



ILERA-EKO SOCIAL HEALTH INSURANCE PLAN BENEFITS PACKAGE

NEW STANDARD PLAN

BENEFITS	DETAILS
REGISTRATION & CONSULTATION	<ul style="list-style-type: none"> • Registration • General consultation
	<ul style="list-style-type: none"> • Specialist Consultation (limited to 4 per year) <ul style="list-style-type: none"> ○ General surgeons ○ Pediatrician ○ Gynecologist ○ Orthopedic
COMMON AILMENTS	<ul style="list-style-type: none"> • Malaria and other acute uncomplicated febrile illnesses, Diarrheal diseases, • Acute respiratory tract infections, Uncomplicated pneumonia, • Simple anaemia (not requiring blood transfusion), Simple skin diseases (e.g. P. rosea, Taenia vesicolor, T. Capitis, etc.), Worm infestation, Other uncomplicated bacterial, fungal, Parasitic and viral infections and illnesses, • Sexually Transmitted Infection • Follow-up treatment of chronic illnesses, e.g. Hypertension, Diabetes mellitus, Sickle cell, Asthma, • First Aid for Dog bites, Snakebites, Scorpion stings, Arthritis, and other minor musculoskeletal diseases • Other illnesses as may be listed from time to time
CHILDHOOD ILLNESSES	<ul style="list-style-type: none"> • Feeding problems and nutritional counselling, Treatment of common childhood illnesses, e.g., (Malaria, Other febrile illnesses, Diarrhoea diseases, Uncomplicated malnutrition, Measles, • Upper respiratory tract infections, • Uncomplicated pneumonia and other childhood exanthemas, Common skin diseases & Other illnesses as may be listed from time to time
EYE CARE	<ul style="list-style-type: none"> • Treatment of minor eye ailments including Conjunctivitis, Parasitic and allergic ailments, Simple contusion, Abrasions • Removal of conjunctival non-penetrating foreign body • Other eye conditions as may be listed from time to time
	<ul style="list-style-type: none"> • Refraction, Lens and Frames (₦5,000 Limit)
FAMILY PLANNING SERVICES	<ul style="list-style-type: none"> • Counselling on family planning methods • Provision of services - Oral Contraceptive, Condom (3units-per family/policy)
	<ul style="list-style-type: none"> • Provision of services - Emergency contraception, Injectables, Implant, Plain Intrauterine contraceptive device (Copper T)

CHILD WELFARE SERVICES	<ul style="list-style-type: none"> • Growth monitoring, Nutritional advice, health education and other services to be included from time to time
	<ul style="list-style-type: none"> • National Programme on Immunization (NPI) schedule for Under 5s
HOSPITAL CARE AND ADMISSION	<ul style="list-style-type: none"> • Standard/General ward • Single meal where available • 15 days cumulative/annum
PHARMACEUTICAL CARE	<ul style="list-style-type: none"> • Provision of prescribed drugs in line with LSHS for primary care cases
BLOOD TRANSFUSION	<ul style="list-style-type: none"> • Two (2) pint limit • Donor Screening
CHRONIC DISEASE	<ul style="list-style-type: none"> • Screening and Diagnosis of Diabetes, Hypertension, Asthma
	<ul style="list-style-type: none"> • Treatment of Diabetes, Hypertension and Asthma • Periodic routine investigations for Diabetes and Hypertension
HIV/AIDS	<ul style="list-style-type: none"> • Provider initiated test based on clinical guidelines • Referral to HIV referral centres for treatment
	<ul style="list-style-type: none"> • Client Initiated testing (once a year)
	<ul style="list-style-type: none"> • HIV service charge (consultation and dispensing of medication)
	<ul style="list-style-type: none"> • Perinatal HIV exposure for newborn (Zidovudine and Nevaripine)
TUBERCULOSIS	<ul style="list-style-type: none"> • Sputum AFB for Tuberculosis • Referral linkages to designated treatment centres for treatment)
	<ul style="list-style-type: none"> • TB Service charge (Consultation, counselling and dispensing of drugs)
HAEMATOLOGY	<ul style="list-style-type: none"> • Full Blood count [Haemoglobin (Hb), Packed Cell Volume (PCV), Differential count (WBC) White Cell Count (WBC), Red Blood Count (RBC)] • ESR Westergren • Malaria Parasites • Genotype
	<ul style="list-style-type: none"> • Rhesus Factor, Blood Group, Bleeding Time, Clotting Time, Prothrombin Time (PT), Partial Thromboplastin Time (PTT), Screening of Blood
CLINICAL CHEMISTRY	<ul style="list-style-type: none"> • Random/Fasting Blood Sugar • Electrolyte (Sodium, Potassium, Chloride & Bicarbonate) • Pregnancy Test, Urinalysis, • Widal
	<ul style="list-style-type: none"> • Oral Glucose Tolerance Test (OGTT) • Blood Urea Creatinine, Creatinine Clearance, • Liver function Test (Cholesterol, Triglyceride, HDL/LDL Cholesterol, Gamma GT, Uric Acid, Calcium, Phosphorus, Bilirubin (Direct/Indirect) • Albumin, Alkaline Phosphatase • Glycosylated Haemoglobin (HbA1C)

MICROBIOLOGY	<ul style="list-style-type: none"> • Sputum M/C/S
	<ul style="list-style-type: none"> • M/C/S for urine, stool, blood, HVS, wound swabs, semen and CSF • Semen analysis • Helicobacter Pylori
	<ul style="list-style-type: none"> • X-Ray (Chest and Limbs)
ULTRASOUND SCAN	<ul style="list-style-type: none"> • Obstetric Scan
	<ul style="list-style-type: none"> • Abdominopelvic USS
OTHER TESTS	<ul style="list-style-type: none"> • ECG • Cervical Cytology (VIA)
PRENATAL CARE AND DELIVERY (PRINCIPAL OR SPOUSE ONLY)	<ul style="list-style-type: none"> • Antenatal Services (VDRL, Hep B (HbsAg), HIV, blood group, BP, glucose, HB, prenatal drugs and at least 2 routine ultrasound scans), examinations • Cervical Cerclage • Normal Delivery, Assisted vacuum or forceps deliveries, • Elective/Emergency Caesarean Section • Dilatation and curettage for missed abortion and incomplete abortion, • Rho(D) immune globulin human (Anti-D)
MANAGEMENT OF POSTPARTUM HAEMORRHAGE	<ul style="list-style-type: none"> • Hysterectomy • Explorative laparotomy indicated to control post-partum haemorrhage
NEONATAL SERVICES	<ul style="list-style-type: none"> • National Programme on Immunization (NPI) schedule vaccination • Circumcision of male neonate • Ear piercing of female neonate
	<ul style="list-style-type: none"> • Perinatal care for the following conditions in first 28days ○ Incubator care for premature new-born (5 days limit) ○ Ophthalmia neonatorum, ○ Phototherapy ○ Asphyxia, Sepsis
HEALTH PROMOTION	<ul style="list-style-type: none"> • Health education on various illnesses HIV, Hypertension, Diabetes Mellitus, Tuberculosis, COPD
DENTAL CARE	<ul style="list-style-type: none"> • Preventive oral health care COUNSELLING • Scaling and polishing (once a year), dental caries • tooth extraction (max 3 per annum)
	<ul style="list-style-type: none"> • Dental X-ray • Composite Filing (max 1 per annum)
LOCAL AMBULANCE SERVICES	<ul style="list-style-type: none"> • Maternity emergency from Primary care facility
MINOR/INTERMEDIATE SURGERIES	<ul style="list-style-type: none"> • Incisions and Drainages • Suturing of Minor Laceration • Wound dressing (5 days limit)
	<ul style="list-style-type: none"> • Herniotomy Herniorrhaphy, Appendectomy, • Lumpectomy (ganglion, simple lipoma) • POP application for simple fractures

MAJOR SURGERIES	<ul style="list-style-type: none"> • Emergency Salpingectomy • Repair of vesico-vaginal/recto-vaginal fistula
EMERGENCY CARE	<ul style="list-style-type: none"> • Establishing an intravenous (infusion) line, Simple tracheostomy, Management of convulsion, Control of bleeding, CardioPulmonary resuscitation, Assisted respiration (e.g. Ambubag, etc.), • Management of simple fractures (using splints, neck collars etc.), • Aspiration of mucus plug to clear airways. Acute Asthma Attack & other emergency conditions as may be listed from time to time
CANCER TREATMENT (From second continuous year on scheme at Designated Centres)	<ul style="list-style-type: none"> • Treatment of Early Stages (1-2) of Breast, Prostate, Cervix, Colorectal, • Childhood cancer - Burkitt's Lymphoma and Retinoblastoma (₹8,000 Limit)

PREMIUM TABLE

PLAN		FREQUENCY	AMOUNT
INDIVIDUAL		ANNUAL	N8,500 per annum
		PAY-SMALL-SMALL	N1,000 per month
FAMILY	<i>(Father + Mother + 4 children under 23yrs)</i>	ANNUAL	N40,000 per annum
	ADDITIONAL DEPENDANT <i>(under 23yrs)</i>		N6,000 per annum
	ADDITIONAL DEPENDANT <i>(23yrs and above)</i>		N8,500 per annum
	<i>(Father + Mother + 4 children under 23yrs)</i>	PAY-SMALL-SMALL	N3,500 per month
	ADDITIONAL DEPENDANT <i>(under 23yrs)</i>		N650 per month
	ADDITIONAL DEPENDANT <i>(23yrs and above)</i>		N1000 per month