

Life Starter

Detailed Plan Benefits



General and Specialist Consultations

- Registration
- Consultations with general practice doctors
- Consultations with specialists – 3 consultations 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

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

Ambulance Services

Ambulance transportation services will be available to evacuate an enrollee:

- From Hospital to Hospital

HIV Aids Care & Treatment

After 12 months & subject to availability at designated centres

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

Surgeries and Procedures - Surgeries up to A Limit of N120,000.00 per member

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, stye.

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

Wellness Check (Once a year)

Available after 9 months

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

Available at selected HMO designated centers only

BENEFITS	Life Starter
General Consultation	✓
Specialist Consultation	3 per person per annum
Lab Investigations	✓
Prescribed Drugs	✓
Physiotherapy	5 sessions per annum
Travel Immunisation	✓
Plain X-Rays	✓
Admissions in Hospital	General Ward
Admissions per Annum	15 Days
Feeding on Admission	✓
Drugs and Infusions	✓
Family Planning Services (Counselling, IUCDs, Injectables, Oral Contraception)	✓
Emergency Care (Accidents & Emergencies, Resuscitative Life-Saving Treatment)	✓
Ambulance Service	Hospital to Hospital
Minor Surgeries	Surgeries Limit N120,000 per person <i>After 12 months</i>
Intermediate Surgeries	<i>After 12 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

Waiting periods

Waiting periods of 9 - 12 months may apply to coverage of the following benefits, where purchased:

- Wellness Checks (9 Months)
- Psychiatric/Mental Disorders & Illnesses – Outpatient Services only (12 Months)
- All expenses associated with HIV/AIDS and related conditions (12 Months)
- Minor/ Intermediate Surgical Procedures including Treatment of Hemorrhoids, Fibroids, Hernia, and Adenoidectomy (12 Months)

Exclusions

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

- Birth defects, congenital condition or illness, autoimmune disorders, sickle cell anaemia, conditions and illnesses related to genetic disorders
- Management of Chronic Conditions such as Hypertension, Diabetes, Asthma, Arthritis, etc
- Antenatal Care, Delivery & Post Natal Care
- Child Immunisations
- Neonatal Care
- Intensive care
- Neonatal Intensive Care or Special baby care unit
- 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
- Pre – Existing Conditions. 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
- Home Care, Domiciliary Care
- Additional Immunisations not listed
- Joint Replacements
- Supply of Prosthesis (Artificial Limbs, Dental Prosthesis)
- Hormonal Replacement Therapy
- Neonatal Care not listed under services
- 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.

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

