



CIC CoopCare

Affordable Health Insurance solution
built for Cooperative Members

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This is a medical product tailor-made for Cooperative members and affiliates with a minimum membership of 10 principal members. The product allows members of a cooperative to enjoy a group cover on fairly priced group terms. The product covers **Inpatient, Outpatient, Maternity, Dental, Optical** and **Last Expense** benefits. One may choose to purchase Inpatient only or Inpatient and Outpatient benefits.

Affordability is at the center of this product with a carefully selected low cost provider panel mainly encompassing mission hospitals and low cost private hospitals. The **maximum joining age is 70 years** and the product is available either as a family package allowing up to 6 dependants (M+6) or as Member only (M+0). Any family beyond 6 dependants (M+6) will attract a minimal additional premium to cover the extra dependants.

Benefits Summary

Benefit	Inpatient	Outpatient	Maternity	Dental	Optical	Last Expense	Accommodation (Net of NHIF)
Family/ Person	Family	Family	Family	Family	Family	Family	Bed Type
Option 1	100,000	30,000	15,000	5,000	5,000	50,000	Ward Bed
Option 2	200,000	40,000	20,000	5,000	5,000	50,000	Ward Bed
Option 3	300,000	50,000	25,000	7,500	7,500	50,000	Ward Bed

Premium Rates:

All benefits (Inpatient, Outpatient, Maternity, Dental, Optical and Last Expense)			
Plan	Member Only	Member Plus upto 6 Dependants	Additional Dependants above 6
Option I	7,500	26,700	3,600
Option II	8,500	31,600	4,100
Option III	9,500	36,000	4,600

Inpatient only (Inpatient, Maternity and Last Expense)			
Plan	Member Only	Member Plus upto 6 Dependants	Additional Dependants above 6
Option I	2,500	7,300	1,100
Option II	3,200	10,800	1,400
Option III	3,800	12,700	1,700

