



COMPREHENSIVE PLAN

PREMIUM

Individual Premium.

434,387.50

Obstetrics & Gynaecology / Maternity Services

Monthly Visitation

Doctor's monthly visitation

Covered

Dental Care

Overall Annual Limit
N30,000.00

Simple extraction

Covered

Surgical extraction (2 Teeth Max Once a year)

Covered

Amalgam filling

Covered

Composite filling

Covered

Dental X-rays

Covered

Dental Crown

Covered

Scaling and polishing

Covered

Pain therapy

Covered

Root Canal Therapy

Covered

Orthodontic Procedures (Consultation, Implants, Dentures, Braces)

Covered

Ophthalmic Services

Overall annual limit of
N20,000.00

Primary eye care (see below breakdown of primary and secondary investigations)

Covered

Secondary Ophthalmic Investigations /or Surgery (Principal only not transferable)

Covered (Up to a surgical Limit)

Optical:

Two years Limit

Provision of lenses viz.: unifocal, bifocal, varifocal, contact lens (Once in 2 Years)

Covered Plus Frame Max
N15,000.00

Dialysis Hospital/Dialysis Center

Dialysis for acute renal disease.

3 Sessions

Chronic renal disease management (Including Kidney transplant)

Not Covered

Durable Medical Equipment (DME)

In-hospital use of DME, such as crutches, walkers, oxygen and equipment for the administration of oxygen, standard manual wheelchairs

Covered

Physical Rehabilitation and Therapy

Physiotherapy

5 Sessions

Electrode

Covered

Ultrasound Therapy

Not Covered

Shortwave Diathermy

Not Covered

Emergency Medical Services

Ambulance transport:	Covered
Roadside/Office to hospital	Covered
Hospital to hospital	Covered
Emergency room stabilization	Covered
Intensive care	Up to NGN 200,000.00 Limit or 1 week(Which ever comes first)
Wellness and Preventive Services	
Annual comprehensive Medical Examination (Elective)(Principal and Spouse only at designated centers)	Covered(Physical examination including but not limited to General examination BP Check,Chest X-ray and Abdominal examination)Urinalysis, Blood Glucose Serum Cholesterol,
Cervical Screening	As stated above
Prostate Screening	As stated above
Mammogram	Not Covered
HP Health talk, Health Seminars, E-Newsletters	Covered (Quarterly)
HP Quick Care (Fast-track screening and treatment of malaria at HP designated centres)	Covered
HP Pharmacy benefit program (Access to high quality medications for chronic diseases in partnership with Africa's premier PBM and major pharmaceutical companies (Hypertension, Diabetes, Asthma, etc)	Covered
Lifestyle and Weight Management*	Covered
Gym services (Terms and conditions apply)	Covered
HIV Treatment	
Treatment via provision of ARVs at Government Designated Centers.	Covered
Hospital Inpatient Services For Covered Services	5 days maximum
Room and board	Semi Private Ward
Blood Transfusion	Covered
Special diets	covered
Services of a dietician	covered
Skilled nursing	covered
Private ward (for isolation)	covered
A bed in a nursery unit	covered
A bed in an emergency room and observation room/area	covered
Use of operating, delivery, cast, and treatment rooms and equipment	covered
Prescribed drugs administered while the Enrollee is an Inpatient.	covered
Medical and surgical dressings	Covered (limit of 15)
Oxygen and administration of oxygen	covered

Covered diagnostic laboratory and X-ray services	covered
Orthotics	
Musculoskeletal orthotics, such as braces, splints	Covered
Physician Services	
General outpatient/inpatient consultation	Covered
Specialist outpatient/inpatient consultation	Covered
Emergency care	covered
Patient Education	
Patient education classes are covered for the following diagnoses:	covered
Diabetes	covered
Asthma	covered
Advanced and Complex Investigation(e.g) Echocardiogram,CT Scan,MRI etc. Up to a Limit of 100,000.00	covered for life threatening cases.(CT Scan Only)
Diagnostic Laboratory Tests(Hematology,Clinical Chemistry,Micro Biology, Serology,Histo patology)	covered
Prescription Drugs	Covered
Prescription Drugs for Chronic conditions (<i>Hypertension, Diabetes, Glaucoma, Asthma, Arthritis only</i>)	Covered
Surgical Services	Limit of N 350,000.00
Surgical supplies normally required for covered surgical procedures	Covered
Anesthesia normally required for covered surgical procedures	Covered
Administration of blood and blood plasma	Covered
Second and Third Surgical Opinion	Covered
Inpatient or Outpatient minor, intermediate or major surgeries viz.: (Subject to overall limits at designated hospitals)	Covered
Cancer Treatment	
Cancer care (Medical + Surgical + Chemotherapy + Radiotherapy, Subject to overall surgical limits)	Covered
Urgent Care/Emergency Care	Covered
Other Benefits	
Complimentary Value Added Services	
Pharmacy Benefit Program - access to high quality drug chronic medication for chronic diseases in partnership with Africa's premier PBM and major pharmaceutical companies (Hypertension, Diabetes, Asthma, etc)	✓
Medical Enquiries	✓

Ambulatory primary care services (HP Quick Care [®]) Fast track access to Malaria treatment	✓
Additional Benefits on request***	
BUPA International health plan	✓
International medical Evacuation & Repatriation	✓
International Health cover (US, UK, SA, Europe, Asia)	✓
Overseas medical treatment for conditions that cannot be treated in Nigeria	✓

* Subject to terms and conditions

Exclusions**
Complex surgeries (transplant surgeries, Advanced interventional cardiology, cardio-thoracic surgeries, neuro surgeries)
Hepatitis B & C Antibodies, Hepatitis Viral load and HIV CD4 count & Viral load
Experimental treatments, Herbal drugs/supplements, Nutritional Supplements, Clomid, Anti- TB drugs, Anti-retroviral drugs, Anti-psychotics/Anti-depressants, chemotherapy drugs, Hepatitis B/C drug treatment, Systemic Lupus Erythematosus, Amyloidosis, Intra-articular steroid, drug treatment for infertility
Physical, Neurocognitive and Speech Therapy
Cosmetic/Plastic Surgeries
Management of chronic Renal disease including kidney transplant

** All Benefits not expressly stated in this schedule are not covered.

Benefits on the exclusions list and benefits not covered can be managed on Third Party Administration (TPA) Basis

***All Highlighted Benefits are not covered in first 12 months.