

Premium Life

Detailed Plan Benefits



General and Specialist Consultations

- Registration
- Consultations with general practice doctors
- Consultations with specialists – 6 consultations per person per annum

Admissions & Accommodation

- Admissions – up to a maximum of 30 days per annum per person (cumulative)
- Accommodation in a Semi-Private ward
- Feeding for enrollee on admission
- Skilled nursing care and inpatient medical services (covered services only)
- Supply of prescribed drugs, infusions, 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

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

Management of Chronic Conditions

Available after 24 months

Consultation and drugs for chronic conditions such as:

- Hypertension
- Diabetes Mellitus
- Asthma
- Hepatitis

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 & Contrast X-rays only)

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

Ultrasound scan

- Abdominal Scan
- Pelvic Scan
- Abdominopelvic Scan

Other Investigations

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

Advanced Investigations

- Electroencephalogram (EEG)
- Echo
- CT Scan
- MRI Scan
- Myelogram

Family Planning Services

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

Maternity Benefit (N300,000 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 (N300,000 Limit 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

Routine Immunisations

All immunisations listed below are covered: -

- BCG
- Measles
- DPT
- Oral polio vaccine (OPV)
- Pentavalent vaccine
- Vitamin A supplementation

Additional Immunisations for 0 - 5 years

- Heberix
- Rotarix
- MMR (measles, mumps & rubella)
- Menavax
- Yellow fever
- Pneumococcal

Travel Immunisation for Adults

- Yellow Fever Vaccine
- Hepatitis B

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

Surgeries and Procedures - Surgeries are covered up to a Limit Of N350,000.00 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, sty.

Optical Care – Up to N10,000.00 per member

Available after 12 months

- Registration
- Drugs
- Eye Test - Refraction testing and intra ocular pressure (IOP) only
- Supply of frames and lenses (unifocal, bifocal, varifocal) replaceable once every two years

Dental Care – Limit of N25,000 per member

Available after 6 months

- Routine examination of dentition
- Pain relief
- Scaling and polishing – Limited to once a year
- Amalgam or composite filling for dental caries
- Non-surgical extraction

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

Infertility Check – Once a year

Available after 12 months

- Hormone Profile
- Seminal fluid analysis

Wellness Check (Once a year)

Available after 9 months

- Physical Examination
- Blood Pressure Check
- Urinalysis
- Fasting Blood Sugar
- Stool Microscopy
- Cholesterol
- Chest X-ray
- PCV/HB

At selected HMO designated centers only

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

Renal Dialysis

- 2 sessions of dialysis only for acute renal conditions

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 Infraction or Heart Attack
- Stabilisation and maintenance treatment of Chronic Diseases

Neonatal Intensive Care Unit & Special Baby Care Unit - Limited to 3 days only

- Severe Sepsis
- Complications of birth
- Severe neonatal jaundice
- Stabilisation and treatment for other conditions

BENEFITS	Premium Life
General Consultation	✓
Specialist Consultation	6 per annum
Lab Investigations	✓
Prescribed Drugs	✓
Physiotherapy	10 sessions per annum
Travel Immunisation	✓
Management of Chronic Conditions (Consult, Drugs & Tests)	<i>After 24 months</i>
Plain & Contrast X-Rays	✓
Ultrasound Scans	✓
Admissions in Hospital	Semi-Private Ward
Admissions per Annum	30 Days
Feeding on Admission	✓
Drugs and Infusions	✓
MATERNITY BENEFIT (Limits Apply) Antenatal Care & Delivery Post Natal Care - 6 weeks Neonatal Care including Ear piercing, Circumcision	<i>After 18 months*</i>
	<i>After 18 months*</i>
	<i>After 18 months*</i>
Family Planning Services (Counselling, IUCDs, Injectables, Oral Contraception)	✓
Routine (NPI) Immunisations (OPV, BCG, DPT, Measles, HBV, Vitamin A)	0 - 5 years
Additional Immunisations (Heberix, MMR, Menavax, Rotarix, Yellow Fever)	0 - 5 years
Emergency Care (Accidents & Emergencies, Resuscitative Life-Saving Treatment)	✓
Ambulance Service	Hospital to Hospital
Minor Surgeries	Surgeries Limit N350,000 per person
Intermediate Surgeries	Surgeries Limit N350,000 per person
Optical Care (Eye Tests, Eye Glasses)	Limit N10,000 per person <i>After 12 months</i>

Summary of Covered Services

BENEFITS	Premium Life
Primary Dental Care (Pain Relief, Scaling & Polishing, Simple Fillings & Extractions)	Limit N25,000 per annum <i>After 6 months</i>
HIV/Aids Treatment (Tests, Drugs, Treatment)	<i>After 12 months</i>
Special Investigations (ECG & EEG, Myelogram, CT Scan, ECHO, MRI Scan)	✓
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, Stool Microscopy, Cholesterol
Intensive Care, Neonatal ICU, Special Baby Unit Care	Max 3 days
Infertility Investigation (Basic Non-Surgical Investigation)	Basic Invest. Only: USS, SFA, Hormone Profile <i>After 12 months</i>
Renal Dialysis	2 sessions

Waiting periods

Waiting periods of 6 – 24 months may apply to coverage of the following benefits, where purchased:

- Dental Benefits (6 Months)
- Optical Benefits (12 Months)
- Psychiatric/Mental Disorders & Illnesses – Outpatient Services only (12 Months)
- Infertility Investigations (12 Months)
- Surgical Procedures including Treatment of Hemorrhoids, Fibroids, Hernia, and Adenoidectomy (12 Months)
- All expenses associated with HIV/AIDS and related conditions (12 Months)
- Wellness (9 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)
- Management of Chronic Conditions (24 Months)

Exclusions

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

- Birth defects, congenital conditions or illness, autoimmune disorders, sickle cell anaemia, conditions and illnesses related to genetic disorders
- Additional immunisations not listed
- Neonatal Care not listed under services
- Treatment of new-borns not registered on the plan within 4 weeks of birth
- 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
- 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.

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
- Chronic conditions are excluded in the first 24 months of your health plan; some examples of chronic conditions are listed below. Please note that this is not an exhaustive list:
 - Hypertension and Cardiac Related diseases
 - Diabetes Mellitus and its related conditions
 - Hepatitis B & C
 - Asthma

