



# ENWALTH INSURANCE BROKERS LTD.



[www.enwealth.co.ke](http://www.enwealth.co.ke)



# Strategic Direction 2025-2029



## VISION

A lifetime of financial well-being and dignity



## MISSION

Driving sustainable economic value and transformation through innovation and technology



## OUR PHILOSOPHY

An integrated ecosystem of shared economic value through innovation and fintech



## SLOGAN

For a better Tomorrow

# Our Values



**Trust**



**Innovation**



**Vibrancy**



**Excellence**



**Care**



# Our Offering:

**Pension**



**Insurance**



**Investment**



**Trustee Services**







## INTRODUCTION

Enwealth Insurance Brokers is a subsidiary company of Enwealth Financial Services Limited

Regulated and Licensed by Insurance Regulatory Authority to transact as an Insurance Broker in Kenya.

We have been in operation for 14 years

We handle all classes of Insurance

- Life Insurance
- Health Insurance
- General Insurance



**Enwealth**   
For a better tomorrow



# ANAYA

## Post Retirement Medical Fund

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Access Good Quality Healthcare During your Retirement





## PRODUCT STRUCTURE

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BENEFITS/LIMITS	PLATINUM	GOLD	SILVER	BRONZE
Inpatient Benefit	5,000,000	2,000,000	1,000,000	500,000
Outpatient Benefit	200,000	150,000	100,000	60,000
Optical Benefit	30,000	20,000	10,000	10,000
Dental Benefit	30,000	20,000	10,000	10,000



## PREMIUM CALCULATOR – MEMBERS AGED 50 – 65 YRS

POST RETIREMENT HEALTH COVER RATES - MEMBER ONLY				
	PLATINUM	GOLD	SILVER	BRONZE
Medical Benefit Member Only Inpatient per Family and Outpatient per Member	5,000,000	2,000,000	1,000,000	500,000
	200,000	150,000	100,000	60,000
Annual Premium ( Inpatient )	77,342	61,339	48,693	36,478
Annual Premium ( Outpatient per person )	61,160	49,027	39,128	30,085
Total Annual Premium	138,502	110,366	87,831	66,563
Total Annual Premium Inclusive of Levies	139,165	110,903	88,266	66,903





## PREMIUM CALCULATOR – MEMBERS AGED 50 – 65 YRS

POST RETIREMENT HEALTH COVER RATES - FAMILY OF 2				
	PLATINUM	GOLD	SILVER	BRONZE
<b>Medical Benefit Family of 2 ( Member + Spouse )</b>	<b>5,000,000</b>	<b>2,000,000</b>	<b>1,000,000</b>	<b>500,000</b>
<b>Inpatient per Family and Outpatient per Member</b>	<b>200,000</b>	<b>150,000</b>	<b>100,000</b>	<b>60,000</b>
Annual Premium ( Inpatient per family )	100,545	79,740	63,301	47,421
Annual Premium ( Outpatient per family )	122,320	98,054	78,276	60,170
<b>Total Annual Premium</b>	<b>222,865</b>	<b>177,794</b>	<b>141,577</b>	<b>107,591</b>
<b>Total Annual Premium Inclusive of Levies</b>	<b>223,908</b>	<b>178,634</b>	<b>142,254</b>	<b>108,115</b>



## BENEFIT SUMMARY

Core Plans Category	PLATINUM	GOLD	SILVER	BRONZE
Overall Maximum Benefit per Year	5,000,000	2,000,000	1,000,000	500,000
Prescription drugs and dressings	Covered	Covered	Covered	Covered
Physicians, Specialist & Surgical fees, anaesthetist fees	Covered	Covered	Covered	Covered
Theatre charges, HDU & ICU	Covered	Covered	Covered	Covered
Diagnostic tests i.e. Laboratory tests,X-ray, CT, MRI & PET scans etc.	Covered	Covered	Covered	Covered
Pre-existing / chronic conditions/ HIV/AIDS after 12 months of cover and on full disclosure at the time of joining	750,000	500,000	350,000	250,000
Psychiatry and psychotherapy ( 2nd Year )	300,000	250,000	150,000	100,000
Day Care Surgery	Covered	Covered	Covered	Covered





# BENEFIT SUMMARY

Core Plans Category	PLATINUM	GOLD	SILVER	BRONZE
Overall Maximum Benefit per Year	5,000,000	2,000,000	1,000,000	500,000
Nursing at home	30 days	30 days	30 days	30 days
Local Ambulance to hospital for emergency cases	Covered	Covered	Covered	Covered
Treatment outside Kenya RESTRICTED TO INDIA where treatment is not locally available including travel expenses	Allowed	Allowed	Allowed	Allowed
In-patient Ophthalmology & Dental care	75,000	75,000	75,000	75,000
Reconstructive surgery following an accident	750,000	500,000	350,000	250,000
Funeral expenses	75,000	75,000	75,000	75,000



# BENEFIT SUMMARY

Optional Out-Patient Cover per person Annual Limits Per Person	200,000	150,000	100,000	60,000
Physicians consultations fees	Covered	Covered	Covered	Covered
Prescription drugs	Covered	Covered	Covered	Covered
Specialists fees	Covered	Covered	Covered	Covered
X-Rays, MRI's CT and other diagnostic tests	Covered	Covered	Covered	Covered
pre-existing / Chronic Conditions/ HIV/AIDS after 12 months of cover & full disclosure at the time of joining	Covered	Covered	Covered	Covered

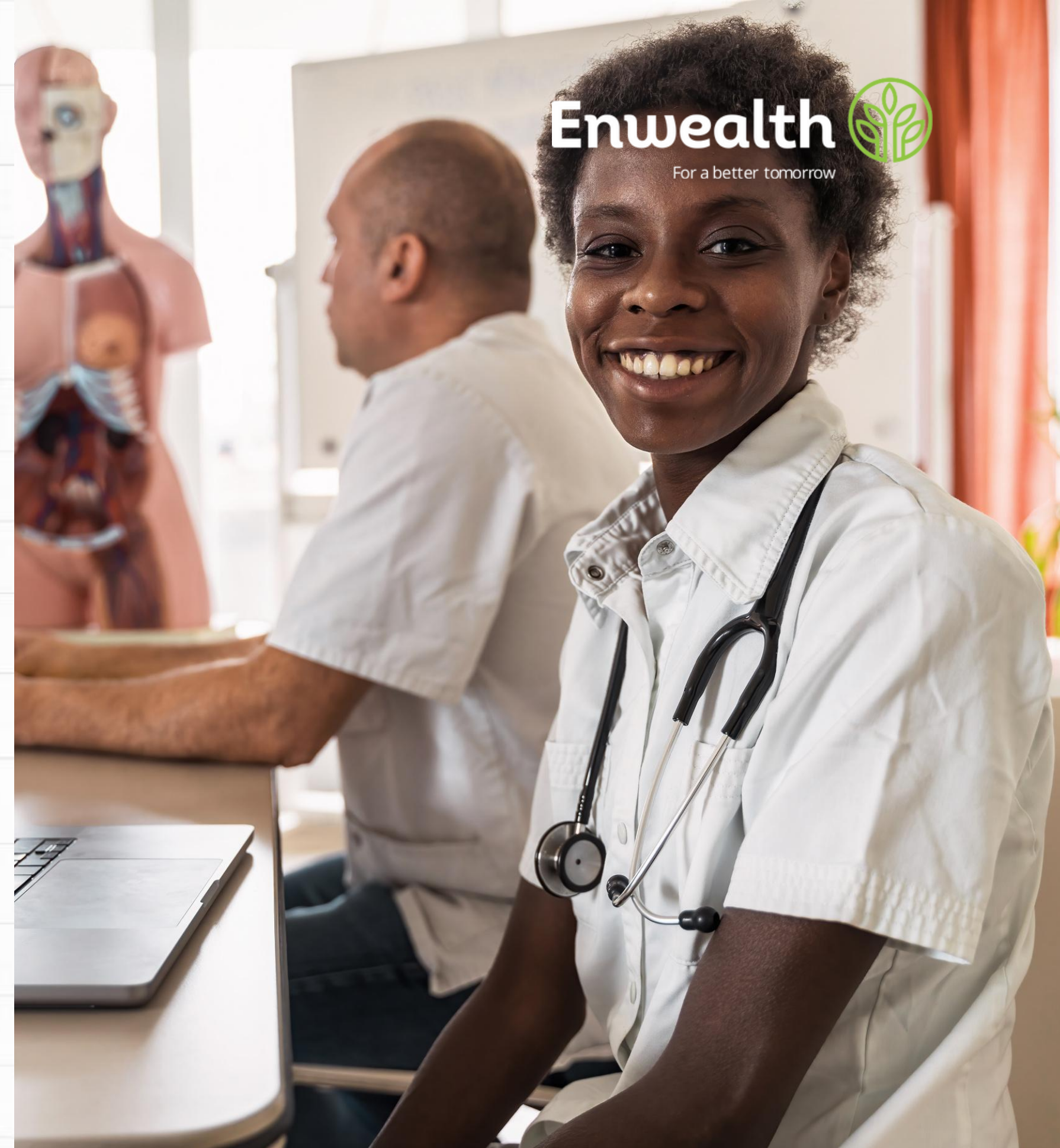
- Eligible cost of in-patient care is payable net of NHIF.
- If the benefits are to integrate with the National Hospital Insurance Fund (NHIF), members of the scheme should be registered members of NHIF.





## BENEFITS

- Attractive Benefits – Inpatient, Outpatient, Dental & Optical benefits.
- Flexible transition from one module to another
- Last expense insurance cover is included
- Maintain your lifestyle
- Peace of mind







## JOINING PROCEDURE

- Request for quotation
- Fill the application form.
- Undergo medical check-ups for applicants above 60 yrs.
- APA confirms cover, payment is done and card(s) sent to the member



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