Premium Life
Detailed Plan Benefits
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.

If you have any questions, please contact our 24-hour Call Centre:

- Telephone: 0700-277-9800 or 01-277-9800
- SMS: 0817-513-3802
- BBM: 2C029528
- WhatsApp: 0817-513-3802
- Email: callcentre@avonhealthcare.com
### Summary of Plan Benefits – Premium Life

<table>
<thead>
<tr>
<th>BENEFITS</th>
<th>ACCESSBASIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Consultation</td>
<td>✓</td>
</tr>
<tr>
<td>Specialist Consultation</td>
<td>✓</td>
</tr>
<tr>
<td>Lab Investigations</td>
<td>✓</td>
</tr>
<tr>
<td>Prescribed Drugs</td>
<td>✓</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>10 sessions per annum</td>
</tr>
<tr>
<td>Nutritionist/ Dietician Consultation</td>
<td>Quarterly</td>
</tr>
<tr>
<td>Travel Immunization</td>
<td>✓</td>
</tr>
<tr>
<td>Management of Chronic Conditions (Consultation, Drugs &amp; Tests)</td>
<td>Available after 12 months</td>
</tr>
<tr>
<td>Plain &amp; Contrast X-Rays</td>
<td>✓</td>
</tr>
<tr>
<td>Ultrasound Scans</td>
<td>✓</td>
</tr>
<tr>
<td>Admissions in Hospital</td>
<td>Semi-Private Ward</td>
</tr>
<tr>
<td>Admissions per Annum</td>
<td>30 days</td>
</tr>
<tr>
<td>Feeding on Admission</td>
<td>✓</td>
</tr>
<tr>
<td>Drugs and Infusions</td>
<td>✓</td>
</tr>
<tr>
<td>Antenatal Care &amp; Delivery</td>
<td>After 18 months</td>
</tr>
<tr>
<td>Post Natal Care - 6 weeks</td>
<td>After 18 months</td>
</tr>
<tr>
<td>Neonatal Care including Ear piercing, Circumcision</td>
<td>After 18 months</td>
</tr>
<tr>
<td>Family Planning Services (Counselling, IUCDs, Injectable, Oral Contraception)</td>
<td></td>
</tr>
<tr>
<td>Routine (NPI) Immunizations (OPV, BCG, DPT, Measles, HBV, Vitamin A)</td>
<td>0 – 5 years</td>
</tr>
<tr>
<td>Additional Immunizations (Heberix, MMR, Menavax, Rotarix, Yellow Fever)</td>
<td>0 – 5 years</td>
</tr>
<tr>
<td>Emergency Care (Accidents &amp; Emergencies, Resuscitative Life-Saving Treatment)</td>
<td></td>
</tr>
<tr>
<td>Ambulance Service</td>
<td>Hospital to Hospital</td>
</tr>
</tbody>
</table>
## Summary of Plan Benefits – Premium Life

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Minor Surgeries</strong></td>
<td>All surgery limit N350,000 per family member</td>
</tr>
<tr>
<td><strong>Intermediate Surgeries</strong></td>
<td>Max N15,000 per person</td>
</tr>
<tr>
<td><strong>Major Surgeries</strong></td>
<td>Max N60,000 limit per annum</td>
</tr>
<tr>
<td><strong>Optical Care</strong></td>
<td></td>
</tr>
<tr>
<td>Eye tests, Eye Glasses &amp; Contact lenses</td>
<td></td>
</tr>
<tr>
<td><strong>Primary Dental Care (Pain Relief, Scaling &amp; Polishing, Simple Fillings, Simple Extractions)</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Dental Surgical Extraction</strong></td>
<td>Within dental limit</td>
</tr>
<tr>
<td><strong>HIV/Aids Treatment</strong></td>
<td>After 12 months</td>
</tr>
<tr>
<td>(Tests, Drugs, Treatment)</td>
<td></td>
</tr>
<tr>
<td><strong>Special Investigations</strong></td>
<td>Outpatient &amp; Inpatient Care</td>
</tr>
<tr>
<td>(ECG &amp; EEG, Myelogram, CT Scan, ECHO, MRI Scan)</td>
<td>Max 30 days</td>
</tr>
<tr>
<td><strong>Mental Health Services</strong></td>
<td>Intermediate Physical Exam, BP, PCV/HB</td>
</tr>
<tr>
<td></td>
<td>Stool Microscopy, Urinalysis, Blood Sugar,</td>
</tr>
<tr>
<td></td>
<td>Cholesterol, Chest X-ray</td>
</tr>
<tr>
<td><strong>Annual Wellness Check</strong></td>
<td>Maximum 3 Days</td>
</tr>
<tr>
<td><strong>Intensive Care, NICU, SBCU</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Infertility Investigation</strong></td>
<td>After 12 months</td>
</tr>
<tr>
<td>(Basic Non Surgical Investigation)</td>
<td></td>
</tr>
<tr>
<td><strong>Renal Dialysis</strong></td>
<td>2 sessions</td>
</tr>
</tbody>
</table>

24-hr Call Centre | Tel: 01 277 9800 | 0700 277 9800
General and Specialist Consultations

- Registration
- Consultations with general practice doctors
- Consultations with specialists
- Non-specialist and specialist diagnosis of medical and surgical conditions
- Accident & emergency room services:
  - Patient is stabilised 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 – up to a maximum of 30 days per annum per person (cumulative)
- Accommodation in a Semi-Private ward
- Feeding for staff and qualified dependants, for covered services only
- Skilled nursing care and inpatient medical services, for covered services only
- Supply of prescribed drugs, dressings medical and surgical consumables for covered services only
Laboratory and Diagnostic Investigations

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

**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 (LFT)
- 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 and report
- Oral glucose tolerance test

**Radiological Services (X Rays)**
- Upper limb
- Lower limb
- Thorax
- Vertebrae
- Abdomen
- Skull series

**Hematology**
- Haemoglobin (HB)
- Packed cell volume (PCV)
- Differential count (WBC)
- Full blood count (1-3)
- White cell count (WBC)
- Red blood count (RBC)
- Esr Westergreen
- Reticulocytes
- Platelets
- MCHC
- MCV
- MCH
- Genotype
- Blood group
- Direct coomb’s test
- Indirect coomb’s test
- Malaria parasites
- Bleeding time
- Clotting time
- Prothrombin time (PT)
- Prothromboplastin time (PTT)
Laboratory, Radiological and Diagnostic Investigations

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

**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

**Ultrasound Scan**
- Abdominal Scan
- Pelvic Scan
- Abdominopelvic Scan

**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
- Heaf test
- Hepatitis B. Surface antigen
- Confirmatory test for HIV 1 & 11

**Other Investigations**
- Spirometry
- E.C.G (Post exercise)
- E.C.G (Pre and post exercise)

**Advanced Investigations**
- EEG
- Echo
- CT Scan
- MRI Scan
- Myelogram
Detailed Plan Benefits – Premium Life

Physiotherapy and Physical Rehabilitation Services
Such as
- 10 Sessions only
- Basic physical therapy including infrared therapy, TENS stimulation
  Supply of basic physiotherapeutic appliances i.e. cervical collar, lumbar corset, crutches

Surgeries and Procedures
All surgeries up to a limit of N350,000.00 (available after 12 months)

<table>
<thead>
<tr>
<th>Minor Surgeries</th>
<th>Intermediate Surgeries</th>
<th>Major Surgeries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wound dressing</td>
<td>Excision of various lumps</td>
<td>Breast Surgery</td>
</tr>
<tr>
<td>Incision and drainage of abscesses</td>
<td>Repair of hernia</td>
<td>Endocrine Surgery</td>
</tr>
<tr>
<td>Suturing of minor cuts and lacerations</td>
<td>Closed reduction and manipulation of simple fractures</td>
<td>Oesophageal Surgery</td>
</tr>
<tr>
<td></td>
<td>Simple emergency gynaecological procedures</td>
<td>Abdominal Surgery</td>
</tr>
<tr>
<td></td>
<td>Eye surgeries such as removal of pterigium, chalazion, still.</td>
<td>Anorectal Surgery</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Liver Surgery</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Abdominal Wall</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Obstetrics And Gynaecology</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Orthopaedic Surgery</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Urological Surgery</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Thoracic Surgery</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Neurosurgery</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Eye Surgery</td>
</tr>
</tbody>
</table>

Family Planning Services
- Counselling
- IUCD – Copper T
- Injectibles - Depo provera
  Oral contraceptives

Basic Optical Care
- General eye examination
  Treatment for simple eye infection - conjunctivitis
Detailed Plan Benefits – Premium Life

Eye Glasses or Contact Lenses – Up to N15,000.00
- 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 N15,000.00 OR
- Supply of frames and lenses (unifocal, bifocal, varifocal) replaceable once every two years

Prescribed Medicines and Drugs
- All enrollees are covered for the drug recommended in the course of his treatment for covered services in line with National Health Insurance Scheme drug formulary guidelines.

Management of Chronic conditions (available after 12 months)
Consultation and drugs for chronic conditions such as:
- Hypertension
- Diabetes Mellitus
- Asthma
- Hepatitis

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
- Family planning methods such as IUCD (Intrauterine Contraceptive Device e.g. Copper T, Lippes Loop), Injectibles.

Neonatal Services (available after 18 months)
Care required by a newborn in the first six weeks of life. This includes:
- Circumcision
- Ear piercing
- Treatment of mild or moderate neonatal sepsis
- Phototherapy
Routine Immunizations
All immunizations listed below are covered:
- BCG
- Measles
- DPT
- Oral polio
- Pentavalent Vaccine
- Vitamin A supplementation

Additional Immunizations for 0-5 years
- Heberix
- Rotarix
- MMR (measles, mumps & rubella)
- Menavax
- Yellow fever
- Pneumococcal

Travel Immunization for Adults
- Yellow Fever Vaccine
- Hepatitis B

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

Ambulance Services
Ambulance transportation services will be available to evacuate an enrollee:
- From Hospital to Hospital
- From roadside to Hospital

Dental Care – Limit of N60,000 per annum
- Routine examination of dentition
- Preventive Care and Pain relief
- Scaling and polishing (annual)
- Amalgam or composite filling for dental caries
- Simple extraction of teeth
- Dental Surgical Extraction
- Root Canal Therapy
- Orthodontics
HIV Aids Care & Treatment (available after 12 months & subject to availability at designated centers)

This includes:
- HIV screening
- Confirmatory tests
- Treatment with anti-retroviral drugs when required
- Treatment of opportunistic infections for covered services only

Annual Health Check (For Principal Members Only)
- Physical examination
- Blood Pressure Check
- Urinalysis
- Fasting Blood Sugar
- Stool Microscopy
- Cholesterol
- Chest X-ray

Psychiatric Care & Mental Health Services
- 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

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

Intensive Care Unit (Limited to 3 days Only)
- Stroke Management
- Chronic Pain Management
- Management of Diabetic Emergencies
- Intensive Care treatment and ICU care – Patient is placed on life support machines when necessary including artificial respiration
- Ventilator Care
- Treatment of Arrhythmias and Cardiac Emergencies
- Medical Management of Myocardial In fraction or Heart Attack
- Stabilization and maintenance treatment of Chronic Diseases
Detailed Plan Benefits – Premium Life

Neonatal Intensive Care Unit & Special Baby Care Unit (Limited to 3 days Only)
- Severe Sepsis
- Complications of Birth
- Severe neonatal jaundice
- Stabilization and treatment for other conditions

Infertility Check – once a year (available after 12 months)
- Hormone Profile
- Seminal fluid analysis

Renal Dialysis
- 2 Sessions of dialysis only for acute renal conditions

Health Promotion
- Provision of health education, disease prevention and health promotion

Waiting periods

24-hr Call Centre | Tel: 01 277 9800 | 0700 277 9800
Waiting periods of 12 or 18 months applies to coverage of the following benefits, where purchased:

- Fertility treatment.
- Pre-existing and chronic conditions.
- All expenses associated with HIV/AIDS and related conditions.
- Psychiatric illnesses, mental disorders, and/or insanity expenses up to the sublimit.
- Minor/Intermediate surgical procedures including treatment of hemorrhoids, fibroids, hernia, and adenooidectomy.
- Maternity and child delivery benefits including: pregnancy, childbirth, maternity benefits, abortion, miscarriage, antenatal care, obstetric scans, postnatal care, neonatal care, caesarean section delivery, etc (18 Months waiting period).

**Exclusions**

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

- Psychiatric Institutionalization
- Infertility Investigation other than listed or treatment such as IVF, ICSI, GIFT, etc.
- Organ Surgery and Transplant
- Cosmetic and Plastic Treatment
- Drug and Alcohol Abuse and Rehabilitation
- Embalmmment/Autopsy and Mortuary services
- Dietary and Nutrition Supplements
- Cancer Investigations or treatment such as Chemotherapy, Radiotherapy, etc.
- Supply of Prosthesis (Artificial Limbs, Dental Prosthesis)
- Hormonal Replacement Therapy
- Treatment of Obesity
- Overseas Treatment
- Home Care, Domiciliary Care
- Herbal Drugs, Non-Prescription Drugs
- Dental Care not as listed
- Speech Disorders
- Learning Difficulties
- Consultation with unrecognized Consultants, Hospitals, Family Doctors, Therapists, Dental Practitioners or Complimentary/Traditional Medicine Practitioners
- Elective Caesarean Section
- Congenital Abnormalities & Conditions (e.g. sickle cell anemia)
- Burns greater than 9%
- Treatment protocols that are not standard practice within Nigeria
- Any treatment or procedure that is required as a follow up to any of the previously listed excluded services
- Any other medical service not listed in the table of benefits
...empowering you to live healthier fuller lives