

6. On dispatch of invoices to the scheme, please attach the following documents to ease processing of the claims:-

- (a). DEFMIS claim form duly completed on all the spaces provided and stamped on doctor's certificate (using doctor's or hospital stamp **NOT** accounts/billing stamp), the diagnosis is to be clearly printed/ written and the client or parent (in case of a minor) is to sign claimant's part on the claim form.
- (b). DEFMIS pre-authorization form duly filled and stamped for all admissions and day case procedures.
- (c). A detailed and stamped carbon copy/duplicate discharge summary for all inpatients.
- (d). A copy of Letter of Undertaking for all admissions.
- (e). Clear photocopies of both sides of the insurance card showing the details of the person treated and the photocopy of the national ID card of the contributor/spouse.
- (f). Itemized invoices stamped by the accounts department and signed by the client or parent (in case of a minor).
- (g). The invoices to be forwarded to the scheme **within 14 days** after treatment or discharge.

7. The Trust is to be notified of admissions of its members on admission by phone call within 24 hours upon admission. Pre-authorization form is to be filled immediately and send to DEFMIS for a letter of undertaking processing.

8. In case a patient has to be moved to another healthcare facility, the Trust is to be informed. Please note that the insurance does **NOT** cover the cost of ambulance unless it is an emergency and you must seek authority from DEFMIS for approval.

9. EXCLUSIONS.

The benefits under the fund do not include the following situations and scenarios and no payment shall be made from the fund thereof.

- (a). Treatment abroad unless sanctioned by the board of trustees.
- (b). Services rendered in facilities not prescribed as hereunder except in emergencies.
- (c). Self-induced or inflicted conditions or injuries.
- (d). Cosmetic or plastic surgery unless certified by a doctor to be medically beneficial and approved by the Board of Trustees.
- (e). General routine check-ups for information only not incidental to or necessary for diagnosis of a medical Condition.
- (f). Funeral and testamentary expenses in respect of deceased member.
- (g). Injuries sustained in furtherance of a crime.
- (h). Use of hospitals and healthcare facilities as old peoples home, hospice, sanatorium or a place of recovery or convalescence of invalids or as hotel or residence with a view to getting comfort.
- (i). Refund of a member's contributions or part thereof in any case in lieu of medical service save as expressly authorized by these Rules.
- (j). Loans to members whatsoever.
- (k). Sunglasses
- (l). Contraceptives.
- (m). Slimming tablets.
- (n). Travel expenses.
- (o). Sexual performance enhancement drugs.
- (p). Wilful non-compliance to doctors prescribed treatment
- (q). Caesarean section except when recommended by a doctor.
- (r). Dental cosmetics and dentures.

DEFMIS ACCREDITED HOSPITALS

Mercy Mission Hospital	Baringo County	Marsabit Medical Clinic	Marsabit County
Tionybei Medical Clinic (Satellite Clinics-Marigat, Kabartonjo, Kabarnet)	Baringo County	Moyale Nursing Home	Marsabit County
Tenwek Mission Hospital	Bomet County	Marsabit County Hospital	Marsabit County
St Clares Kaplong Mission Hospital	Bomet County	Mombasa Hospital(referral Only)	Mombasa County
AIC Litein Cottage Hospital	Bomet County	Aga Khan Hospital-Mombasa-Referral Only)	Mombasa County
St.Damiano Mission Hospital	Bungoma County	The Aga Khan Hospital-MSA - (OPS)	Mombasa County
New Elgon View Cottage Hospital	Bungoma County	(Changamwe, Nyali, Bamburi, Kuze)	Mombasa County
Friends Mission Hospital Lugulu	Bungoma County	Jochani Hospital	Mombasa County
The Aga Khan Hosp Ksm-Bungoma (OPS)	Bungoma County	Family Health Option-Mombasa	Mombasa County
Tanaka Nursing Home	Busia County	AAR Health Care Kenya Ltd(out-patient Services)	Mombasa County
Holy Family Hospital, Nangina	Busia County	Premier Hospital	Mombasa County
The Aga Khan Hospital Ksm-Busia (OPS)	Busia County	Pandya Memorial Hospital	Mombasa County
AIC Kapsowar Mission Hospital	Elgeyo Marakwet County	The Nairobi Womens Hospital MSA	Mombasa County
St Michael Nursing Home-Runyenges	Embu County	Gaichanjiru Mission Hospital	Muranga County
Consolata Hospital Kieni	Embu County	Muranga County Referral Hospital	Muranga County
Alliance Medical Centre	Garissa County	The Nairobi Hospital - (Referral Only)	Nairobi County
Medina Hospital	Garissa County	The Nairobi Hospital Satellite Clinics (OPS)	Nairobi County
Homa Bay County Referral Hospital	Homa Bay County	(Galleria Karen,Gigiri, Capital Centre, Rosslyn Riviera, Kiambu Mall-Kiambu Rd, South Field Mall - Embakasi)	Nairobi County
Kendu Bay Adventist Hospital	Homa Bay County	The Karen Hospital (Referral Only)	Nairobi County
Matata Hospital	Homa Bay County	The Karen Hospital -CBD(OPS)	Nairobi County
The Aga Khan Hospital Ksm-Homabay (-OPS)	Homa Bay County	The Nairobi Women's Hospital	Nairobi County
A.V.I Mater Care	Isiolo County	(Hurlingham Branch & Adams Arcade)	Nairobi County
Galaxy Hospital Isiolo	Isiolo County	MP Shah Hospital	Nairobi County
Health Pact Medical Centre	Isiolo County	Nairobi West Hospital	Nairobi County
Athi River Shalom Community	Kajiado County	Nairobi County Hospital	Nairobi County
The Nairobi Womens Hospital-Kitengela	Kajiado County	Coptic Hospital	Nairobi County
The Nairobi Womens Hospital-Ongata Rongai	Kajiado County	St Francis Community-Health Hospital Kasarani	Nairobi County
Equity Afya Ongata Rongai	Kajiado County	Kenyatta National Hospital	Nairobi County
AAR Health Care Kenya Ltd (Out-patient Services)	Kajiado County	Baus Optical	Nairobi County
Kitengela Medical Services	Kajiado County	Omega Optical	Nairobi County
The Karen Hospital- Kitengela, Ngong, Rongai (OPS)	Kakamega County	Cancer Care Kenya	Nairobi County
St Elizabeth Mukumu Mission Hospital	Kakamega County	Lions Sight First Eye Hospital	Nairobi County
St Mary's Mission Hospital	Kakamega County	(Kenya Airways Pride Centre Clinic, at MP Shah Hospital, Village Market, CBD Clinic, Uyoma Street)	Nairobi County
The Aga Khan Hospital Kisumu - Kakamega	Kericho County	Family Health Options	Nairobi County
Siloam Hospital	Kericho County	German Medical Centre-Upper Hill	Nairobi County
Kericho District Hospital	Kericho County	Bristol Park Hospital(Tassia Estate & Utawala)	Nairobi County
The Aga Khan Hospital Kisumu - Kericho	Kericho County	RFH Specialist Hospital - Kangudo Road	Nairobi County
PCEA Kikuyu Eye Unit Hospital	Kiambu County	AAR Health Care Kenya Ltd(Out-Patient Services)	Nairobi County
AIC Kijabe Mission Hospital	Kiambu County	The Nairobi Radiotherapy Cancer Centre	Nairobi County
St Matia Mulumba Mission Hospital	Kiambu County	Oasis Healthcare Group Ltd	Nairobi County
AAR Health Care Kenya Ltd (Out-Patient Services)	Kiambu County	Equity Afya (Burburu & Kayole)	Nairobi County
The Karen Hospital-Thika (Out-Patient Services)	Kilifi County	Starkey Hearing Technologies	Nairobi County
Swiss Cottage Hospital	Kilifi County	The Eagle Eye Laser Centre	Nairobi County
Tawfiq Hospital	Kilifi County	Oasis Mental Hospital	Nairobi County
Kilifi District Hospital	Kilifi County	Chiromo Lane Medical Centre	Nairobi County
Malindi Sub-County Hospital	Kilifi County	The Spine Clinic Africa Ltd (Referral Only)	Nairobi County
New Kilifi Mwananchi Hospital	Kilifi County	Evan's Sun Rise Medical Centre	Nakuru County
The Aga Khan Hospital MSA-Kilifi & Mtwapa	Kirinyaga County	Nakuru War Memorial Hospital	Nakuru County
Our Lady of Lourdes	Kisii County	Family Health Options,Nakuru	Nakuru County
ACK Mount Kenya Hospital	Kisii County	Kabarak University Medical Centre	Nakuru County
Kisii Level 5 Hospital	Kisii County	The Karen Hospital - Nakuru CBD (OPS)	Nakuru County
Nyangena Mission Hospital	Kisii County	The Karen Hospital - Naivasha (OPS)	Nakuru County
Tabaka Mission Hospital	Kisumu County	Nairobi Womens Hospital, Nakuru (Hyrax Branch, CBD Branch)	Nakuru County
The Aga Khan Hosp Kisumu (Out Patient Services)	Kisumu County	AAR Health Care Kenya Ltd	Nakuru County
St Monica Hosp Kisumu	Kisumu County	Kapsabet Healthcare Centre	Nandi County
The Monich Mission Hospital	Kisumu County	St Joseph's Mission Dispensary	Nandi County
St Joseph Mission Hospital-Nyabondo	Kisumu County	The Aga Khan Hosp Kisumu-Kapsabet (OPS)	Nandi County
Baus Optical Kisumu	Kitui County	Narok Cottage Hospital	Narok County
Family Health Options	Kitui County	St Joseph Mission Hospital-Kilgoris	Narok County
AAR Health Care Kenya Ltd (Outpatient Services)	Kitui County	Medicatia Hospital	Narok County
Jordan Hospital - Muthale	Kwale County	Premier Care Diagnostics	Nyamira County
Muthale Mission Hospital	Kwale County	Kinara Hosp (Formerly Nyamira MNH)	Nyamira County
Mutomo Mission Hospital	Laikipia County	Charity Medical Centre	Nyandarua County
Diani Beach Hospital	Laikipia County	Outspan Hospital	Nyeri County
Mabatini Medical Centre	Laikipia County	Tumutumu Mission Hospital	Nyeri County
The Aga Khan Hospital MSA - Ukunda (OPS)	Laikipia County	The Consolata Hospital Mathari	Nyeri County
Nanyuki Cottage Hospital	Laikipia County	Family Health Options,Nyeri	Nyeri County
Huruma Health Centre	Machakos County	Nyeri Level 5 Hospital	Nyeri County
Bliss Health Care (Nanyuki)	Machakos County	The Karen Hospital- Nyeri	Nyeri County
Unison Medical Centre	Machakos County	The Karen Hospital- Karatina(OPS)	Nyeri County
Bishop U Kioko Mission Hospital	Machakos County	Lions Sight First Eye Hospital	Nyeri County
Shalom Community Hospital	Machakos County	Wamba Catholic Hospital	Samburu County
AAR Health Care Kenya Ltd, Syokimau	Machakos County	County Medicare Ltd	Samburu County
German Medical Centre	Machakos County	Maralal Catholic Dispensary	Samburu County
Bristol Park Hospital	Makueni County	Bama Nursing Home	Siaya County
Kilome Maternity & Nursing Home	Mandera County	Sagam Community Hospital	Siaya County
Al Siha Nursing Home	Mandera County	Siaya County Referral Hospital	Siaya County
Blue Light Nursing Home	Meru County	Moi District Hospital	Taita Taveta County
St Theresa Mission Hospital(Kiirua)	Meru County	Dawida Maternity and Nursing Home	Taita Taveta County
Maua Methodist Hospital	Meru County	St Josephs Shelter of Hope Hospital	Taita Taveta County
Consolata Hospital Nkubu	Meru County	The Aga Khan Hosp MSA-Voi (OPS)	Taita Taveta County
The Karen Hospital - Meru (OPS)	Meru County	County Diagnostic Ltd Hola	Tana River County
The Mitunguu Hospital	Meru County	PCEA Chogoria Hospital	Tharaka Nithi County
Meru Jordan Hospital	Meru County	Kimini Cottage Mission Hospital	Transzoia County
The Nairobi Women's Hospital, Meru	Migori County	Cherangany Nursing Home	Transzoia County
St Monica Health Centre Rapogi	Migori County	The Aga Khan Hosp Kisumu-Kitale (OPS)	Transzoia County
St Joseph Mission Hospital - Migori	Migori County	Lodwar Medical Centre	Turkana County
Samjomen Hospital	Migori County	Lodwar Tumaini Medical Services	Turkana County
Akidiva Hospital	Migori County	Moi Teaching & Referral Hospital	Uasin Gishu County
Royal Hospital	Migori County	Baus Optical	Uasin Gishu County
The Aga Khan Hospital Kisumu,Migori (OPS)	Migori County	St Mary's Medical Centre	Uasin Gishu County
		Elgon View Hospital	Uasin Gishu County
		Family Health Options	Uasin Gishu County
		Reale Hospital	Uasin Gishu County
		AAR Health Care Kenya Ltd (Out-Patient Services)	Uasin Gishu County
		St Lukes Orthopaedic & Trauma Hospital	Uasin Gishu County
		Texas Cancer Centre	Uasin Gishu County
		Friends Church Sabatia Eye Hospital	Vihiga County
		Reysane Medical	Wajir County
		Camel Medical Centre	Wajir County
		Ortum Mission Hospital	West Pokot County

DEFMIS CONTACTS

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 Nairobi Telephone:020 721 164/2721100 Ext 5626 Registry Office-0202340489 (0800-1700Hrs Week Days)
 Medical (24 Hrs)-Safaricom 0799 400 905 -Airtel 0787 101 876 Orange 0774 749 830/1
 Bills section -0771 922 632 (0800-1700Hrs Week Days) Website: <https://defmis.org>



DEFMIS

DEFENCE FORCES MEDICAL INSURANCE SCHEME



Your Health care Partner in Retirement

INTRODUCTION

- » The idea of forming DEFMIS was mooted in late 1996.
- » The health care provided by government to serving members ends immediately upon their retirement.
- » Retirees are vulnerable to poor health.
- » Between 1998-2003 accumulation of funds.
- » First DEFMIS contributions were received in August 1998.
- » First retired members started to enjoy DEFMIS health care services in 2003.
- » Fully paid up members were to contribute for a period of 15 years at the rate of 3.1% of their basic salary.
- » To date DEFMIS offers health care services to retirees and their dependants.
- » DEFMIS has a network of contracted health care providers who offer inpatient and outpatient services to retirees and dependants countrywide.

VISION

To be the best and exemplary medical insurance scheme for retired members of the Defence Force and their dependants by ensuring that members get quality health care.

MISSION

To ensure members have access to health care services whenever they might be by engaging reputable health care institutions.

MOTTO

“Your health care partner in Retirement”

ELIGIBILITY FOR MEMBERSHIP

All service personnel who joined the Armed Forces/Kenya Defence Forces prior to 1st September 2004 may join DEFMIS at their discretion. They are however advised to voluntarily enrol in view of the proven benefits of membership post retirement. Service personnel who join the Armed Forces/Kenya Defence Forces after 1st September 2004 shall be automatically enrolled as contributing members of DEFMIS.

CORE VALUES.

Accountability: Express utmost responsibility in resource utilization, decision and actions.

Integrity: Conduct of all operations with transparency.

Teamwork: Implementation of the military *esprit de corps* necessary for a conducive work environment.

Professionalism: Maintain high standards of customer relations, staff development and operations.

Innovation: Endeavour to turn new ways, patterns and connections into ingenious solutions.

OBJECTIVE

- » To enroll all serving members of Kenya Defence Forces (KDF) into the Medical Insurance Scheme.
- » To manage and maintain a viable Medical Insurance Scheme for the benefit of the retired members of KDF.
- » To receive from the Ministry of Defence monthly contribution through check-off system.
- » To maintain, control and manage the fund in a transparent manner in the best interests of the beneficiaries.

- » To pay for health care services legitimately rendered to beneficiaries.
- » To establish jointly or in consultation with ministry of health, a comprehensive network of health care Facilities throughout the country.
- » To invest the surplus of the fund in profitable and financially sound ventures.

DEFMIS STRATEGIC OBJECTIVES

- » *Strategic objective 1:*
To review the current management structure, adopt an establishment and necessary infrastructure.
- » *Strategic objective 2:*
To diversify investments in order to reduce the risk factor and enhance the financial base.
- » *Strategic objective 3*
To provide quality services through timely response and clearance of medical claims, efficient customer care services and enlisting approved and standardized medical facilities.
- » *Strategic objective 4*
To improve management information system, through the use of information and communication technologies.
- » *Strategic objective 5*
To initiate an efficient and effective financial management system.

BENEFITS

- » Inpatient-100% health care cost-max Kshs 2 million per family per year
- » Outpatient-75% remainder-25% members-max kshs 400,000/= per family per year.
- » Contributor/Spouse covered for life, children up to 21 years of age.
- » When a serving contributor retires pre-maturely before making full contribution for a period of 15/20 years, he/she may pay the remaining balance at will:
- » Access to benefits on retirement after total payment of the required premium.
- » Contributor nominates one spouse and a maximum of four dependants (Children).
- » The scheme settles members' hospital bills within 30 days from the date of discharge.
- » Dental cover-Kshs 30,000/= per family in a year.
- » Optical cover-Ksh 20,000/= per family in a year.

DEFMIS STRATEGIC PLAN

The DEFMIS strategic plan provides a 5-year roadmap for updating its structure and operations, bringing it in line with current corporate and market trends. Modernization will equip and enable the scheme to serve its members professionally, in real time and maintain standards that support the financial growth needed for elevation to perpetual sustainability. It defines the vision, mission, core values and the motto.

PROCEDURE FOR OVERSEAS TREATMENT

The following guidelines stipulate the requirements to be met when seeking/processing request for overseas treatment.

A member shall forward a letter of request to DEFMIS addressed to the Trustees and attach the following documents:

- (a) 1st opinion letter of case introduction from primary doctor or hospital.
- (b) 2nd opinion expert advice from relevant consultant.
- (c) 3rd opinion comment from admitting overseas hospital, with cost implications.

DEFMIS will prepare a brief for the Assistant Chief of Defence Forces in-charge of Personnel and Logistics (ACDF P & L) for convening the Medical Advisory Committee (MAC) meeting. The Membership of MAC is stipulated in the Trust Deed.

- (a) The outcome of the MAC meeting is forwarded to DEFMIS for communication to member.
- (b) Accepted cases are forwarded to the Trustees for funding approval.
- (c) Members will be informed on cases that have not been approved.
- (d) Funds are prepared and forwarded to the relevant hospital, member will be informed accordingly.
- (e) Member departs for treatment.

Time factor should be considered when applying for authorization.

- (a) Stable cases will be processed within one month.
- (b) Urgent cases are forwarded to the Trustees promptly.

The Trust Deed does not provide for post facto (refunds after treatment/management) refunds.

PROCEDURES FOR ATTENDING TO DEFMIS PATIENTS AND EXCLUSIONS

1. The hospital shall positively identify the members of the Trust (Scheme) before providing medical services by use of:-
 - a. The schemes New membership card
 - b. National ID card.**Note.** The card has a picture of the member, national ID card number, membership number and list of names of dependants with expiry dates, which must be produced before providing medical services.
2. All patients will be seen as Hospital patients.
3. All patients are required to pay 25% of the total outpatient bill which must be reflected on the invoice and receipt attached. For all inpatients and day case procedures done under general anaesthesia, the scheme will pay 100% of the bill.
4. All day case procedures done under local anaesthesia will require the client to pay 25% of the total bill.
5. After receiving the medical services, the client is required to sign the invoice as a confirmation that it is correct.