

CLEARLINE HMO SUPERB AND SUPERB LITE BENEFIT PACKAGES

1 YEAR WAITING PERIOD IS APPLICABLE FOR PRE-EXISTING CONDITIONS

DUT-PATIENT SERVICES DUT-PATIENT CARE, GENERAL AND SPECIALIST CONSULTATION V X DUTPATIENT CARE, GENERAL AND SPECIALIST CONSULTATION V X PRESCRIBED MEDICATIONS, SUPPLY OF DRUGS & CONSUMABLES PRESCRIBED MEDICATIONS, SUPPLY OF DRUGS & CONSUMABLES PRESCRIBED MEDICATIONS, SUPPLY OF DRUGS & CONSUMABLES V X NECK Collars, crutches X X X X X X X X X X X X X	1 YEAR WAITING PERIOD IS APPLICABLE FOR PRE-EXISTING CON	SUPERB	SUPERB LITE
DUTPATIENT CARE, GENERAL AND SPECIALIST CONSULTATION PRESCRIBED MEDICATIONS, SUPPLY OF DRUGS & CONSUMABLES A Surgical Consumables A X X Emmergency room Stabilization/Observation A LESS THAN 24HOURS DERMATOLOGY SERVICES AND	OUT-PATIENT SERVICES		JOT END EITE
DUTPATIENT CARE, GENERAL AND SPECIALIST CONSULTATION PRESCRIBED MEDICATIONS, SUPPLY OF DRUGS & CONSUMABLES V X Surgical Consumables V X X NON-RECK collars, crutches Emmergency room Stabilization/Observation V LESS THAN 24HOURS DERMATOLOGY SERVICES NON-INVASIVE CARE, SIMPLE INFECTIONS OR CONDITIONS Manipulations Prop Application V V Prop Application V V Prop Application V V FOR ADDICATION Skilled Nursing Care V V Wound Dressings V V LABORATORY INVESTIGATIONS (HEAMATOLOGY, CHEMISTRY, MICROBIOLOGY, SEROLOGY) RADIOLOGY INVESTIGATIONS (HEAMATOLOGY, CHEMISTRY, MICROBIOLOGY, SEROLOGY) RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND) ADVANCED AND COMPLEX INVESTIGATIONS CT Scan X X MRI X X ADVANCED AND COMPLEX INVESTIGATIONS CT Scan X X X MRI X X PRINCIPLE OF COPPET TO A CONTROL OF THE CONTROL	OUT-PATIENT LIMIT	UP TO N50,000	×
Prescribed Drugs Surgical Consumables Surgical Consumables X X X X X X X X X X X X X	OUTPATIENT CARE, GENERAL AND SPECIALIST CONSULTATION	✓	×
Prescribed Drugs Surgical Consumables Surgical Consumables X X X X X X X X X X X X X			
Surgical Consumables Neck collars, crutches X X Neck collars, crutches X X X LESS THAN 24HOURS DERMATOLOGY SERVICES V NON-INVASIVE CARE, SIMPLE INFECTIONS OR CONDITIONS Manipulations V Pop Application Injections. V V Skilled Nursing Care Wound Dressings V LABORATORY INVESTIGATIONS (HEAMATOLOGY, CHEMISTRY, MICROBIOLOGY, SERVICES) ADVANCED AND COMPLEX INVESTIGATIONS (CT. SCAN, AND ULTRASOUND) ADVANCED AND COMPLEX INVESTIGATIONS CT Scan MRI X X MARI X X MILLY PLANNING FAMILY PLANNING FAMILY PLANNING EDUCATION LUCD (Injecs loop) X X X LUCD (Injecs loop) X X X NON-INVESTIGATION (Copper T) Injectables NOR INJECT SEAR SHEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) ACT Scale Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) IMMUNIZATIONS — UP TO OUT-PATIENT LIMIT BCG, OTAL Polio, V LESS THAN 24HOURS X A LESS THAN 24HOURS X X X LESS THAN 24HOURS X X X LESS THAN 24HOURS X X X X X X X X X X X X X			
Neck collars, crutches X Emmergency room Stabilization/Observation DERMATOLOGY SERVICES X NON-INVASIVE CARE, SIMPLE INFECTIONS OR CONDITIONS Manipulations Pop Application J O O O O O O O O O O O O O O O O O O			
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Manipulations Apoly Application Apoly Apoly Application Apoly Apoly Application Apoly Ap	DERMATOLOGY SERVICES	<u> </u>	X
Pop Application Injections. I	NON-INVASIVE CARE, SIMPLE INFECTIONS OR CONDITIONS		
Injections. Injec	Manipulations	√	✓
Skilled Nursing Care Wound Dressings J K Wound Dressings J K LABORATORY INVESTIGATIONS (HEAMATOLOGY, CHEMISTRY, MICROBIOLOGY, SEROLOGY) RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND) ADDVANCED AND COMPLEX INVESTIGATIONS CT Scan X K MRI X X MRI X X FAMILY PLANNING FAMILY PLANNING FAMILY PLANNING EDUCATION LUCD (lippes loop) X LUCD (mirena coil) X Norplant X Norplant X Norplant X X NORPLATE A WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) X Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X MIMMUNIZATIONS — UP TO OUT-PATIENT LIMIT BCG, Oral Polio, V X V X V V X V V X V V X V V	Pop Application	√	√
Wound Dressings A A A A A A A A A A A A A A A A A A	Injections.	✓	√
EAR, NOSE AND THROAT SERVICES LABORATORY INVESTIGATIONS (HEAMATOLOGY, CHEMISTRY, MICROBIOLOGY, SEROLOGY) RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND) ADVANCED AND COMPLEX INVESTIGATIONS CT Scan X MRI X SAMILY PLANNING FAMILY PLANNING EDUCATION LUCD (lippes loop) X X LUCD (mirena coil) Pills/ LUCD (copper T) Injectables Norplant X Norplant X Norplant X Secincumcision (Up to In-Patient Limit) Second Polio, V X COTAl Polio, V X X X X X X X X X X X X	Skilled Nursing Care	√	✓
LABORATORY INVESTIGATIONS (HEAMATOLOGY, CHEMISTRY, MICROBIOLOGY, SEROLOGY) RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND) ADVANCED AND COMPLEX INVESTIGATIONS CT Scan X X MRI X ** ** ** ** ** ** ** ** *	Wound Dressings	✓	✓
LABORATORY INVESTIGATIONS (HEAMATOLOGY, CHEMISTRY, MICROBIOLOGY, SEROLOGY) RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND) ADVANCED AND COMPLEX INVESTIGATIONS CT Scan X X MRI X ** ** ** ** ** ** ** ** *	FAR NOCE AND TUROAT CERVICES	,	V
MICROBIOLOGY, SEROLOGY) RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND) ADVANCED AND COMPLEX INVESTIGATIONS CT Scan X MRI X X FAMILY PLANNING FAMILY PLANNING EDUCATION LUCD (lippes loop) X LUCD (mirena coil) Y Mijectables Norplant X Norplant X NECONATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) X Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X MMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,	EAR, NOSE AND THROAT SERVICES	√	X
MICROBIOLOGY, SEROLOGY) RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND) ADVANCED AND COMPLEX INVESTIGATIONS CT Scan	LABORATORY INVESTIGATIONS (HEAMATOLOGY, CHEMISTRY,	/	√
ADVANCED AND COMPLEX INVESTIGATIONS CT Scan	MICROBIOLOGY, SEROLOGY)	•	
AMRI	RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND)	✓	✓
AMRI	ADVANCED AND COMPLEX INVESTIGATIONS		
FAMILY PLANNING FAMILY PLANNING EDUCATION LUCD (lippes loop) LUCD (mirena coil) Pills/ LUCD (copper T) V X Injectables Norplant X X X NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X X X X X X X X X X X X X	CT Scan	×	×
FAMILY PLANNING FAMILY PLANNING EDUCATION LUCD (lippes loop) LUCD (mirena coil) LUCD (mirena coil) X X Pills/ LUCD (copper T) X Injectables Norplant X X Norplant X X NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) X Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X MMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,	MRI		
FAMILY PLANNING EDUCATION LUCD (lippes loop) X X LUCD (mirena coil) X Pills/ LUCD (copper T) Anjectables Norplant X X Norplant X X NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X MMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,			
LUCD (lippes loop) LUCD (mirena coil) LUCD (mirena coil) X X Pills/ LUCD (copper T) X Injectables Norplant X X NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,	FAMILY PLANNING		
AUCD (mirena coil) Pills/ LUCD (copper T) V Injectables Norplant NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) MMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,		✓	
Pills/ LUCD (copper T) Injectables Norplant Norplant NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) MMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,			
Injectables Norplant NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,			
NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,			
NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH) First dose of immunization for new born with first 4 weeks after birth			
First dose of immunization for new born with first 4 weeks after birth Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) X IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,	Norplant	×	×
Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,	NEO NATAL CARE (FIRST 4 WEEKS AFTER BIRTH)		
Circumcision (Up to In-Patient Limit) Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit) Special Baby Care Unit (NICU, Phototherapy, Incubator Care) IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio,	First dose of immunization for new born with first 4 weeks after birth	√	×
Special Baby Care Unit (NICU, Phototherapy, Incubator Care) IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio, X X	Circumcision (Up to In-Patient Limit)	√	
Special Baby Care Unit (NICU, Phototherapy, Incubator Care) IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT BCG, Oral Polio, X X	Ear Piercing, Exchange Blood Transfusion (Up to In-Patient Limit)	√	×
BCG, Oral Polio, X	Special Baby Care Unit (NICU, Phototherapy, Incubator Care)	×	
BCG, Oral Polio, X	IMMUNIZATIONS – UP TO OUT-PATIENT LIMIT		
Oral Polio,	BCG,		×
	,		
	Vitamin A, Measles,	<u> </u>	×



Pentavalent (DPT, HIB, Hep B)	✓	×
Yellow Fever	√	×
MMR, Rotavirus	×	×
Chicken Pox	×	×
Pneumococcal Conjugate	×	X
PSYCHIATRIC TREATMENT	24 Hours	×
IN-PATIENT SERVICES		
IN-PATIENT LIMIT	UP TO N75,000	X
IN-PATIENT CARE, GENERAL AND SPECIALIST CONSULTATION	✓	X
PRESCRIBED MEDICATIONS, SUPPLY OF DRUGS & CONSUMABLES	✓	✓
INTENSIVE CARE UNIT (ICU)	✓	X
FEEDING ON ADMISSION	✓	X
LABORATORY INVESTIGATIONS / DIAGNOSTIC TESTS	✓	✓
RADIOLOGY INVESTIGATIONS (X-RAY AND ULTRASOUND)	✓	✓
ADVANCED AND COMPLEY INVESTIGATIONS		
ADVANCED AND COMPLEX INVESTIGATIONS		\ <u>\</u>
CT Scan	X	X
MRI	×	×
PHYSIOTHERAPY SERVICES		
PHYSIOTHERAPY (UP TO APPROVED LIMITS)	2 SESSIONS	X
PRESCRIBED THERAPEUTIC APPLIANCES (CERVICAL COLLAR, CRUTCHES	X	X
, , , , , , , , , , , , , , , , , , , ,	,	,
ACCIDENTS AND EMERGENCIES		
Evacuation from Road Side to Hospital (By Road)	✓	X
OBSTETRICS AND GYNAECOLOGY SERVICES	√ N100,000	X N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT)	N100,000	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services,	N100,000 ✓	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation,	N100,000 ✓	N50,000 ✓
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans,	N100,000	N50,000 ✓ ✓ ✓
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests	N100,000 ✓ ✓ ✓ ✓	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy	N100,000 ✓ ✓ ✓ ✓ ✓	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services	N100,000 ✓ ✓ ✓ ✓ ✓ ✓ ✓	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour	N100,000 √ √ √ √ √ √ √ √ √ √ √ √	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery	N100,000 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery	N100,000 √ √ √ √ √ √ √ √ √ √ √ √	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery	N100,000 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery	N100,000 √ √ √ √ √ √ √ √ √ √ √ √	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery Assisted Delivery (Vacuum, Forceps)	N100,000 √ √ √ √ √ √ √ √ √ √ √ √	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery Assisted Delivery (Vacuum, Forceps) SECOND OPINION SERVICE LOCALLY	N100,000 √ √ √ √ √ √ √ √ √ √ √ √	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery Assisted Delivery (Vacuum, Forceps) SECOND OPINION SERVICE LOCALLY INVESTIGATION FOR INFERTILITY (CONSULTATION, COUNSELLING,	N100,000 √ √ √ √ √ √ √ √ √ √ √ √	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery Assisted Delivery (Vacuum, Forceps) SECOND OPINION SERVICE LOCALLY	N100,000 √ √ √ √ √ √ √ √ √ √ √ √	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery Assisted Delivery (Vacuum, Forceps) SECOND OPINION SERVICE LOCALLY INVESTIGATION FOR INFERTILITY (CONSULTATION, COUNSELLING,	N100,000 √ √ √ √ √ √ √ √ √ √ √ √	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery Assisted Delivery (Vacuum, Forceps) SECOND OPINION SERVICE LOCALLY INVESTIGATION FOR INFERTILITY (CONSULTATION, COUNSELLING, USS, SFA, HORMONE PROFILE, LAPAROSCOPY)	N100,000 √ √ √ √ √ √ √ ✓ ✓ ✓ ✓ ✓ ✓	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery Assisted Delivery (Vacuum, Forceps) SECOND OPINION SERVICE LOCALLY INVESTIGATION FOR INFERTILITY (CONSULTATION, COUNSELLING, USS, SFA, HORMONE PROFILE, LAPAROSCOPY) SURGERIES (LIMIT FOR MINOR - MAJOR SURGERIES)	N100,000	N50,000
OBSTETRICS AND GYNAECOLOGY SERVICES ANTENATAL + DELIVERY + POST DELIVERY CARE (BLOCK LIMIT) Antenatal Care Services, Consultation, Ultrasound Scans, Laboratory Tests Management of Complications in Pregnancy Delivery Room Services Management of Labour Normal Par Vaginum Delivery Caesarean Section Delivery Assisted Delivery (Vacuum, Forceps) SECOND OPINION SERVICE LOCALLY INVESTIGATION FOR INFERTILITY (CONSULTATION, COUNSELLING, USS, SFA, HORMONE PROFILE, LAPAROSCOPY) SURGERIES (LIMIT FOR MINOR - MAJOR SURGERIES) Minor, Intermediate and Major Surgeries	N100,000 √ √ √ √ √ √ √ ✓ X N100,000 ✓	N50,000



OTHER SERVICES		REFERRAL TO
HIV/AIDS CARE & TREATMENT AT DESIGNATED CENTERS	✓	DESIGNATED
		CENTRES
ANNUAL HEALTH CHECKS FOR PRINCIPAL	BASIC (PHYSICAL	BASIC (BP & BLOOD
	EXAMINATION, BP,	SUGAR ONLY)
ONLY (DONE DURING HEALTH WEEK)	BLOOD SUGAR,	
	URINALYSIS)	
OPHTHALMOLOGICAL SERVICES (BLOCK LIMIT)	N10,000	N5,000
EYE CARE (BLOCK LIMIT)		
Foreign Body Removal,	√	/
Stye Incision,	√	V
Entropion and Ectropion Repairs, Chalazion Incision,	√	· .
Syringing and Probing,	√	√
	√	·
Eye Examination, Refraction,	√	√
Conditions – Allergies, Conjunctivitis, Pterygium Excision	√	√
Eye Surgeries (Up to Annual Surgery Limit)	√	×
FRAMES/LENSES ONCE IN TWO YEARS	✓	✓
DENTAL SERVICES	N10,000	N5,000
DENTAL CARE (BLOCK LIMIT)		
Primary Dental Care - Relief of Pain, Fillings, Simple Extraction, Preventive care,		/
, 5,5,5,7, 1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,		√
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above)	✓	,
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above)	✓ ×	×
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction)		·
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition	×	×
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition Root Canal Therapy	×	×
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition Root Canal Therapy X-Rays,	×	X X X
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition Root Canal Therapy X-Rays, Peri-Apical,	× × × × × ×	X X X
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition Root Canal Therapy X-Rays, Peri-Apical, Bite Wings,	× × × × × × × × × × × × × × × × × × ×	X X X X
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition Root Canal Therapy X-Rays, Peri-Apical, Bite Wings, Simple Extraction,	× × × × × × × × × × × × × × × × × × ×	X X X X
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition Root Canal Therapy X-Rays, Peri-Apical, Bite Wings, Simple Extraction, Amalgam Filling,	X	X X X X X
	X	X X X X X X
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition Root Canal Therapy X-Rays, Peri-Apical, Bite Wings, Simple Extraction, Amalgam Filling, Composite Filling/GIC Filling,	X X X X V V V OUT PATIENT LIMIT	X X X X X X
(Scaling and Polishing - Once A Year for Enrolees 12 Years and Above) Secondary Dental Care (Surgical Extraction) Examination of Dentition Root Canal Therapy X-Rays, Peri-Apical, Bite Wings, Simple Extraction, Amalgam Filling, Composite Filling/GIC Filling, ENT CARE (EAR, NOSE AND THROAT)	X X X Y Y Y Y Y Y Y	X X X X X X

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

- Transplant surgery
- Plastic/cosmetic surgeries
- Virility enhancing drugs
- Home care and domiciliary services
- Joint replacements and prosthetic limbs
- Congenital abnormalities
- Self-inflicted injuries
- Treatment of obesity
- Speech disorders
- Thyroid disorders
- Neurological and Neurosurgical disorders
- Burns greater than 9%
- Hormonal replacement therapy
- All other services or procedures not expressly stated in the benefit package are excluded



