

Staff Benefits Summary Kenya

July 2021

Your Total Rewards package at GAIN





Competitive salaries and financial security - we know how important these are to you and your family.

Compensation

- **Salaries** that match the local market
- **Annual salary review** based on cost of living in your location
- **Annual Salary increase** based on annual performance review



Insurances

- **Pension Scheme: GAIN** contributes 7% and you contribute minimum 3% 
- **Global Life insurance** covering 3x your annual salary in case of death whilst in employment
- **Funeral grant:** KES 100,000 as part of the health insurance
- **Global Personal accident and disability insurance**
- **Business Travel insurance**
- **Comprehensive Health insurance** covering your spouse and children 

Paid Leave

We recognize you have priorities outside of work. Our flexible paid time off package gives you the flexibility you need.

- **37 Paid Holidays** including 12 public holidays, 25 days of annual leave
- **Enhanced Maternity Leave provision**, up to 3 months at full pay + 1 additional month at 50% pay and 2 months
- 2 weeks of **Paternity Leave**
- **Family-related emergency leave**, up to 10 days
- **Sick Leave at full pay**, up to 30 days

Flexibility

- **Hybrid working:** Combination of working from home and working from the office. Most jobs have an entitlement to work remotely 2 days per week.
- **Flexible working:** When possible, adjusted working hours and/or reduced working hours.

Wellness

We care about your health and wellbeing. We offer a comprehensive health package and initiatives to support your wellbeing.

- **Mental health initiatives**
 - **Counselling service**
 - **Breastfeeding support**
 - **Workplace healthy nutrition**
 - **Global pause and Wellbeing Wednesday**
 - **Covid-19: free vaccination and PCR tests**
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Learning &

Development

GAIN is committed to developing and supporting staff through continuous learning that fosters the technical, managerial and leadership skills needed to help us realise our vision of a world without malnutrition.

- **Professional development programme and support** with part-funding for a relevant qualification
- **Study leave**
- **Training and coaching modules**
- **Cross-organisational or cross-regional project work**
- **Secondment opportunities**





Health insurance information

- All employees are enrolled in the below plan with **Heritage Insurance**
- Employees receive a Smart Card - No advance payment for all in-network treatment
- No waiting period
- 24/7 Helpline: 0711 039 000 or info@heritage.co.ke
- All disclosed pre-existing conditions covered
- The benefits of this policy are valid anywhere in the world

Benefits schedule:

Annual benefit limits in KES PER FAMILY	HERITAGE FLEXI PRODUCT
Area of Cover	East Africa (Kenya, Uganda, Tanzania, Rwanda, Burundi, S. Sudan)
Benefit	Annual Limit
Hospital benefits	
Inpatient annual Limit (Per Family)	2,500,000
Inpatient Accommodation	Standard Private Room (up to Kes.18,000 per day net of NHIF)
Accident and non-chronic Inpatient specialists, theatre costs, ward & theatre medicines	Subject to inpatient annual limit
Emergency ambulance services (in-country road / air ambulance)	Subject to inpatient annual limit
High care and intensive care	Subject to inpatient annual limit
Neonatal care (within the inpatient annual limit). Covers; incubator, phototherapy, congenital conditions, prematurity.	400,000
Psychiatric hospitalisation (within the inpatient annual limit)	400,000
Hospitalization related to chronic and pre-existing conditions (within the inpatient annual limit)	750,000
Dental surgery (within the inpatient annual limit)	100,000
Optical surgery (within the inpatient annual limit),excluding surgical treatment for refractive errors	100,000
Post Hospitalization Upto 3 weeks after discharge (within the inpatient annual limit)	30,000
Last Expense cover per prerson (within the inpatient annual limit)	100,000
Maternity benefits (Per family)	
Inpatient Maternity	150,000
Major disease benefits	
Major disease benefit limit	Within the chronic conditions benefit. Subject to clinical / treatment protocols.
Cancer treatment	
Organ transplants	
Kidney dialysis	

Emergency treatment outside area of cover	
Emergency treatment whilst travelling outside area of cover (up to max 60 days per annum)	Subject to the specific benefit sublimits
Day-to-Day (outpatient) benefits Per Family	
Outpatient services benefit: consultations (GP and referred specialist), pathology, basic radiology, other diagnostic tests and auxiliary services, Prescribed medication for acute conditions and Prescribed medication for chronic conditions (Subject to registration on chronic disease program and only for registered disease), ante-natal and post-natal care	80,000
Dentistry cover per family	40,000
Optical cover per family	40,000 Lenses can be issued with a change in prescription Subject to pre-authorization and cover limits. Frames accessed once every 2 years and capped to a maximum of Kshs. 20,000
Well being benefit (within the outpatient benefit) For staff and spouse only	20,000
Vaccine as per KEPI regime including baby friendly vaccines (within the outpatient benefit and up to the age of 5 years)	20,000

Hospital Treatment and Related Services

Cover includes:

- Hospital accommodation (the daily bed limit applicable is indicated in the schedule of benefits). This daily bed limit is payable net of NHIF rebate.
- In-hospital fees for doctors, specialists, surgeons, anaesthetists, physiotherapists, or other relevant specialist consultations rendered in hospital.
- Operating theatre charges.
- Apparatus, material, and ward and theatre medicines used in hospital.
- Accommodation charges incurred by one parent sharing the hospital room of an Insured child under ten (10) years old (inclusive), where the latter is treated at a hospital, as an inpatient for a period, and the treating Physician has advised in writing that a parent should remain with the insured child.

Inpatient maternity

Under this benefit we cover in-hospital maternity benefits including confinement, childbirth (natural delivery), midwives and complications during pregnancy. This benefit is only applicable to female employees and/or female spouses.

This benefit also covers the following post delivery maternity complications: partum hemorrhage, pregnancy induced hypertension, multiple pregnancies in repeated surgeries, ruptured uterus and hypertonic uterus.

Dental surgery

This benefit covers elective in-hospital dental surgery, including maxilla facial surgery, oral surgery and removal of impacted wisdom teeth, removal or enucleating of cysts, multiple extractions, incision & drainage, surgical removal of root and apicoectomy.

Optical surgery

This benefit covers the following elective optical surgeries: cataract extraction and keratoplasty.

Out-patient maternity benefits

This benefit provides day-to-day benefits to cover the costs of out-of-hospital maternity care, including consultations, radiology (such as ultra-sounds), blood tests and other diagnostic tests. This benefit is only applicable to female employees and/or female spouses.

Dentistry

This benefit covers the following dental treatments and services on an outpatient basis:

- Dental consultations
- Basic dental procedures, including removal of teeth and roots, fillings, preventative treatment, scaling and polishing, and x-rays.
- Specialized dentistry including root canal treatment and dental surgery including maxilla facial and oral surgery and removal of impacted wisdom teeth.

Optical benefits

The following optical benefits are covered on an outpatient basis:

- Eye examinations
- Frames and lenses. Frames can only be changed once every two (2) years - from the date of last issuance.

Health check ups

The cover will include annual Health checkups up to **Kes. 20,000** – for staff and spouse only – within the outpatient benefit limit. The Health checkups will be accessed on member initiative. These tests will include:

- ✓ Lipid profile
 - ✓ Blood sugar
 - ✓ Urinalysis
 - ✓ PAP smear (women over 25 years old)
 - ✓ Mammogram (women over 40 years old)
 - ✓ PSA (men over 40 years old)
 - ✓ Blood pressure
 - ✓ Body mass index (BMI) measurement
 - ✓ HIV test
 - ✓ ECG (resting)
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Services or benefits that requires pre-authorization

For certain services or benefits, access is subject to pre-authorization from the Company. Services or benefits that require pre-authorization include:

- Hospitalization
- Cancer treatment (in- and out-patient)
- Renal (Kidney) dialysis (in- and out-patient)
- Specialized radiology (in- and out-patient)
- Emergency evacuation In country and international
- Chronic medicines
- Dental treatment
- Optical treatment.
- Well being Benefit
- Auxiliary Services

For scheduled treatment or procedures, the relevant managed care application form and clinical information should be provided to the company at least 48 hours prior to the insured person obtaining the treatment/service.

Period for the submission of claims

In order to qualify for the payment of benefits, a claim must reach the Company within 90 days of the treatment or discharge date. A claim submitted beyond this timeframe will not be paid.

Medical emergency during a business trip

<u>Section</u>	<u>Sum Insured/Limit</u>	<u>Excess</u>
*Medical & Emergency Expenses	USD500,000	USD100
*Protection for Unforeseen Incidents		
Transport to the hospital	USD500,000	USD100
Repatriation to place of residence	USD500,000	USD100
Transportation to home country in case of death	USD500,000	USD100
Search and rescue costs	USD50,000	Nil
Bedside visits by relatives (max. 2 people)	USD500,000	USD100



24-Hour Emergency Helpline

+44 (0) 207 183 8910

BACK UP CONTACT: +44 (0) 7785 627 433

ops@northcottglobalsolutions.com

**Please call in the event of a Medical or
Security Emergency**

EMERGENCY ASSISTANCE

EMERGENCY ACTION POINTS

1. CONTACT NGS **+44 (0) 207 183 8910**
2. CONFIRM YOUR LOCATION AND CURRENT SITUATION / INCIDENT
3. WHAT HAS HAPPENED / WHEN / DETAILS OF THOSE AFFECTED
4. DETAIL THE EXACT ASSISTANCE REQUIRED
5. REAL-TIME TRANSLATION IS AVAILABLE, CONFIRM WHICH LANGUAGE IS REQUIRED
6. CONTACT / NOTIFY YOUR CHAIN OF COMMAND – IF NOT POSSIBLE NGS WILL CONTACT THEM ON YOUR BEHALF

Supplied By



**IF THE PERSON CARRYING THIS CARD IS INJURED, UNCONCIOUS OR
OTHERWISE INCAPACITATED, PLEASE CALL +44 (0) 207 183 8910**

**Please quote: 'RCA50220' - the Policy/Certificate number -
'01/8/2020 to 31/7/2021'**

Always inform the Senior HR Associate in the Geneva office once it is safe for you to do so.

Permanent total / partial disability resulting from an accident

Capital Sum Insured

A maximum of three x salary per Insured Person

Death by Accident	100%
Accidental Permanent Total/Partial Disablement payable as per the Scale of Permanent Disablement	100%
Accident & Illness Medical Expenses including repatriation Excess for each and every loss	USD 50,000 USD 100

1. Seek local medical care
2. Report your case to the Senior HR Associate in the Geneva office.
3. Explain what happened / when / in which location / the type of injury.
4. Provide any medical certificate / contact details of the hospital or health specialist you went to.
5. Email receipts of the expenses you wish to claim related to the medical case.
6. Notify your manager should you be absent from work.

The Senior HR Associate in the Geneva office will coordinate with the insurance company and your claim will be handled in confidentiality.
