



Avon Access Basic

This booklet provides you with detailed information about the benefits covered by this plan. When this plan is purchased, you are entitled to all the services enclosed in this booklet at your chosen hospital.



Summary of Avon Access Basic Plan Benefits

BENEFITS	ACCESS BASIC
General Consultation	✓
Specialist Consultation	6 per annum ✓
Laboratory Investigations	✓
Prescribed Drugs	✓
Physiotherapy	✓
Plain X-Rays	✓
Contrast X-Rays	✓
Ultrasound Scans	✓
Admissions	General Ward ✓
Feeding on Admission	✓
Drugs and Infusions	✓
Emergency Care	✓
Minor Surgeries	✓
Intermediate Surgeries	✓
Simple Optical Care	✓

In addition to the benefits above, you may select either:

Chronic Conditions (Consultation and Drugs)	Optional* ✓
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or:

Eye Glasses and Contact lenses	Optional* ✓
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Details of Avon Access Basic Plan Benefits

Out-Patient and Specialist Consultations

- Registration
- Consultations with general practice doctors
- Consultations with specialists on referral by a general practitioner
- Non-specialist and specialist diagnosis of medical and surgical conditions
- Accident & emergency room services:
Patient is stabilized in the event of life threatening emergencies before definitive care which may or may not be covered
- Supply of prescribed drugs and medications

In-Patient Care for Covered Medical and Surgical Conditions Only

- Admissions and accommodation in a general ward
- Feeding for enrolled members on admission
- Skilled nursing and medical services
- Supply of prescribed drugs, dressings, medical and surgical consumables
- Blood transfusion services

Laboratory & Radiological Investigations

These services will be carried out based on the clinician's judgment.

Laboratory tests include:

- Hematology
- Clinical Chemistry
- Serology
- Microbiology
- Histopathology

Radiological services include:

- Plain and contrast X-rays of all parts of the body
- Abdominal and pelvic ultrasound scans

“We provide you with easy to access, responsive and world best standards healthcare services”

Details of Avon Access Basic Plan Benefits

Physiotherapy and Physical Rehabilitation Services

Such as

- Basic physical therapy, including infrared therapy, TENS stimulation
- Supply of basic

physiotherapeutic appliances i.e. cervical collar, lumbar corset, crutches

Minor Surgeries and Procedures

Such as

- Wound dressing
- Incision and drainage of abscesses

- Suturing of minor cuts and lacerations

Intermediate Surgeries & Procedures

Such as

- Excision of various lumps
- Repair of hernia
- Appendicectomy
- Closed reduction and manipulation of simple fractures

- Ear, nose and throat procedures such as antral washout; antrostomy and tonsillectomy

Chronic Conditions (Consultation and Drugs)

- Specialist consultations for diabetes, hypertension, sickle cell anaemia, etc
- Supply of drugs for chronic conditions

- Hospitalization resulting from the treatment of chronic conditions
- Procedures resulting from the treatment of chronic conditions

Eye Glasses or Contact Lenses

- Refraction
- Supply of frames and lenses (unifocal, bifocal, varifocal) replaceable once every two years to a limit of N6,000
- Contact lenses (soft lenses replaceable twice a year)

Exclusions From Avon Access Basic Plan include

- Overseas treatment and transplant surgery
- Plastic/cosmetic surgeries
- Major and complex surgeries and procedures
- Intensive care services
- Cancer care
- Maternity Services
- Investigation and treatment for problems relating to fertility, e.g. hormone profiles, laparoscopy, hydrotubation, hysterosalpingogram IVF, GIFT, artificial insemination; and virility enhancing drugs
- Herbal drugs, non-prescription drugs/food supplements, experimental drugs and treatment
- Dental care not listed under services
- Home care, domiciliary care
- Additional immunizations : pneumococcal, yellow fever, rotarix, MMR
- Embalment and autopsies
- Joint replacements and prosthetic limbs
- Long term psychiatric illness (exceeding 6 months)
- Health screening/well-person check
- Treatment for newborns not registered on the plan within 4 weeks of birth
- Self inflicted injuries
- Congenital abnormalities
- Incubator care
- Special baby unit care
- Neonatal care not listed under neonatal services
- Speech disorders
- Treatment protocols that are not normal, customary or standard practice within the country
- Treatment of obesity
- Consultations with unrecognized consultants, hospitals, family doctors, therapists, dental practitioners, or complimentary medicine practitioners
- Learning difficulties, behavioral & developmental problems
- Any treatment or procedure that is required as a follow up to any of the listed excluded services
- Autoimmune disorders





AVON HMO

AVON HEALTHCARE LIMITED
29 Rumens Road, off Bourdillon Road,
Ikoyi, Lagos, Nigeria
Tel: +234-1-2779800
www.avonhealthcare.com