



# Agro-Chemical and Food Company Limited

## ADDENDUM No.1

### PROVISION OF STAFF MEDICAL INSURANCE SCHEME FOR FY 2026/2027 -ACFC/INS/01/2026/27

Date: 26<sup>th</sup> May 2026

Kindly take note of the following clarification(s)/ additional information on the Specifications of Inpatient & Outpatient Medical Insurance Scheme 2026/2027. These supersedes the information provided earlier in the tender document.

BENEFIT	LIMITS PER CATEGORY IN KSHS				Bidders Confirmation To Adopt The Proposed Limits or Sub limits Yes/No	Extension Beyond The Proposed Limits or Sublimit
	A ( GRADES 1-3)	B (GRADES 4-6)	C (GRADES 7-9)	D (GRADES 10-12)		
Inpatient per family	2,000,000	1,800,000	1,500,000	1,000,000		
Outpatient per family	AS PER TABLE BELOW	AS PER TABLE BELOW	AS PER TABLE BELOW	AS PER TABLE BELOW		
Maternity per family	100,000	100,000	100,000	100,000		
1 <sup>st</sup> Emergency Caesarean Section	150,000	150,000	150,000	150,000		
Dental per family	80,000	50,000	50,000	50,000		
Optical per family	80,000	60,000	60,000	60,000		
Last Expense	150,000	150,000	150,000	150,000		
Room Entitlement	Private Room. Max Kes 15,000	Private Room. Max Kes 15,000	General Ward Bed. Max Kes 14,000	General Ward Bed. Max Kes 10,000		
Post Hospitalization 28 days after discharge (On Preauthorization)	40,000	30,000	20,000	20,000		

BENEFIT	LIMITS PER CATEGORY IN KSHS				Bidders Confirmation To Adopt The Proposed Limits or Sub limits Yes/No	Extension Beyond The Proposed Limits or Sublimit
	A ( GRADES 1-3)	B (GRADES 4-6)	C (GRADES 7-9)	D (GRADES 10-12)		
Well-being clinic	Within Outpatient limit	Within Outpatient limit	Within Outpatient limit	Within Outpatient limit		
Vaccinations	Within Outpatient limit	Within Outpatient limit	Within Outpatient limit	Within Outpatient limit		
Acute Illnesses and Accidents	Full Inpatient Limit	Full Inpatient Limit	Full Inpatient Limit	Full Inpatient limit		
Pre-existing Chronic illnesses	100% within the inpatient and outpatient Limit	100% within the inpatient and outpatient Limit	100% within the inpatient and outpatient Limit	100% within the inpatient and outpatient Limit		
Organ Transplant	600,000	600,000	500,000	300,000		
Newly Diagnosed Chronic illnesses	Full inpatient limit	Full inpatient limit	Full inpatient limit	Full inpatient limit		
Psychiatric and Psychological Illnesses	700,000	600,000	500,000	400,000		
Congenital Conditions	200,000	150,000	100,000	100,000		
Neo-natal and prematurity Conditions	350,000	350,000	250,000	250,000		
Non-accidental dental in-patient illnesses	350,000	350,000	250,000	250,000		
Non-accidental optical in-patient illnesses, includes cover for laser treatment	350,000	350,000	350,000	350,000		
Accident Related Dental and Optical treatment	Full inpatient Limit	Full inpatient Limit	Full inpatient Limit	Full inpatient Limit		
External prosthesis and external medical appliances. Includes	200,000	200,000	150,000	120,000		

BENEFIT	LIMITS PER CATEGORY IN KSHS				Bidders Confirmation To Adopt The Proposed Limits or Sub limits Yes/No	Extension Beyond The Proposed Limits or Sublimit
	A ( GRADES 1-3)	B (GRADES 4-6)	C (GRADES 7-9)	D (GRADES 10-12)		
wheelchairs, implants						
Passive war / terrorism and political violence treatments	1,500,000	1,500,000	1,000,000	500,000		
Emerging diseases (critical cases requiring hospitalization)	Up to Pre-existing/ Chronic limit	Up to Pre-existing/ Chronic limit	Up to Pre-existing/ Chronic limit	Up to Preexisting/ Chronic limit		
Home Nursing (Subject to Preauthorization)	To the relevant sub-limit	To the relevant sublimit	To the relevant sublimit	To the relevant sub-limit		
Overseas treatment on Referral	To the relevant sub-limit	To the relevant sublimit	To the relevant sublimit	To the relevant sub-limit		
Air Ticket & Accommodation For Overseas Referral – from overall limit	Economy + 1 Companion Kes 75,000 p.a. accommodation	Economy + 1 Companion Kes 75,000 p.a. accommodation	Economy + 1 Companion Kes 70,000 p.a. accommodation	Economy + 1 Companion Kes 50,000 p.a. accommodation		
Cover outside Kenya	Up to 12 weeks outside Kenya	Up to 12 weeks outside Kenya	Up to 12 weeks outside Kenya	Up to 12 weeks outside Kenya		
Overseas Cover	Available	Available	Available	Available		
Waiting period for new members	0 days	0 days	0 days	0 days		
Dependent Age (children)	0- 18 years (Those above 18 years who are still dependents and are undergoing an approved course or full-time training shall be covered up to the age of 25	0-18 years (Those above 18 years who are still dependents and are undergoing an approved course or full-time training shall be covered up to the age of 25	0-18years (Those above 18 years who are still dependents and are undergoing an approved course or full-time training shall be covered up to the age of 25 years)	0-18 years (Those above 18 years who are still Dependents and are undergoing an approved course or full-time training shall be covered up to the age of 25 years)		

BENEFIT	LIMITS PER CATEGORY IN KSHS				Bidders Confirmation To Adopt The Proposed Limits or Sub limits Yes/No	Extension Beyond The Proposed Limits or Sublimit
	A ( GRADES 1-3)	B (GRADES 4-6)	C (GRADES 7-9)	D (GRADES 10-12)		
	years)	years)				
Lodger Fees	Yes	Yes	Yes	Yes		
Emergency Air evacuation subject to pre-authorization (pre- authorization required)	Covered within the inpatient limit/sublimit	Covered within the inpatient limit/sublimit	Covered within the inpatient limit/sublimit	Covered within the inpatient limit/sublimit		
Emergency local road ambulance service leading to admission	Covered within the inpatient limit/sublimit	Covered within the inpatient limit/sublimit	Covered within the inpatient limit/sublimit	Covered within the inpatient limit/sublimit		
Reimbursement Option	Yes	Yes	Yes	Yes		

## MEMBERSHIP DETAILS

### Eligibility

The proposed scheme shall cover all permanent employees as well as those on contract terms of service. It shall also cover the employee's spouse and dependent children below the age of 25 years.

(i) The total number of employees per category of staff is as follows: -

FAMILY SIZES	GRADE 1-3 A	GRADE 4-6 B	GRADE 7-9 C	GRADE 10-12 D	TOTAL
M+0	1	2	6	20	29
M+1	1	2	12	10	26
M+2	2	3	18	14	39
M+3	2	6	25	18	51
M+4	1	3	32	22	62
M+5	7	4	30	9	43
<b>TOTAL</b>	14	20	123	93	250

**AGRO CHEMICAL AND FOOD COMPANY LIMITED**  
**QUOTATION SCHEDULE IN PATIENT COVER**

Category	Limits	Family Size	No of Families	No of Lives	Premium (Ksh.)	Total (Ksh)
<b>INPATIENT</b>						
Grade 1-3	2,000,000	M	1			
	PER FAMILY	M+1	1			
		M+2	2			
		M+3	2			
		M+4	1			
		M+5	7			
			14		Sub Total	0
Grade 4-6	1,800,000	M	2			
	PER FAMILY	M+1	2			
		M+2	3			
		M+3	6			
		M+4	3			
		M+5	4			
			20		Sub Total	0
Grade 7-9	1,500,000	M	6			
	PER FAMILY	M+1	12			
		M+2	18			
		M+3	25			
		M+4	32			
		M+5	30			
			123		Sub Total	0
Grade 10-12	1,000,000	M	20			
		M+1	10			
		M+2	14			
		M+3	18			
		M+4	22			
		M+5	9		Sub Total	0
			93			
TOTAL LIVES			250			
					Sub Total	
					Levies	
					Grand Total	

**AGRO CHEMICAL AND FOOD COMPANY LIMITED  
QUOTATION SCHEDULE OUTPATIENT COVER**

Category	Limits	Family Size	No of Families	No of Lives	Premium (Ksh.)	Total (Ksh)
<b>OUTPATIENT</b>						
Grade 1-3	100,000	M	1			
	150,000	M+1	1			
	180,000	M+2	2			
	200,000	M+3	2			
	250,000	M+4	1			
	300,000	M+5	7			
				14		Sub Total
Grade 4-6	80,000	M	2			
	125,000	M+1	2			
	150,000	M+2	3			
	180,000	M+3	6			
	200,000	M+4	3			
	250,000	M+5	4			
			20		Sub Total	0
Grade 7-9	100,000	M	6			
	150,000	M+1	12			
	180,000	M+2	18			
	200,000	M+3	25			
	220,000	M+4	32			
	250,000	M+5	30			
			123		Sub Total	0
Grade 10-12	80,000	M	20			
	100,000	M+1	10			
	150,000	M+2	14			
	180,000	M+3	18			
	200,000	M+4	22			
	225,000	M+5	9			
			93		Sub Total	0
TOTAL LIVES			250			
					Sub Total	
					Levies	
					Grand Total	

**KEY:**

Member only	<b>M</b>
Member + 1 Dependent	<b>M+1</b>
Member + 2 Dependent	<b>M+2</b>
Member + 3 Dependent	<b>M+3</b>
Member + 4 Dependent	<b>M+4</b>
Member + 5 Dependent	<b>M+5</b>

Arising the above, the Tender Closing/Opening for this particular tender has been postponed to **Tuesday June 2, 2026 at 1230hrs.**

Other details of the said tender remain unchanged.

Handwritten signature in blue ink, followed by the date 26/5/26.

**Geoffrey K. Rotich -Manager, Supply Chain Management**  
**For: RESIDENT DIRECTOR & CHIEF EXECUTIVE**