspiration (MVA), circumcision, braces, surgery and other medical services deemed fit by the clinician e.g. cases whereby a clinician may use local anaesthesia to numb a particular part of the body which may include minor surgery like incision, drainage and suturing of wounds
- Patients with pre-existing conditions would be allowed go directly to specialists without referrals subject to pre-authorization



## Inpatient care cover

- Hospital accommodation charges
- Nursing care
- Diagnostic, laboratory or other medically necessary facilities and services
- Rehabilitation services
- Operating theatre services
- The cover include naval, military, air force and other security related operations.
- Cover include war, invasion & civil war risk. Cover should include riots, strikes and civil commotions
- Cover include Acts of terrorism
- Cover include hazardous pursuit which include diving and riding in any kind of race
- Cover include extreme and professional sports
- Cover include Prosthetic device needed as part of treatment, which includes external artificial body part, such as a prosthetic limb or prosthetic ear
- Cover should include transplant services - transplant of cornea, small bowel, kidney, kidney/pancreas, liver, heart, lung or heart/lung, bone marrow transplant bed entitlement (semi private or private): standard ward bed net of standard rebate per day hospital accommodation charges.
- Doctors (Physician, Surgeon & Anesthetist) fee
- ICU/HDU Intensive Care, Intensive Therapy, Coronary care and High Dependency unit
- Drugs/Medicines, dressings and Internal Surgical appliance
- Imaging, X-ray, Ultrasound, Electrocardiogram (ECG) & Computerized Tomography, MRI Scans

- Radiotherapy and Chemotherapy
- Emergency Road and Air Evacuation within East Africa led to admission using rotary and fixed-wing air rescue
- Overseas and local evacuations where treatment is not locally available
- Day care Surgery for minor surgical treatment that may not require admission
- Hospital accommodation for accompanying parent and / or guardian for Hospitalized children
- Post Hospitalization services
- Congenital defects/genetic disorders
- Pre-existing and chronic conditions (including cancer) to be covered in full annual limit
- Medical education and wellness program for members with pre-existing and chronic conditions
- Repatriation of the mortal remains of principal member, dependants, caregiver accompanying the patient, donor of the organ where applicable or all
- Cost for infertility
- Renal dialysis
- Child welfare
- Occupational therapy
- Mental illness including intentional self-injury and suicide
- All Sexually Transmitted Infections (STD)
- Illnesses resulting from alcohol and substance abuse intoxication
- Laboratory Services/ Investigation
- Specialist consultations or visits
- Drugs/medicine prescribed by treating clinician
- Pre-hospitalization procedures such as laboratory, Maternity-related, x-ray or medical diagnostic procedures and tests
- Normal delivery up to maternity limits
- Caesarean section
- Maternity related complications up to in-patients limits
- Evacuation/ rescue from the site of occurrence, the service provider will rescue both the injured and the deceased.
- Respiratory Illness - including but not limited to COVID-19

## Maternity and reproductive healthcare

- Consultation and treatment for both mother and child
- Routine antenatal check-up
- Delivery fees
- Post-natal care
- Routine immunization (KEPI) and baby-friendly vaccines
- Cost of childbirth including caesarean section deliveries.
- Maternity benefits available to the principal member and their spouse only
- Congenital conditions
- Pre-maturity
- Family planning services

## Optical care

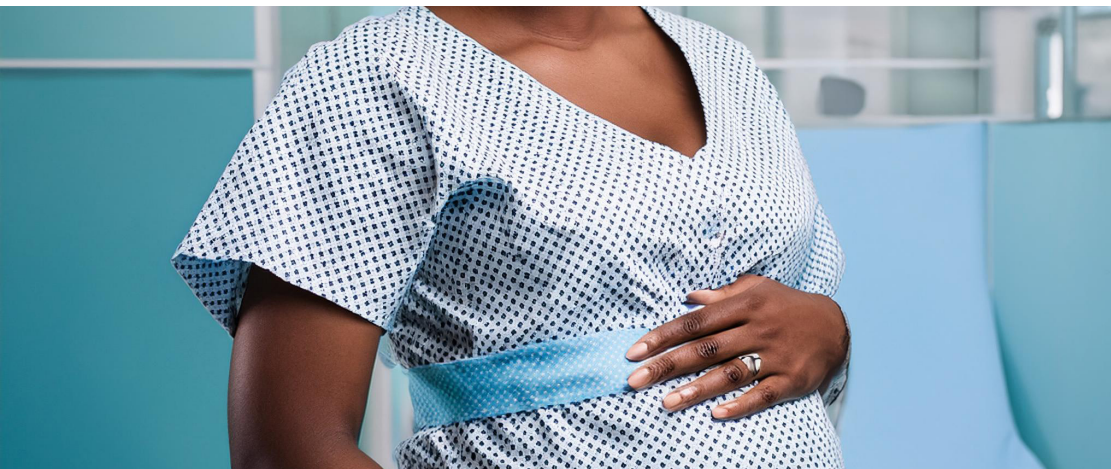
- All related expenses to the eye treatment.
- Cost of lens and frames including replacements.
- Replacement of damaged glasses/frames
- Prescription for ophthalmic treatment and eye lenses
- Optical cover shall be family benefit.
- International and Domestic referrals
- Referral to medical institutions that offer specialised services not available in the country.
- Where the facility lacks a particular service, the facility shall refer a member or dependants to any other health provider where the service is available.

## Dental care

- Dental cover
- Dental consultation and anaesthetists fees
- Orthodontics
- Dental X-ray
- Root canal
- Dental filling
- Dental extractions including surgical extractions
- Dentures
- Hospital and operating theatre cost
- Scaling
- Dental Emergency
- Dental care shall be family benefit

## Medical evacuation

- Road evacuation
- Air evacuation
- Water evacuation
- Railway evacuation





## 5. Registration process



## Web registration self

- Log in to the web portal via [https://npskps.com/p\\_reg](https://npskps.com/p_reg)
- For self-registration, enter your mobile number
- Click on Send OTP, a One Time Pin will be sent to that mobilenumbr to allow you log in access
- Follow the prompts and complete self-registration
- For dependents registration, you will be required to enter your Payroll number which will be verified against the database
- An OTP will be sent to the registered mobile number under that PF Number

## 6. Dependants registration process



## 7. The national police service/ the Kenya Prisons Service panel list of healthcare facilities

### Officers and their families will have access to:

- Healthcare facilities countrywide
- The full list of medical service providers' panel is accessible via \*202\*05# option 4 and is also available on NPS/KPS Websites at [www.apainsurance.org](http://www.apainsurance.org)
- The provider panels/list of hospitals will also be available by SMS link that will be sent via mobile.



## 8. Scope of Cover

JOB GROUP	PG NPS	PG KPS	INPATIENT	OUTPATIENT	MATERNITY (WITHIN IP)	OPTICAL	DENTAL
A-H	PG 1-3	PG 1-3	Unlimited	Unlimited	200,000	60,000	50,000
J	PG 4-5	PG 4-5	Unlimited	Unlimited	200,000	60,000	50,000
K	PG 6	PG 6-7	Unlimited	Unlimited	200,000	60,000	50,000
L	PG 7	PG8	1,500,000	200,000	200,000	60,000	50,000
M & N	PG 8-9	PG 9-10	1,700,000	200,000	200,000	60,000	50,000
P	PG 10	PG 11	2,000,000	250,000	200,000	60,000	50,000
Q, R, S, T	PG 11-13	PG12-13	2,500,000	350,000	200,000	60,000	50,000

## FAQs (Frequently Asked Questions)

### How do I access medical cover?

- After registration of dependants via the USSD, supporting documents must be provided for verification. Upon verification of dependant's documents, member will be notified via an SMS, if wrong documents are provided, the dependants will be suspended and member will be notified on the same
- The member or a dependant presents themselves at an accredited service provider on the active panel (the list of active service providers can be accessed by dialing **\*202\*05#**)
- For **job group L-T**, the member or the dependant identifies themselves with the Virtual card bearing their names and principal members details OR the Principal member No i.e PF number. The service provider keys in the member number (PF Number) on the smart system. The registered member and verified dependants shall be displayed on the system
- For first time visit, registration of Biometrics will be done once for each registered member at any of the accredited service providers. After fingerprints registration, the service provider initiates the visit on the system for access of medical services. The member can also initiate the visit on the Smart application which is downloadable via Google Playstore
- For **job group A-K**, the member or the dependant identifies themselves with the Principal Member National ID number
- The service provider will generate an SMS that contains the One-Time-Pin (OTP), sent to the principal member's registered mobile number. For first time visit, registration of Biometrics will be done once for each registered member at any of the accredited service providers. After fingerprints registration, the service provider initiates the process for access of medical services.

### Does the cover have emergency evacuation?

- Yes, the cover has both road, air, water and railway evacuation).

### How many dependents are covered?

- 6 Dependants

### What is Funeral cover?

- The scheme provides a Last Expense benefit of Kes 200,000 for the principal member and Kes 50,000 for one declared dependent.
- If both the husband and wife are principal members under the cover, each will enjoy the benefit separately.
- The benefit is payable within 72 working hours from the time we receive a fully documented claim.

### What happens when my benefits are exhausted?

- The benefits under Job Group A-K have unlimited benefits on Inpatient & Outpatient but capped limits on Maternity, Dental & Optical, which upon depletion then the member seeks treatment out of pocket for the remaining policy term. For Job Group L-T, all benefits are capped to specified limits in the year.

### Do I require NHIF for accessing healthcare services?

- To access care, members need to be compliant with the NHIF, now SHIF, which is a law-regulated scheme.

### Is there co-pay? (what is co-pay?)

- The scheme is not guided to a co-pay model but the negotiated reasonable & customary rates by the administrative parties of the joint venture apply.

### Who should I reach out to for assistance if I encounter challenges with service providers or in case of an emergency?

- **Call Center L-T** - 020 4974666, 0719 044 666, 0730 674 666
- **Call Center A-K**- 0730 730000, **Toll Free Line** 0800724631

**ANY COMPLAINTS?** MEMBERS OF THE NATIONAL POLICE SERVICE & KENYA PRISONS SERVICE

Incase of any challenges accessing services please reach out to us immediately on:

**\*202\*04#**

# NPS/KPS Employee Counselling Program

Minet/APA offers a Counselling Program-a 24/7 psycho-social support service accessible through a confidential 24 hour and 7 days a week tele counseling service that is manned by qualified professional counselors.

Call our Toll free line - 0800 720 029



Post-traumatic Counselling



Stress Management/ Work Life Balance



General Health Issues



Legal or Financial Distress



Bereavement and Loss Relationship Difficulties



Parenting Challenges



Anxiety and Depression



Abuse Situations Counselling



Chemical Dependence Assistance



Child Therapist

Reach out to our counsellors through the Minet toll free lines 0800 720 029 OR write to [Counsellors.Wellness@Minet.co.ke](mailto:Counsellors.Wellness@Minet.co.ke) and book a session at Minet offices where the counselors are based. This is at NO COST to staff and dependants.

## 10. CDM Chronic Disease Management Program

A patient can enroll into the CDM program via:

- **Job group A - K** enroll through link <https://cdm.makl-psms.com/chronicdisease/registration> through SMS or call toll free or call 0730730000/ 0800724631
- **Job group L - T** enroll through link <https://forms.office.com/r/A40vGGuieG> or call 020 4974666, 0719 044 666, 0730 674 666
- Some of the benefits of joining the CDM include; regular medication refills delivered to your convenience.

### List of chronic diseases in the program

Arthritis	Migraine	Bipolar disorder
Asthma	Neuropathy	Mood Disorder
Cancer	Otitis	Rheumatic Heart Disease
Chronic Obstructive	Peptic Ulcer	Hyperthyroidism
Diabetes	Radiculopathy	Schizophrenia
Epilepsy	Rhinitis	Glaucoma
Heart Disease	Sicklecell Disorders	Hypothyroidism
Hipertension	Spondylosis	AnxietyDisorder
HIV	Abnormal Utrine bleeding	Parkinson
Infertility	Chronic Kidney Disease	Irritable Bowel Syndrome
Chronic Liver condition	Post Kidney transplant	Gout
Cerebral Palsy	Lumbago	



## FOR ANY EMERGENCY MEMBERS OF THE NATIONAL POLICE SERVICE & KENYA PRISONS SERVICE

Incase of any challenges accessing services please reach out to us immediately on:

Call Center L-T - 020 4974666, 0719 044 666, 0730 674 666.

Call Center A-K- 0730 730000. Toll Free line: 0800724631



## Help us serve you better

Please participate in the survey sent to you after every hospital visit via SMS.

Click on the link to proceed

<https://nps-kps.makl-psms.com/survey/feedback>

