

The Couples Plan

Detailed Plan Benefits



AVON  HMO

General and Specialist Consultations

- Registration
- Consultations with general practice doctors
- Consultations with specialists – 4 consultations per person per annum

Admissions & Accommodation

- Admissions – up to a maximum of 15 days per annum per person (cumulative)
- Accommodation in a General ward
- Feeding for enrollee on admission
- Skilled nursing care and inpatient medical services (covered services only)
- Supply of prescribed drugs, dressings, medical and surgical consumables (covered services only)

Prescribed Medicines & Drugs

- Supply of drugs & medication – i.e. all enrollees are covered for the drugs recommended in the course of his/her treatment for covered services in line with the National Health Insurance Scheme drug formulary guidelines.

Physiotherapy

- 5 sessions only
- Basic physical therapy including infra-red therapy, TENS stimulation
- Supply of basic physiotherapeutic appliances i.e. cervical collar, lumbar corset, crutches

Nutritionist & Dietician Consultation

- Consultation with a nutritionist or dietician for chronic care i.e. Hypertension & Diabetes (once a quarter)

Travel Immunisation for Adults

- Yellow Fever Vaccine
- Hepatitis B

Laboratory and Diagnostic Investigations

The under listed laboratory/diagnostic services will be carried out based on the clinician's judgment:

Hematology

- Haemoglobin
- Packed cell volume
- Differential count (WBC)
- Full blood count (1-3)
- White cell count
- Red blood count
- ESR westergreen
- Reticulocytes
- Platelets
- Mean Corpuscular Hemoglobin
- Mean Corpuscular Hemoglobin Concentration
- Mean Corpuscular Volume
- Genotype
- Blood group
- Direct coomb's test
- Indirect coomb's test
- Malaria parasites
- Bleeding time
- Clotting time
- Prothrombin time
- Prothromboplastin time

Serology

- Widal
- VDRL test
- HIV 1 & 2
- Australian antigen
- ASO titre
- Rheumatoid factor
- Pregnancy Test HCG (Blood)
- Urine Preg Test
- Blood Group
- VDRL
- R. F. Coombs
- Widal
- Heaf test
- Hepatitis B. Surface antigen
- Confirmatory test for HIV 1 & 11

Clinical Chemistry

- Fasting blood sugar
- Random blood sugar
- 2 hrs. Post prandial
- Glucose tolerance test
- Total bilirubin
- Direct bilirubin
- Indirect bilirubin
- SGOT & SGPT (each)
- Alkaline phosphatase
- Liver function test
- Total protein
- Albumin
- Urea
- Creatinine
- Creatinine clearance
- Sodium
- Potassium
- Chloride
- Bicarbonate
- Electrolyte & urea
- Uric acid
- Calcium
- Phosphorus
- Prostatic acid phosphatase
- Total acid phosphatase
- Amylase
- Cholesterol
- Triglyceride
- CSF Glucose
- CSF Protein
- CSF Chloride
- HDL/LDL Cholesterol
- Gamma GT
- CK Amylase
- Protein electrophoresis & report
- Oral glucose tolerance test

Microbiology

- Occult blood
- Urine M/C/S
- Mantoux/heaf test
- Urine microbiology
- Urinalysis
- Semen culture & sensitivity
- Semen analysis
- Aspirate pus M/C/S
- Microfilaria
- HVS M/C/S
- Urethral & wound M/C/S
- Skin snip
- Stool R/E
- Stool M/C/S
- Skin scrapping for fungal elements
- Sputum AFB for tuberculosis
- Sputum M/C/S
- Blood culture
- Pregnancy test – urine
- C.S.F.M/C/S

Immunology

- Cortisol
- Diabetes screen
- Follicle stimulating hormone
- Growth hormone (HGH)
- HCG (molar pregnancy)
- HCG (pregnancy test)
- Insulin
- Luteinizing hormone (LH)
- Oestriol
- Oestradiol
- Prolactin
- Progesterone
- Testosterone
- Thyroid screen
- Thyrotrophin

Laboratory and Diagnostic Investigations (contd.)

The under listed laboratory/diagnostic services will be carried out based on the clinician's judgment:

Radiological Investigations (Plain X-rays only)

- Upper limb
- Lower limb
- Thorax
- Vertebrae
- Abdomen
- Skull series

Other Investigations

- Spirometry
- E.C.G (Pre and post exercise)

Family Planning Services

- Counselling
- IUCD (Intrauterine Contraceptive Device e.g. Copper T)
- Injectibles – Depo provera
- Oral contraceptives

Ante-Natal Care, Delivery & Post-Natal Care

Available after 18 months

- Antenatal services, examinations and supply of drugs
- Management of complications in pregnancy
- Delivery room services
- Management of labour
- Normal & assisted delivery
- Medically necessary caesarean section delivery
- Shirodkar operation
- Post-natal check

Neonatal Care

Available after 18 months

Care required by a new born in the six weeks of life:

- Male circumcision
- Ear piercing
- Treatment of mild or moderate neonatal sepsis
- Phototherapy

Accidents & Emergencies

- In the event of an accident or an emergency, the individual will be stabilised and given immediate first aid and resuscitative intervention
- Definitive treatment will be subject to benefits covered by this health plan

Fertility Check – Once a year

Available after 12 months

- Hormone Profile
- Seminal fluid analysis

Ambulance Services

Ambulance transportation services will be available to evacuate an enrollee:

- From Hospital to Hospital

Annual Wellness Check

Once a year

- Physical Examination
- Blood Pressure Check
- Urinalysis
- Fasting Blood Sugar

Pre-Marital Medical Check Up

- Genotype Test
- Blood Group Test
- HIV Aids Test
- Hepatitis

Mental Health Services

Available after 12 months

- Acute short term mental health conditions of an ongoing chronic condition including acute psychotic episodes
- Out-patient care for chronic psychiatric cases
- In-patient care for chronic psychiatric care subject to admission limit of 30 days per annum

Surgeries and Procedures - All Surgeries Up To A Limit Of N250,000.00 per couple

Available after 12 months

Minor Surgeries

- Wound dressing
- Incision and drainage of abscesses
- Suturing of minor cuts and lacerations

Intermediate Surgeries

- Excision of various lumps
- Repair of hernia
- Appendectomy
- Closed reduction and manipulation of simple fractures
- Ear, nose and throat procedures such as antral washout; antrostomy and tonsillectomy
- Simple emergency gynaecological procedures e.g. surgery for ectopic pregnancy
- Eye surgeries such as removal of pterigium, chalazion, sty.

Major Surgeries

- Breast Surgery
- Endocrine Surgery
- Oesophageal Surgery
- Abdominal Surgery
- Anorectal Surgery
- Liver Surgery
- Abdominal Wall
- Obstetrics and Gynaecology
- Orthopaedic Surgery
- Urological Surgery
- Thoracic Surgery
- Neurosurgery
- Eye Surgery

Basic Optical Care

- General eye examination
- Treatment for simple eye infection e.g. conjunctivitis

Optical Care - Eye Glasses (Or Contact Lenses) – Up to N5,000.00 per person

Available after 12 months

- Eye Test - Refraction testing and intra ocular pressure (IOP) only
- Supply of frames and lenses (unifocal, bifocal, varifocal) replaceable once every two years up to **N5,000.00**
OR
- Contact lenses replaceable twice a year once every 2 years up to **N5,000.00**

Dental Care

Available after 3 months

- Routine examination of dentition
- Pain relief
- Scaling and polishing

BENEFITS	The Couple Plan
General Consultation	✓
Specialist Consultation	4 per person per annum
Lab Investigations	✓
Prescribed Drugs	✓
Physiotherapy	5 sessions per annum
Nutritionist/ Dietician Consultation	Quarterly
Travel Immunisation	✓
Plain & Contrast X-Rays	Plain X Rays
Admissions in Hospital	General Ward
Admissions per Annum	15 Days per person
Feeding on Admission	✓
Drugs and Infusions	✓
Antenatal Care & Delivery	<i>After 18 months</i>
Post Natal Care - 6 weeks	<i>After 18 months</i>
Neonatal Care including Ear piercing, Circumcision	<i>After 18 months</i>
Pre-Marital Medical Check up	✓
Family Planning Services (Counselling, IUCDs, Injectables, Oral Contraception)	✓
Emergency Care (Accidents & Emergencies, Resuscitative Life-Saving Treatment)	✓
Ambulance Service	Hospital to Hospital
Minor Surgeries	All surgeries Limit N250,000 per couple
Intermediate Surgeries	
Major Surgeries	
Optical Care (Eye Tests, Eye Glasses & Contact Lenses)	Limit N10,000 per couple <i>After 12 months</i>
Primary Dental Care (Pain Relief, Scaling & Polishing)	Scaling and polishing only <i>After 3 months</i>
HIV/Aids Treatment (Tests, Drugs, Treatment)	<i>After 12 months</i>
Mental Health Services (Outpatient & Inpatient Care)	30 days Max <i>After 12 months</i>
Annual Wellness Check	Physical Exam, BP, Blood Sugar, PCV/HB, Urinalysis
Fertility Investigation (Basic Non-Surgical Investigation)	Basic Invest. Only: USS, SFA <i>After 12 months</i>

Waiting periods

Waiting periods of 3, 12 or 18 months applies to coverage of the following benefits, where purchased:

- Dental Benefits (3 Months)
- Optical Benefits (12 Months)
- Psychiatric/Mental Disorders & Illnesses – Outpatient Services only (12 Months)
- Fertility Investigations (12 Months)
- Minor/ Intermediate Surgical Procedures including Treatment of Hemorrhoids, Fibroids, Hernia, and Adenoidectomy (12 Months)
- All expenses associated with HIV/AIDS and related conditions (12 Months)
- Maternity and Child Delivery Benefits including: Pregnancy, Childbirth, Maternity benefits, Abortion, Miscarriage, Antenatal Care, Obstetric Scans, Post Natal Care, Neonatal Care, Caesarean Section Delivery, etc. (18 Months)

Exclusions

There are conditions/ treatments/ services that are not covered by the Couple Plan. These include:

- Management of Chronic Conditions such as Hypertension, Diabetes, Asthma, Arthritis, etc
- Child Immunisations
- Intensive care Services
- Neonatal Care not listed under services
- Neonatal Intensive Care or Special baby care unit
- Treatment of new-borns not registered on the plan within 4 weeks of birth
- Renal Dialysis
- Advanced investigations such as MRI Scans, CT Scans, EEG, Myelogram, ECHO
- Psychiatric Institutionalisation
- Any medical service required or injuries sustained as a result of Military, Para Military or Militant service or operations
- Any medical service required or injuries sustained as a result of Hazardous sports including but not limited to water sports, mountaineering, hunting, motor racing, riding or diving in any kind of race and professional participation in leagues of any sport
- Any medical service required or injuries sustained as a result of Air travel except as a fare paying passenger in any aircraft licensed for passenger carrying
- Any medical service required or injuries sustained as a result of War (declared or undeclared), riot, strike, and civil commotion; or acts of God or acts of terrorism
- Any medical service required or injuries sustained as a result of Intentional self-injury, suicide or attempted suicide (whether sane or insane), chronic venereal disease, member's own criminal act, intoxication, the use of drugs not prescribed by a physician or injury sustained whilst in a state of insanity, alcoholism or costs resulting from dependency on or abuse of drugs or other addictive substance and drug rehabilitation
- Consultations or treatment by chiropractors, acupuncturists, herbalists, complimentary/traditional medical practitioners or unrecognised consultants, hospitals, family doctors, therapists, dental practitioners
- Any medical treatment required relating to an accident or illness which may have occurred prior to the effective date or to any illness where it was within the knowledge of a member that was suffering from it at the effective date
- Overseas Treatment/ Investigations
- Organ Surgery and Transplants
- Plastic/Cosmetic Surgeries or Treatments
- Embalment, Autopsies, Mortuary Services
- Cancer Investigation or Treatment such as chemotherapy or radiotherapy
- Investigations not as listed under covered services or Treatments for problems relating to Infertility, e.g. IVF, GIFT, Artificial Insemination; and Virility Enhancing Drugs
- Herbal Drugs, Non-Prescription Drugs, Food Supplements, Dietary and Nutrition Supplements, Experimental Drugs and Treatments
- Dental treatment unless otherwise stated to be covered by the specific plan
- Optical services unless otherwise stated to be covered by the specific plan
- Hearing tests or costs of hearing aids
- Any injury, illness or disease specified as an exclusion and complications caused by a condition that is excluded or follow up treatments or investigations that are due to a condition that is excluded
- Birth defects, congenital condition or illness, autoimmune disorders, sickle cell anaemia, conditions and illnesses related to genetic disorders
- Home Care, Domiciliary Care
- Joint Replacements
- Supply of Prosthesis (Artificial Limbs, Dental Prosthesis)
- Hormonal Replacement Therapy
- Speech Disorders, Learning Difficulties, Behavioural & Developmental Problems
- Treatment of Obesity & Weight Loss
- Elective Caesarean Section
- Burns greater than 9%
- All expenses in respect of illnesses/conditions that were subject to waiting periods when the member and dependants joined the plan
- Treatment protocols that are not normal, customary or standard practice within Nigeria
- Any other medical service not listed in the table of benefits on the health plan
- Any condition, treatment, procedure, or service that is related, is in connection with, or is required as a follow-up to an exclusion.

