



Avon Access Plus

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 Plus Plan Benefits

BENEFITS	ACCESS PLUS
General Consultation	✓
Specialist Consultation	✓
Laboratory Investigations	✓
Prescribed Drugs	✓
Physiotherapy	✓
Chronic Conditions (Consultations and Drugs)	✓
Plain X-Rays	✓
Contrast X-Rays	✓
Ultrasound Scans	✓
Admissions	General Ward ✓
Feeding on Admission	✓
Drugs and Infusions	✓
Antenatal Care and Delivery	✓
Post Natal Care - 6 weeks	✓
Neonatal Care	✓
Family Planning and Counselling	✓
IUCDs, Injectibles, Oral contraception	✓
Well Baby Check	✓
Routine (NPI) Immunization (OPV, DPT, Measles, HBV, Vitamin A)	✓
Emergency Care	✓
Ambulance Service	✓
Minor Surgeries	✓
Intermediate Surgeries	✓
Simple Optical Care	✓
Ophthalmology (Consultation, Drugs & Minor / Intermediate Surgeries)	✓
Eye Glasses and Contact lenses	Limit of N6,000 ✓
Primary Dental Care	✓
HIV - ARV Treatment	✓
Annual Physical Examination	✓

Details of Avon Access Plus Plan Benefits

Out-Patient and Specialist Consultations

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| <ul style="list-style-type: none"> • 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 | <ul style="list-style-type: none"> • Accident & emergency room services:
Patient is stabilized in the event of life threatening emergencies before definitive care which may or may not be covered | <ul style="list-style-type: none"> • Routine immunizations.
All immunizations listed as follows are covered: BCG, Measles, DPT, Oral polio, Vitamin A supplementation |
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In-Patient Care for Covered Medical and Surgical Conditions Only

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| <ul style="list-style-type: none"> • Admissions and accommodation in a general ward • Feeding for enrolled members on admission • Skilled nursing and medical services | <ul style="list-style-type: none"> • Supply of prescribed drugs, dressings, medical and surgical consumables • Blood transfusion services |
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Laboratory, Radiological and Diagnostic 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
- Advanced and complex investigations:
CT Scan, MRI Scan, Myelogram

Diagnostic services include:

- Electrocardiography (ECG) – resting, exercise, pre & post exercise



Details of Avon Access Plus 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 and 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

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

Details of Avon Access Plus Plan Benefits

Family Planning and Counselling

- Counseling
- Supply of contraceptive devices (IUCD, injectables, oral contraceptive pills)

Ambulance

Ambulance transportation services will be available to evacuate an enrolled member:

1. From hospital to hospital
2. From road sides to hospital

Antenatal Care and Delivery *

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| <ul style="list-style-type: none"> • Antenatal services, examinations and supply of drugs • Specialist consultations during antenatal care • Delivery room services which include: <ul style="list-style-type: none"> • Management of labour | <ul style="list-style-type: none"> • Normal & assisted delivery (vacuum delivery, forceps delivery etc) • Caesarean section delivery • Cervical cerclage (shirodkar procedure) • Post-natal check |
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* In cases where care is accessed outside our network of hospitals, the HMO will refund an amount up to the tune of the specified limit for each plan type

Neonatal Services

Care required by a newborn in the first month of life. This includes:

- Male circumcision
- Ear piercing
- Treatment of mild or moderate neonatal sepsis not requiring admission
- Phototherapy

Details of Avon Access Plus Plan Benefits

Dental Care

- Routine dental check
- Scaling and polishing (annual)
- Amalgam or composite filling for dental caries
- Simple (non-surgical) extraction

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)

HIV/AIDS Care and Treatment*

- HIV screening
- Confirmatory tests
- Treatment with anti-retroviral drugs when required
- Treatment of opportunistic infections

* Subject to availability at designated centers



Exclusions from Avon Access Plus Plan include

- Overseas treatment and transplant surgery
- Plastic/cosmetic surgeries
- Major and complex surgeries and procedures
- Intensive care services
- Cancer care
- 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





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