

**CLEARLINE MATERNITY BENEFIT PACKAGE – PRO
 (FOR WOMEN 6 MONTHS PREGNANT AND BELOW)**

OUT-PATIENT SERVICES

OUT-PATIENT LIMIT (INCLUSIVE OF DRUGS AND ALL LABORATORY INVESTIGATIONS AND IMAGING)	UP TO N195,000	UP TO N275,000	UP TO N375,000	UP TO N550,000	UP TO N800,000
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OUTPATIENT CARE, GENERAL AND SPECIALIST CONSULTATION

Obstetrician	✓	✓	✓	✓	✓
Gynaecologist	✓	✓	✓	✓	✓
Other Specialists (referral with indications related to pregnancy)	✓	✓	✓	✓	✓

ANTENATAL CARE

Consultation	✓	✓	✓	✓	✓
Routine Investigations	✓	✓	✓	✓	✓
Ultrasound scans (3 USS)	✓	✓	✓	✓	✓
Routine medications	✓	✓	✓	✓	✓
Counselling/Birth preparedness	✓	✓	✓	✓	✓

Clearline (H.M.O)

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Routine Immunizations	✓	✓	✓	✓	✓
Additional Immunizations (Rhogam)	×	×	×	×	✓
PRESCRIBED MEDICATIONS, SUPPLY OF DRUGS	UP TO 95,000	UP TO 120,000	UP TO 160,000	UP TO 250,000	UP TO 350,000
Prescribed Drugs (related to pregnancy)	✓	✓	✓	✓	✓
NON-INVASIVE CARE					
Basic nursing Care	✓	✓	✓	✓	✓
LABORATORY INVESTIGATIONS (HEMATOLOGY, CHEMISTRY, MICROBIOLOGY, SEROLOGY)	UP TO 75,000	UP TO 112,500	UP TO 150,000	UP TO 225,000	UP TO 337,500
HEMATOLOGICAL TESTS					
Relevant to pregnancy ONLY	✓	✓	✓	✓	✓
CHEMISTRY INVESTIGATIONS					
Relevant to pregnancy ONLY	✓	✓	✓	✓	✓
MICROBIOLOGY AND PARASITOLOGY					
Relevant to pregnancy ONLY	✓	✓	✓	✓	✓
ADVANCED LABORATORY INVESTIGATIONS/PATHOLOGY					
HBA1C	✓	✓	✓	✓	✓
Bleeding Time	✓	✓	✓	✓	✓

Chlamydia Screening	×	✓	✓	✓	✓
Clotting Time	✓	✓	✓	✓	✓
Coomb's Test (Direct)	✓	✓	✓	✓	✓
Coomb's Test (Indirect)	✓	✓	✓	✓	✓
CSF M/C/S (CSF Analysis)	✓	✓	✓	✓	✓
D-Dimer	×	✓	✓	✓	✓
G-6PD Screening	✓	✓	✓	✓	✓
Hepatitis B Screening	✓	✓	✓	✓	✓
Hepatitis B Surface Antigen (HBSAg)	✓	✓	✓	✓	✓
Hepatitis C Screening	✓	✓	✓	✓	✓
HIV Confirmatory Test	✓	✓	✓	✓	✓
HIV Screening	✓	✓	✓	✓	✓
RADIOLOGY INVESTIGATIONS (ULTRASOUND)					
BASIC DIAGNOSTIC IMAGING	UP TO LAB LIMIT	UP TO LAB LIMIT	UP TO LAB LIMIT	UP TO LAB LIMIT	UP TO LAB LIMIT
Routine Ultrasound Scans (Obstetrics; Abdominal, Pelvic, Abdominopelvic, Breast, Ultrasound Scans)	✓	✓	✓	✓	✓
ADVANCED DIAGNOSTIC IMAGING (with clinical indication)	UP TO LAB LIMIT	UP TO LAB LIMIT	UP TO LAB LIMIT	UP TO LAB LIMIT	UP TO LAB LIMIT

ECG (PRE AND POST EXERCISE)	✓	✓	✓	✓	✓
Cardiotocography	✓	✓	✓	✓	✓
Echocardiography	×	×	×	✓	✓
Fetal Monitoring	✓	✓	✓	✓	✓
PHYSIOTHERAPY SERVICES					
Basic physiotherapy services for conditions related to the pregnancy	3 SESSIONS	5 SESSIONS	6 SESSIONS	8 SESSIONS	10 SESSIONS
IN-PATIENT SERVICES					
IN-PATIENT LIMIT	UP TO N300,000	UP TO N450,000	UP TO N600,000	UP TO N900,000	UP TO N 1,350,000
IN-PATIENT CARE, GENERAL AND SPECIALIST CONSULTATION	✓	✓	✓	✓	✓
ADMISSION	✓	✓	✓	✓	✓
Antenatal (Days)	3	3	5	10	10
Perinatal (Days)	5	5	10	15	15
Feeding for enrollees on admission	✓	✓	✓	✓	✓
Hospital Ward Care	GENERAL WARD ONLY	SEMI PRIVATE WARD	PRIVATE WARD	PRIVATE WARD	PRIVATE WARD
Supply of prescribed intravenous/intramuscular, oral and topical drugs	✓	✓	✓	✓	✓

PRESCRIBED MEDICATIONS, SUPPLY OF DRUGS	✓	✓	✓	✓	✓
INTENSIVE CARE UNIT (ICU): In-Patient Limit	✓ (24 HOURS)	✓ (24 HOURS)	✓ (24 HOURS)	✓ (48 HOURS)	✓ (48 HOURS)
LABORATORY INVESTIGATIONS / DIAGNOSTIC TESTS	✓	✓	✓	✓	✓
RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND)	✓	✓	✓	✓	✓
DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) – Included in In-Patient Limit	N200,000	N250,000	N325,000	N475,000	N700,000
Consultation,	✓	✓	✓	✓	✓
Ultrasound Scans,	✓	✓	✓	✓	✓
Laboratory Tests	✓	✓	✓	✓	✓
Management of Complications in Pregnancy	✓	✓	✓	✓	✓
Delivery Room Services	✓	✓	✓	✓	✓
Management of Labour	✓	✓	✓	✓	✓
Normal Par Vaginum Delivery	✓	✓	✓	✓	✓
Twin Delivery	✓	✓	✓	✓	✓
Caesarean Section Delivery	✓	✓	✓	✓	✓
Assisted Delivery (Vacuum,					

Forceps)	✓	✓	✓	✓	✓
Other Procedures- Limited to BTL, Intra-op Myomectomy/hysterectomy: Up to Delivery Limit	✓	✓	✓	✓	✓
NEONATAL CARE - Up to In-patient limit					
	FIRST 4 WEEKS AFTER BIRTH	FIRST 4 WEEKS AFTER BIRTH	FIRST 4 WEEKS AFTER BIRTH	FIRST 6 WEEKS AFTER BIRTH	FIRST 6 WEEKS AFTER BIRTH
First dose of immunization for new born within the first 6 weeks after birth	✓	✓	✓	✓	✓
Circumcision	✓	✓	✓	✓	✓
Ear Piercing	✓	✓	✓	✓	✓
Primary neonatal diseases	✓	✓	✓	✓	✓
Special Baby Care Unit/NICU	24 HOURS	24 HOURS	48 HOURS	48 HOURS	48 HOURS
Management of prematurity/Incubator care	×	×	×	48 HOURS	72 HOURS
IMMUNIZATIONS					
BCG,	✓	✓	✓	✓	✓
Oral Polio,	✓	✓	✓	✓	✓
Vitamin A,	✓	✓	✓	✓	✓
Measles,	✓	✓	✓	✓	✓
Rotavirus	×	×	✓	✓	✓
Pentavalent (DPT, HIB, Hep B)	✓	✓	✓	✓	✓
Yellow Fever	✓	✓	✓	✓	✓

MMR	×	×	✓	✓	✓
Chicken Pox	×	×	×	✓	✓
Pneumococcal Conjugate	×	×	✓	✓	✓
POST NATAL CARE					
Follow-up Consultation	✓	✓	✓	✓	✓
Counselling	✓	✓	✓	✓	✓
Family Planning					
IUCD (lippes loop)	×	×	✓	✓	✓
IUCD (mirena coil)	×	×	×	×	✓
Pills					
IUCD (copper T)	✓	✓	✓	✓	✓
Injectable	✓	✓	✓	✓	✓
Norplant	×	×	×	✓	✓
ACCIDENTS AND EMERGENCIES					
Accidents and Emergencies	×	×	×	×	×
OTHER SERVICES					
HIV/AIDS CARE & TREATMENT AT DESIGNATED CENTERS					
Specialist Consultation	✓	✓	✓	✓	✓
Specialist Drug therapy	✓	✓	✓	✓	✓

Counselling Sessions	✓	✓	✓	✓	✓
TUBERCULOSIS CARE & TREATMENT AT DESIGNATED CENTERS					
Specialist Consultation	✓	✓	✓	✓	✓
Specialist Drug therapy	✓	✓	✓	✓	✓
Counselling Sessions	✓	✓	✓	✓	✓
COVID-19 CARE					
Testing at designated referral centers (NCDC)	✓	✓	✓	✓	✓
SECOND OPINION					
Diagnosis confirmation from secondary and tertiary care centres	✓	✓	✓	✓	✓
Line of treatment confirmation from secondary and tertiary care centres	✓	✓	✓	✓	✓
Line of treatment confirmation from Internationally Certified Medical and Surgical Specialists Outside Africa	✓	✓	✓	✓	✓
HEALTH PLAN/SERVICE	BRONZE	SILVER	GOLD	GOLD PLUS	PLATINUM



DESCRIPTION					
ANNUAL PREMIUM/INDIVIDUAL	N 150,000	N 225,000	N 300,000	N 450,000	N 675,000
ROAMING SERVICES	×	×	✓	✓	✓

EXCLUSIONS: (UNLESS OTHERWISE SPECIFICALLY STATED, THE FOLLOWING ARE EXCLUDED FROM THE BENEFIT PACKAGE)

All other services or procedures not expressly stated in the benefit package are excluded

- ALL PREGNANCY UNRELATED CONDITIONS
- Management of pregnancies and complications from assisted reproductive therapy Including IVF
- Home care and domiciliary services
- Hormonal replacement therapy
- IN-Vitro Fertilization, Intra-Uterine Insemination, Assisted reproductive therapy
- Neurological and Neurosurgical disorders
- Plastic/cosmetic surgeries
- Self-inflicted injuries
- Congenital abnormalities
- Thyroid disorders
- Transplant surgery
- Treatment of obesity
- Virility enhancing drugs