

DETAILED TABLE OF BENEFITS

	BASIC PACKAGE			IN	INTERMEDIATE PACKAGE			ENHANCED PACKAGE		
	Emerald ACCESS	Emerald BASIC	Emerald COMPACT	Emerald KLASSIC	Emerald ULTRA	Emerald ULTRA-PLUS	Emerald DELUXE-PRO	Emerald ROYAL PRO	Emerald ROYAL PRO-MAX	
REGION OF COVER	Nigeria	Nigeria	Nigeria	Nigeria	Nigeria	Nigeria	Nigeria	Nigeria	Nigeria & India	
PROVIDER TYPE	Standard Network	Standard Network	Standard Network	Standard Network	Standard Network	Standard Network	Enhanced Network	Enhanced Network	Enhanced Network	
PREMIUM PER PERSON PER YEAR	N 46,140	N 46,140	₩58,155	N 64,635	№ 81,330	N 123,000	N 213,450	N 348,000	N 459,420	
PREMIUM PER FAMILY PER YEAR	N 91,995	N 91,995	N 141,090	N 159,495	₩216,600	N348,000	N609,900	N 978,000	N1,383,000	
OVERALL LIMIT (all sub limits add to overall)										
OUT-PATIENT BENEFIT										
GP Consultations at chosen accredited primary care provider	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
Fast track Access for GP Consultation only	X	X	X	X	X	X	X	X	X	
Investigations										
•Malaria Parasite Test	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Blood films	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•WBC-Total	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•WBC-Differential	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•PCV	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•FBC	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Urinalysis	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Urine Pregnancy Test	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Blood Grouping	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Genotype	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Fasting Blood Sugar(For non diabetic Patient)	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Random Blood Sugar(For non diabetic Patient)	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Serum Electrolytes/Urea/Creatinine	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Blood Grouping	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Direct/Indirect Coombs Test Each	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$		$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Hormonal Assays,	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$		$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Widal	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•H-Pylori Rapid Test	X	X	X	$\sqrt{}$	$\sqrt{}$		$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Cardiac Enzymes	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
RADIOLOGICAL INVESTIGATIONS;										
•Ultra sound scan	X	X	$\sqrt{}$							
•X-Ray;Limb, Thorax, Vetebrae,Abdomen	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•D-dimers,	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•echocardiogram	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•IVU	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Contrast studies	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•Doppler Scan	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
•CT scan or MRI (once annually)	X	X	X	Limited to CT-Scan	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	
Prescribed medications	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	

RADIOLOGICAL INVESTIGATIONS;									
Nursing care	$\sqrt{}$	√				$\sqrt{}$	$\sqrt{}$	√	$\sqrt{}$
Nebulisation	V	V	v V	ν 	v V	v V	V	ν 	v √
Acute care benefits including out-of-network care	X	ν 2	ν 	ν 2	ν -√	ν -√	ν - Γ	ν - Γ	ν -√
-	X	V	V	V	V	V	V	V	V
Minor surgery	Γ	Γ	Γ	Γ	Γ	Γ	Γ	Г	Γ
•Simple suturing of Lacerations	√ 	V	V	V	V	V	V	V	V
•Incision & Drainage	V	V	V	V	V	V	V	V	V
•Tongue Tie Release	X	V	√ 	√ 	V	V	V	V	V
•Aspirations & Paracentesis	X	√ 	√ -	√ -	√ 	√ -	√ 	√ 	√
•Debridgement of wounds-Minor	√	√	V	V	V	V	√	V	√
SPECIALIST CONSULTATION			G 111 + 0 : :						
Consultation with common specialist		Covered Up to 2 visits	Covered Up to 3 visits	Covered Up to 4 visits		Covered Up to / visits	Covered Up to 8 visits	Covered Up to 9 visits	Covered Up to 9 visits
•Gynaecologist	X	V	V	V	$\sqrt{}$	V	√ 	V	√
•Obstetrician	X	√ 	√ -	√ -	√ -	√ 	√ 	√ 	√
•General Surgeon	X	√	V	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	V	$\sqrt{}$	$\sqrt{}$
•Pediatrician	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•ENT Surgeon	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Family Physician	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Cardiologist	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Neurologist	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Orthopaedic Surgeon	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Psychiatrist	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Consultation with Rare Specialists-									
•Neurosurgion	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Endocrinologist	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Rheumatologist	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Urologist	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Nephrologist	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Oncologist	x	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Cardio-Thoracic Surgeon	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Immunologist	X	X	X	√	√	√	· √	· √	√
•Enterologist	X	X	X	$\sqrt{}$	√		· √	· √	√
•Neonatalogist	X	X	X	$\sqrt{}$	√	√	√	√	
CHRONIC DISEASE MANAGEMENT				·	·	·	·	·	
Prescribed Medications for Hypertension, Diabetes,	X	X	Up to N 60,000	Up to N 80,000	Up to N 100,000	Up to N 120,000	Up to \(\overline{N}\)150,000	Up to N 180,000	Up to ₩200,000
Asthma, Sickle cell, Peptic & Duodenal Ulcer, Arthritis.			per Year	per Year	per Year	per Year	per Year	per Year	per Year
PREVENTIVE & HEALTH PROMOTION BENEFIT									
Annual physical in your doctor room	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Annual Medical Screening							$\sqrt{}$		
•Physical Examination	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$		$\sqrt{}$	$\sqrt{}$
•Fasting Blood Sugar	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Urinalysis	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Stool For Occult Blood	X	x		$\sqrt{}$	√ 		√	√	
•HIV 1&2 Screening	X	v v		$\sqrt{}$	$\sqrt{}$		$\sqrt{}$		
•Complete Blood Count	X	V	v	√	√	ν .√	v √	v √	√ √
		Α	A	V	v	v	V	V	V

•Chest X-ray	X	X	X	X	$\sqrt{}$	V	$\sqrt{}$	$\sqrt{}$	
•Abdomino-pelvic Ultrasound	X	X	X	X	√	√ √	$\sqrt{}$	$\sqrt{}$	
•Fasting Lipids	X	X	X	X	√ √		√	$\sqrt{}$	$\sqrt{}$
•ECG (Resting)	X	X	X	X	√ √		√	$\sqrt{}$	
•Renal Function Test (Electrolyte, creatinine and urea)	X	X	X	X	√		$\sqrt{}$	√ √	√
•Liver Function Test	Y	X	X	X	v √	v √	v √	√ √	√ √
•Hepatitis B & C Screening	X	X	X	Y	X	V √	ν 	ν -√	ν
•Cervical screening	v	X	X	v		ν 	ν -√	ν -√	ν
Prostate Screening Antigen	X	X	X	v	X	V	ν -√	ν -√	ν
•Mammogram	X	X	X	X	X	X	ν - Γ	ν -Γ	ν - Γ
CHILD (UNDER-5 YEARS) IMMUNIZATION BENEFIT	A	A	A	A	X	X	V	V	V
NPI Immunization									
•BCG,	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•OPV,	√	· √	· √	√	· √	√	· √	· √	· √
•HEPATITIS B,	√	· √	√		· √	√	√	√	√
•DPT,	$\sqrt{}$	√	$\sqrt{}$	$\sqrt{}$	√	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•HEAMOPHILLUS INFLUENZA B	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	√	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•MEASLES	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•YELLOW FEVER	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Non-NPI Immunization limited to:									
•ROTAVIRUS,	x	x	x	x	x	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•PNEUMOCOCCAL,	x	x	x	x	x	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•CHICKEN POX,	x	х	х	x	x	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•TYPHOID FEVER,	x	x	x	x	x	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
									•
•MENINGITIS	x	х	х	x	x	V	$\sqrt{}$	√	√
	x				x	V	√		√
•MENINGITIS	x x	x Up to N60,000 Limit per annum	x Up to N 150,000 Limit per annum	x Up to ₩200,000 Limit per annum	x Up to №250,000 Limit per annum	√ Up to ₩300,000 Limit per annum	√ Up to №1,000,000 limit per annum		√ Up to ₩2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS		Up to N 60,000	Up to N 150,000	Up to N 200,000	Up to ₩250,000	√ Up to №300,000 Limit per annum	Up to N 1,000,000	√ Up to N 1,200,000	Vp to ₩2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major)	х	Up to N 60,000	Up to N 150,000	Up to N 200,000	Up to ₩250,000	√ Up to №300,000 Limit per annum √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to №2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation	x x	Up to N 60,000	Up to N 150,000	Up to N 200,000	Up to ₩250,000	√ Up to №300,000 Limit per annum √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to $N2,000,000$ limit per annum $\sqrt{}$ $\sqrt{}$
MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) Therapeutic Evacuation Marsupialization (Bartholin's cyst) Polypectomy Cauterization	x x x	Up to N 60,000	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Vp to №300,000 Limit per annum √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to №2,000,000 limit per annum √ √ √ √
MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) Therapeutic Evacuation Marsupialization (Bartholin's cyst) Polypectomy Cauterization Cervical biopsy(punch)	x x x x	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Vp to №300,000 Limit per annum √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to №2,000,000 limit per annum
MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) Therapeutic Evacuation Marsupialization (Bartholin's cyst) Polypectomy Cauterization Cervical biopsy(punch) Cervical biopsy(cone)	x x x x	Up to N 60,000	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Vp to №300,000 Limit per annum √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to ₩2,000,000 limit per annum √ √ √ √ √
MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) Therapeutic Evacuation Marsupialization (Bartholin's cyst) Polypectomy Cauterization Cervical biopsy(punch) Cervical biopsy(cone) Ovarian cystectomy	X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	V Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to №2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Vp to №300,000 Limit per annum √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to №2,000,000 limit per annum √ √ √ √ √ √ √ √
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to N2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of Galactocoele	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to №2,000,000 limit per annum √ √ √ √ √ √ √ √ √ √ √ √
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess •surgical drainage of Galactocoele •Biopsy of Breast lump	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	V Up to №300,000 Limit per annum	Up to N 1,000,000	√ Up to N 1,200,000	Up to N2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess •surgical drainage of Galactocoele •Biopsy of Breast lump •Biopsy of thyroid gland	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to N2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess •surgical drainage of Galactocoele •Biopsy of Breast lump •Biopsy of thyroid gland •Tracheostomy	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to №2,000,000 limit per annum √ √ √ √ √ √ √ √ √ √ √ √
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess •surgical drainage of Galactocoele •Biopsy of Breast lump •Biopsy of thyroid gland •Tracheostomy •Oesophagoscopy	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to N-2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess •surgical drainage of Galactocoele •Biopsy of Breast lump •Biopsy of thyroid gland •Tracheostomy •Oesophagoscopy •Excision biopsy of simple tumour of the abdominal wall	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	V Up to №300,000 Limit per annum	Up to N 1,000,000	√ Up to N 1,200,000	Up to N-2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess •surgical drainage of Galactocoele •Biopsy of Breast lump •Biopsy of thyroid gland •Tracheostomy •Oesophagoscopy •Excision biopsy of simple tumour of the abdominal wall •Lords procedure	x x x x x x x x x x x x x x x x x x x	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to N-2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess •surgical drainage of Galactocoele •Biopsy of Breast lump •Biopsy of thyroid gland •Tracheostomy •Oesophagoscopy •Excision biopsy of simple tumour of the abdominal wall •Lords procedure •Surgical drainage of anal abscess	X X X X X X	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to N-2,000,000 limit per annum
•MENINGITIS MAJOR DISEASE CONDITION BENEFITS Surgical Procedures (Intermediate & Major) •Therapeutic Evacuation •Marsupialization (Bartholin's cyst) •Polypectomy •Cauterization •Cervical biopsy(punch) •Cervical biopsy(cone) •Ovarian cystectomy •Excision- Biopsy of Breast Mass •Surgical drainage of breast abscess •surgical drainage of Galactocoele •Biopsy of Breast lump •Biopsy of thyroid gland •Tracheostomy •Oesophagoscopy •Excision biopsy of simple tumour of the abdominal wall •Lords procedure	x x x x x x x x x x x x x x x x x x x	Up to N60,000 Limit per annum $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$ $\sqrt{}$	Up to N 150,000	Up to N 200,000	Up to ₩250,000	Up to №300,000 Limit per annum √ √ √ √ √ √ √ √ √ √ √ √ √	Up to N 1,000,000	√ Up to N 1,200,000	Up to N-2,000,000 limit per annum

ALL TOR DIGIT OF GOVERNMENT OF THE STATE OF									
MAJOR DISEASE CONDITION BENEFITS	X		$\sqrt{}$			$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	Γ
•Inguinal herniorrhaphy	X	V	V	V	V	V	V	V	V
•Femoral herniorrhaphy		V	V	V	V	٧	V	٧	V
•Ventral herniorrhaphy	X	√ -	√ -	V	√ -	√ 	√ -	√ -	√ -
•Epigastricherniorraphy	X	√	√ -	V	V	√ -	√ -	√ -	√ -
•Closed reduction of fractures and application of external cast	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Closed reduction and immobilization of joint dislocation	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Subperiosteal drainage of acute osteomyelitis	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Drainage of septic arthritis	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Aspiration of joints	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Excision-biopsy of simple tissue	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Drainage of paronychia	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Surgical drainage of hand abscess	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Circumcision	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Release of chordee	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Orchidopexy	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Hydrocoelectomy	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Excision of intrascrotal mass	X		$\sqrt{}$	√	√	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Surgical correction of torsion of the spermatic cord	X	√	$\sqrt{}$	√	· √	· √			
•Varicocoelectomy	X	√	√	√	√ √		√ √	√	
•Intercostal drainage insertion	X	√		V	v √	√ √	√ √	v √ *	V
REPRODUCTIVE HEALTH BENEFIT		V	V	V	V	V	V	V	v
Family Planning counselling	X	X	covered	covered	covered	covered	covered	covered	covered
•IUCDS,			Up to N10,000	Up to N 15,000	Up to №20,000	Up to N30,000	Up to N50,000	Up to N70,000	Up to N70,000
TOCDS,	X	X	per annum	per annum	per annum	per annum	per annum	per annum	per annum
•INJECTABLES			r	r	r	r	r	r	P
•ORAL CONTRACEPTIVES									
•NORPLANT									
Infertility limited to diagnosis &	X	X	X	X	Up to N 100,000	Up to N 120,000	Up to N 150,000	Up to N200,000	Up to N 300,000
prescribed medications					per annum	per annum	per annum	per annum	per annum
MATERNITY BENEFITS:									
Ante-natal care at registered network provider	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Normal Delivery including Post-Partum Care	X								
Assisted delivery	X								
Forcept delivery	X								
Pre-term delivery	X								
Term delivery	X								
Mutiple delivery	X								
Caesarean Section including Post-partum care	X	Up to N 50,000 Limit per annum	Up to ₩150,000 Limit per annum	Up to ₩200,000 Limit per annum	Up to ₩250,000 Limit per annum	Up to N 300,000 Limit per annum	Up to ₩350,000 Limit per annum	Up to N400,000 Limit per annum	Up to N 600,000 Limit per annum
False labour	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Pre-eclampsia	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Ocassional Spotting	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Ocassional Spotting Physician-prescribed bed rest during pregnancy	X X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$		$\sqrt{}$		$\sqrt{}$
	x x x	√ √ √	$\sqrt{}$ $\sqrt{}$	$\sqrt{}$ $\sqrt{}$	√ √ √	√ √ √	√ √ √	$\sqrt{}$ $\sqrt{}$	$\sqrt{}$ $\sqrt{}$
Physician-prescribed bed rest during pregnancy	x x x x	√ √ √	√ √ √	$\sqrt{}$ $\sqrt{}$ $\sqrt{}$	√ √ √	$\sqrt{}$ $\sqrt{}$ $\sqrt{}$	√ √ √ √	$\sqrt{}$ $\sqrt{}$ $\sqrt{}$	$\sqrt{}$ $\sqrt{}$ $\sqrt{}$
Physician-prescribed bed rest during pregnancy other Medical Conditions during Pregnancy	x x x x	√ √ √ √ x	√ √ √ √ x	$\begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to } \frac{14}{25,000} \end{array}$	$\begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to } \text{N}35,000 \end{array}$	$\begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to } \frac{\text{N}45,000}\\ \end{array}$	$\begin{array}{c} \sqrt{} \\ \sqrt{} \\ \sqrt{} \\ \sqrt{} \\ \text{covered up to } \frac{\text{N}60,000}{\text{N}} \end{array}$	$\begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to } \$70,000 \end{array}$	$\sqrt{}$ $\sqrt{}$ $\sqrt{}$ covered up to $ m N70,000$
Physician-prescribed bed rest during pregnancy other Medical Conditions during Pregnancy Complications from Childbirth	x x x x x	$ \begin{array}{c} \sqrt{} \\ \sqrt{} \\ \sqrt{} \\ \sqrt{} \\ x \\ \sqrt{} \end{array} $	√ √ √ √ x √	$\begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to } \frac{\text{N}25,000}\\ \sqrt{} \end{array}$	$\begin{array}{c} \checkmark\\ \checkmark\\ \checkmark\\ \checkmark\\ \checkmark\\ \\ \text{covered up to $\frac{1}{2}$35,000} \\ \checkmark\\ \end{array}$	$\begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to } \frac{\text{N}45,000}\\ \sqrt{} \end{array}$	$\begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to } \$60,\!000\\ \sqrt{} \end{array}$	$\begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to N-70,000}\\ \sqrt{} \end{array}$	$ \begin{array}{c} \sqrt{}\\ \sqrt{}\\ \sqrt{}\\ \text{covered up to $\frac{1}{2}$70,000}\\ \sqrt{} \end{array} $

IN-PATIENT BENEFIT									
Ward admission	Standard Ward up	Standard Ward up	Standard Ward up	Semi-Private Ward up	Private Ward up	Private Ward up	Private ward up	Private ward up	Private ward up
	to 24hrs Per Annum	to 5 days Per Annum	to 15 days per annum	to 15 days per annum	to 18 days per annum	to 22 days per annum	to 25 days per annum	to 30 days per annum	to 30 days per annum
Feeding	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Accommodation for mothers whose dependants are on admission (SCBU/NICU cases only, excluding feeding)	X	X	up to 2 days						
Laboratory investigations	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Nursing care	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Dressing	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Prescribed medications:									
Non-chronic condition medication	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Chronic condition medication	x	covered up limit on chronic medications	covered up limit on chronic medications	covered up limit on chronic medications	covered up limit on chronic medications	covered up limit on chronic medications	covered up limit on chronic medications	covered up limit on chronic medications	covered up limit on chronic medications
Specialist Review									
Specialist Review for non-chronic conditions	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Specialist Review for chronic conditions	X	subject to limit on plan	subject to limit on plan	subject to limit on plan	subject to limit on plan	subject to limit on plan	subject to limit on plan	subject to limit on plan	subject to limit on plan
PAEDIATRIC CARE (FAMILY PLAN HOLDER ONLY)									
Consultation with Peadeatrician	X	X	Covered subject to limit on specialist consultation						
Consultation with Neonatologist	X	X	Covered subject to limit on specialist consultation	Covered subject to limit on specialist consultation	Covered subject to limit on specialist consultation	Covered subject to limit on specialist consultation	Covered subject to limit on specialist consultation	Covered subject to limit on specialist consultation	Covered subject to limit on specialist consultation
Phototherapy	X	X	Up to 3 days per annum	Up to 7 days per annudm	Up to 10 days per annum	Up to 12 days per annum	Up to 14 days per annum	Up to 16 days per annum	Up to 18 days per annum
SCBU-Incubator care	X	X							
Neonatal care	X	X	$\sqrt{}$						
ACCIDENT & EMERGENCY BENEFIT									
Nationwide Emergency evacuation- Road site to Hospital, hospital to Hospital	X								
consultations	X								
Stabilization in Emergency room care	X	Up to ₩50,000 Limit per annum	Up to ₩150,000 Limit per annum	Up to ₩200,000 Limit per annum	Up to ₩250,000 Limit per annum	Up to ₩300,000 Limit per annum	Up to N 350,000 Limit per annum	Up to N 400,000 Limit per annum	Up to N 600,000 Limit per annum
Intensive care unit	X	Ellint per aimum	Limit per aimum	Limit per amium	Limit per amium	Emint per annum	Ellint per allifulli	Emini per amium	Ellint per allifulli
Investigations	X								
Surgical intervention	X								
Prescibed medications	X								
EYE CARE BENEFIT			5	_	_	5		_	-
GP Consultation	√ -	V	$\sqrt{}$	√ -	√ -	$\sqrt{}$		√ -	√
Pain therapy	$\sqrt{}$	√ 	√ 	√ 	√ 	√ 	V		√
Consultation with Optician	X	√ 	V	V	√ 	V	√ 	V	V
Tests, Lens & Prescribed Medications	X	Up to ₩5,000 Limit	Up to ₩10,000 Limit	Up to ₩12,000 Limit	Up to ₩15,000 Limit	Up to ₩20,000 Limit	Up to ₩30,000 limit	Up to ₩40,000 limit	Up to ₹50,000 limit
Eye Surgery such as Pterygium excision & Cataract extraction as well as post-surgery prescribed medications	x	x	X	Up to N 75,000 Limit	Up to N100,000 Limit	Up to N140,000 Limit	Up to №160,000 limit	Up to N180,000 limit	Up to №200,000 limit
DENTAL CARE BENEFIT									
GP Consultation	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Pain therapy	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Dental investigations,	X	X	Up to ₩15,000	Up to ₩20,000	Up to N40,000	Up to ₩60,000	Up to ₩80,000 limit	Up to №100,000 limit	Up to № 120,000 limit
simple & surgical extraction,	X	X	per annum						
Composite Filling	X	X							

DENTAL CARE BENEFIT									
Amalgam filling	Х	X							
Root canal treatment	X	X							
Gingival treatment	X	X							
Crowning only	X	X							
Braces	X	X							
	A	Α							
REHABILITATIVE CARE BENEFITS									
Physiotherapy treatment	X	X	Covered up to ₩20,000 per annum	Covered up to N40,000 per annum	Covered up to N50,000 per annum	Covered up to N60,000 per annum	Covered up to N65,000 per annum	Covered up to N 85,000 per annum	Covered up to №120,000 per annum
Prosthesis and orthotics (locally made only)			Covered up to N10,000 per annu	Covered up to N20,000 per annum	Covered up to N30,000 per annum	Covered up to N40,000 per annum	Covered up to N 55,000 per annum	Covered up to N 65,000 per annum	Covered up to N 80,000 per annum
BEHAVIOURAL CARE BENEFIT									
Psychiatry assessment & treatment of acute phase	X	X	Covered up to N 50,000 per annum	Covered up to ₩70,000 per annum	Covered up to №120,000 per annum	Covered up to ₩200,000 per annum	Covered up to ₩250,000 per annum	Covered up to ₩300,000 per annum	Covered up to N 350,000 per annum
VALUE ADDED BENEFIT									
HIV/AIDS(treatment at designated centres) Telemedicine Services	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Medical Consultation & Counselling via:									
•Voice call	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Voice chat	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
•Video call	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Delivery of drugs	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Health talks	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Mortuary Services	X	X	Covered up to	Covered up to	Covered up to	Covered up to	Covered up to	Covered up to	Covered up to
	Λ	A	N20,000 per annum	N30,000 per annum	₩30,000 per annum	N30,000 per annum	N40,000 per annum	N40,000 per annum	N 50,000 per annum
Group Personal Accident (GPA) For Principal only	X	X	Covered up to ₩150,000 per annum	Covered up to ₩150,000 per annum	Covered up to ₩150,000 per annum	Covered up to №150,000 per annum	Covered up to ₩250,000 per annum	Covered up to ₩250,000 per annum	Covered up to \text{\tince{\text{\te}\text{\tetx{\text{\tetx{\text{\text{\text{\texi}\text{\texi{\text{\texi}\text{\text{\titil\titit{\text{\texi}\til\text{\texi{\texi{\texi{\texi{\texi{\texi{\texi{\texi{\texi{\texi{\texi{\texi}\texi{\texi{\texi
Gym Access	X	X	X	X	X	5 Sessions per annum	10 Sessions per annum	15 Sessions per annum	20 Sessions per annum
Spa services	X	X	X	X	X	X	2 Sessions per annum	3 Sessions per annum	3 Sessions per annum
Personalised Health Equipment (Principal only, subject to diagnosis)	X	X	X	X	X	x	N 10,000 per annum	₩10,000 per annum	₩15,000 per annum
Reimbursement for overseas treatment on surgery	X	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
& maternity (subject to benefit limit)									
COVID-19 Treatment (at designated centres)*	Х	X	X	X	X	X	Up to N100,000 per annum	Up to N150,000 per annum	Up to N250,000 per annum
Travel Insurance (reimbursement basis)	X	X	X	X	X	X	X	Up to N7,400	Up to N7,400
Second Opinion (local)	X	subject to specialist consultation limit	subject to specialist consultation limit	subject to specialist consultation limit	subject to specialist consultation limit	subject to specialist consultation limit	subject to specialist consultation limit	subject to specialist consultation limit	subject to specialist consultation limit
CRITICAL ILLNESS BENEFIT									
Critical Illness:			Up to ₩100,000 per annum	Up to \\ 200,000 per annum	Up to ₩300,000 per annum	Up to N 400,000 per annum	Up to N 600,000 per annum	Up to ₩1,000,000 per annum	Up to ¥2,000,000 per annum
Cancer care limited to diagnosis, radiotherapy & chemotherapy	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Renal Failure	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Heart Attack	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Stroke	X	X	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$	$\sqrt{}$
Coma of specified severity	X	X	X	X	X	X	X	X	$\sqrt{}$
Major organ / bone marrow transplant	X	X	X	X	X	X	X	X	$\sqrt{}$
Multiple sclerosis with persisting symptoms.	X	X	X	X	X	X	X	X	$\sqrt{}$
Open chest CABG	X	X	X	X	X	X	X	X	$\sqrt{}$

CRITICAL ILLNESS BENEFIT									
Pre/ Post hospital care	X	X	X	X	X	X	X	X	$\sqrt{}$
Emergency care including intensive room care	X	X	X	X	X	X	X	X	$\sqrt{}$
Second Medical Opinion (In India)	X	X	X	X	X	X	X	X	$\sqrt{}$
Congenital malformation	X	X	X	X	X	X	X	X	$\sqrt{}$

Add-on Benefit at Additional Premium	
Emergency evacuation by air ambulance	\$1200/head
Evacuation cost (Air & Ground)	
Hospital expenses	
Accompanying family member (1)	
Ground Ambulance	
Maternity services in India	To be advised
Hospital Cash Benefit	
Pre-existing conditions	

PERSONALIZED TELEHEALTH BENEFIT

Annual coverage limit	\$643.50 (₩370,000)
REGION OF COVER	Africa + UAE + Asia + UK + US
Local consultation with General Practitioner or Follow-Up (Including 2nd opinions and diagnosis, prescriptions/lab test /imaging test reviews)	Capped at 4 consultations per quarter
Foreign consultation with General Practitioner or Follow-Up (Including 2nd opinions and diagnosis, prescriptions / lab test/imaging test reviews)	Cover up to 50% per visit
Local Specialist Consultations or Follow-Up (Including 2nd opinions and diagnosis)	Capped at 2 consultations per quarter
Foreign Specialist Consultations and Follow-Up (Including 2nd opinions and diagnosis, prescriptions/ lab test/imaging test reviews)	Cover up to 30% per visit
Free Breast Examination (Mammogram) at partner labs	Capped at 1 screening per annum
Free Pap smear (test for cervical cancer in women) at partner labs	Capped at 1 screening per annum
One Free Annual Consultation with a local Gynecologist	Covered
Local consultation with Pediatric Specialist	Capped at 1 consulation per quarter and a follow-up
Foreign consultation with Pediatric Specialist	Cover up to 50% per visit
Psychiatry sessions including medication (local and foreign teleconsultations)	10% discount off each teleconsultation session
Annual Postrate Cancer Screening at partner labs	Covered
Schedule laboratory tests (health screening) & X-Rays at partner labs	Annual coverage of up to \$52.17 (N30,000)
Advanced investigations (including discounted MRI, CT Scans, PET Scans at partner imaging centers)	Covered up to \$70 (N40,000) per annum
"Molecular Diagnostics (including discounted COVID-19 testing at partner labs)"	Out of pocket
Post-procedure care cordination abroad	Not covered
Order Prescription Medicines for malaria & typhoid (pick up at partner pharmacy closest to you/request delivery)	Get 10% discount (Covered up to \$52.17 (\aleph 30,000) per annum
Coordination and matching to care facilities abroad for elective & non-elective procedures (including Visa, Travel & Logistics, clinical liaison, billing and other concierge support)	Not covered
Personalized Access Portal	Covered
Personalized Message a provider feature	Covered
Digital access to electronic medical record (EMR)	Covered
Health education and resource access	Covered
Wellness Benefits (discounts apply when you visit any of our partner wellness facilities/centers)	10% Discount off teleconsultation sessions

NOTES

- 1. GP consultations includes investigations, basic imaging (XRAY & USS), nursing care, prescribed medication
- 2. Acute care benefits includes out-of-network care
- 3. Annual physical to take place in doctor's office
- 4. Common specialists includes Obstetrician, General Surgeon, Paedetrician, ENT Surgeon, Family Physician, Cardiologist
- 5. Comprehensive Annual Medical Screening available at designated facilities.
- 6. NPI-approved immunisation includes Hepatitis B, DPT, Haemophilius Influenza B, Measles, Yellow Fever
- 7. Non-NPI immunisation includes Rota virus, pneumoccocal, chicken pox, typhoid fever, meningitis
- 8. Cancer care limited to diagnosis, radiotherapy & chemotherapy
- 9. Infertility consultations limited to diagnosis & prescribed medications
- 10. Maternity benefits available to females on family plans
- 11. Nationwide Emergency Evacuation includes emergency room care, investigations, surgical intervention & prescribed medications to stablise patient in emergency room only



A. TELEHEALTH Notes:

- 1. Benefits are restricted to outpatient services only. These are any service or treatment that doesn't require hospitalisation. And any appointment at a facility outside the hospital.
- 2. Free chat access available for medical emergencies and routine medical information.
- 3. Access loans to purchase medication, pay for your surgical procedures and cater to your well being within 24-48 hours. Pay back monthly at very low interest rates.
 - Apply here: https://diagnostar.com/services/?healthcare-financing-solutions
- 4. **Health screening includes Physical, BP, HIV, Cholesterol, Blood Sugar, PCV, Urinalysis, aLFT, E/u/Cr, ECG, Pap Smear, Physical Breast Examination, Mammogram, PSA Test.

B. Wellness Benefits include:

- 1 Mental health sessions,
- 2 Gym Sessions & Fitness Classes/Trainings.
- 3 Yoga Classes & Instructions,
- 4 Nutrition Coaching including Diet Management & Healthy Meal Plans,
- 5 Health & Personal Care Trainings,
- 6 Weight Management Sessions,
- 7 Consultations with Nutritionists & Estheticians,
- 8 Chiropractic Sessions,
- 9 Spa Sessions (including deep tissue, full body massage & exfoliation),
- 10 Addiction Trainings (including Smoke Cessation Training), &
- 11 Alternative Medical Sessions (limited to Naturopathy)

EXCLUSIONS: The following are excluded from all plans



- 1. Advanced and complex investigations not stated in schedule of covered services
- 2. Other investigations and treatment for problems relating to infertility e.g. hydrotubation, hysterosalpingogram, I.V.F, G.I.F.T and artificial insemination
- 3. Virility enhancing drugs
- 4. Herbal drugs, non-prescription drugs, food supplements and experimental drugs and treatment
- 5. Other laboratory investigations not listed in the schedule of covered services
- 6. Dental care
- 7. Home care and domiciliary services
- 8. Joint replacements and prosthetic limbs
- 9. Long term psychiatric illness (Longer than 6 months)
- 10. Comprehensive health screening/well persons check outside the scope of the benefits covered by the health checks.
- 11. Pre School Health examinations
- 12. Neonatal care and treatment for newborns
- 13. All Covid-19 Treatment
- 14. Speech disorders
- 15. Management of severe burns (Burns covering more than 10% body surface area)
- 16. Learning difficulties, behavioral and developmental problems
- 17. Consultations with unrecognized consultants, hospitals, family doctors, therapists, or complementary medicines practitioners
- 18. Any other treatment, service, procedure or investigation not listed in the schedule of covered medical services
- 19. Emergency services