

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

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

Maternity Benefit (150,000 Limit Applies)

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

Maternity Benefit (N150,000 Benefit Applies)

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

Infertility 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

Wellness Check (Once a year)

Available after 9 months

- 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 – Surgeries are covered up to 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.

Dental Care

Available after 6 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
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	✓
MATERNITY BENEFIT (Limits Apply)	<i>After 18 months*</i>
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
Intermediate Surgeries	Limit N250,000 per couple
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 6 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>
Wellness Check (After 9 months at designated centres)	Physical Exam, BP, Blood Sugar, PCV/HB, Urinalysis
Fertility Investigation (Basic Non-Surgical Investigation)	Basic Invest. Only: USS, SFA <i>After 12 months</i>

Terms & Conditions

- Start date – Your plan effective date is the 1st of the next month if payment is made after the 20th of the month to allow for registration and delivery of membership card/s
- Maximum principal age is 60 years and dependant age limit is 18 years
- Family means Principal, Spouse and a maximum of 4 biological children under the age of 18 years
- At least one adult has to purchase a plan to enable us register a child/minor less than 18 years. We are unable to register only a minor, as we do not enter into contracts with minors
- Annual wellness checks will be conducted at select HMO Designated Centres and will require prior booking and approval
- All services * are available at designated centers
- Avon HMO accredits and contracts with hospitals within its network and reserves the right to delist or add a hospital, clinic and/or laboratory to its network without any prior notice. Any change to your selected hospital does not affect the terms and conditions of your healthcare plan
- An enrollee is required to choose a hospital/Clinic from the Avon HMO hospital network as its primary care provider
- Avon HMO reserves the right to refer an enrollee to a designated hospital/specialist consultant or physician for secondary or tertiary care

