

Product Benefits	ZenCare	ZenCare Plus
<p>These are subscription-based plans and they would be renewed based on your cover period, automatically.</p>	₦7,000 / person monthly Get Covered	₦9,000 / person monthly Get Covered
Benefits Available		
Inpatient Limit	Unlimited	Unlimited
Outpatient Limit	Unlimited	Unlimited
Pharmacy Limit	Unlimited	Unlimited
General consultation	Covered	Covered
Specialist Consultations	Covered	Covered
24 Hours free chat access to healthcare professionals	Covered	Covered

Free chats with Doctors and Nurses when in need of care during any medical emergency		
Free chats with Doctors and Nurses when in need of any routine medical information		
Free Telemedicine app		
Treatment of chronic conditions	Covered	Covered
General Consultations		
Specialist Consultations		
Chronic Disease Medication - drug delivery and pick up at partner pharmacies		
Hospital Admissions		
Laboratory tests		

Personal health equipment - BP machine, Glucometer, Trackers	-	-
Fertility services	Covered	Covered
Investigation and treatment at limits per plan	₦15,000	₦45,000
Accident and emergency	Covered	Covered
Resuscitative care for accident and emergency cases, including basic radiological and laboratory investigations needed to stabilize patient before being moved to the ICU if need be.	✓	✓
Intensive care unit	Covered	Covered
For comatose & unconscious enrolees, Pain management, Stabilisation and maintenance treatment for chronic diseases, Ventilator care, Management of diabetes and diabetic emergencies, Long term skilled and semi-skilled hospital care	2 Days	3 Days

Diagnostics and imaging	Covered	Covered
X-Rays and Ultrasounds	Covered (Not limited to the list)	Covered
Advanced Investigations, limited to CT Scan, MRI Scan, Echocardiography, Electrocardiography	CT scan only and emergency cases for MRI	CT scan only and emergency cases for MRI
Laboratory Tests	Covered	Covered
Haematological tests		
Chemistry		
Microbiology		
Serology		
Admissions and Accommodation	Covered	Covered

Feeding for enrollees on admission	General Ward	Semi-Private Ward
Hospital Ward Care	General Ward	Semi-Private Ward
Skilled medical and paramedical services	General Ward	Semi-Private Ward
Supply of prescribed intravenous/intramuscular, oral and topical drugs	General Ward	Semi-Private Ward
Supply of all medical and surgical consumables	General Ward	Semi-Private Ward
Blood grouping, cross matching, and transfusion	General Ward	Semi-Private Ward
Accommodation for in-patient care	General Ward	Semi-Private Ward
Accommodation for parents whose infants are on admission	Not Covered	2 Days
Inpatient /Hospitalization Benefit Abroad	Not Covered	Not Covered

Ear, nose & throat	Covered	Covered
Specialist Consultation	✓	✓
Treatment of acute and chronic ENT diseases	✓	✓
ENT Surgeries - (part of the surgical limit)	✓	✓
Pharmacological treatment of acute and chronic ENT infections	✓	✓
Mental Health	Covered	Covered
Specialist Consultations on Outpatient Cases Only; limited based on type of plans	4 weeks	6 weeks
Employee Assistance Program / Stress Management	4 weeks	6 weeks
Covid Home Care Kit - up to limit on the plan	4 weeks	6 weeks

Health Talks/ Education forum or wellness fairs	4 weeks	6 weeks
Eye Care	Covered	Covered
Specialist Consultation		
Routine ocular examination		
Pharmacological treatment of acute and chronic ocular infections		
Ocular tests		
Lenses	Covered ₦15,000	Covered ₦20,000
Frames	Covered ₦15,000	Covered ₦20,000
Primary Dental Care	Covered Up to Overall Dental Limit of ₦20,000	Covered Up to Overall Dental Limit of ₦50,000

Specialist Consultation		
Routine dental examination		
Preventive dental care and counselling		
Dental pain therapy at primary healthcare centres		
Pharmacological treatment of acute and chronic dental infections		
Access to prescribed drugs		
Secondary Dental Care	Covered Up to Overall Dental Limit of ₦20,000	Covered Up to Overall Dental Limit of ₦50,000
Surgical extraction		
Non-surgical extraction		

Root Canal Therapy		
Scaling and Polishing		
Operculectomy		
Gingival Curettage		
Composite Filling		
Amalgam Filling		
Incision and Drainage		
Physiotherapy Care	Covered (5 sessions)	Covered (12 sessions)
Specialist Consultation		
Routine fitness examination		

ROUTINE HEALTH EXAMINATION		
Preventive Counselling on referral	✓	✓
Pain therapy	✓	✓
Access to prescribed drugs	✓	✓
NPI Immunisation (0-5 Years)	Covered	Covered
BCG	✓	✓
OPV	✓	✓
DPT	✓	✓
IPV	✓	✓
Vitamin A Supplementation	✓	✓

Pentavalent Vaccine		
Measles		
Yellow Fever		
Typhoid		
Meningitis		
Chicken Pox		
Pneumococcal		
Additional Immunization (6Yrs and above)	Covered Up to ₦7,000	Covered Up to ₦7,000
HPV Vaccine		

Hepatitis B		
Lifestyle Management	Covered	Covered
Subsidized Fitness/ nutritional club membership (for non-network gym)	5%	10%
Network Gym Access	Not Covered	Covered (2 sessions per week)
On-site Health Checks, Health Talks/ Education forum or wellness fairs	Covered	Covered
Family Planning	Covered	Covered
Copper T Intrauterine Device		
Lippes loop Intrauterine Device		
Oral Contraceptives		

Norplant		
Surgeries	Covered Up to Surgery Limit of ₦200,000	Covered Up to Surgery Limit of ₦500,000
Minor Surgeries		
Intermediate Surgeries		
Major Surgeries		
Obstetrics Care	Covered	Covered
Antenatal Care		
Delivery (Normal)		
Delivery (Multiple)		

Assisted Delivery		
Manual Vacuum Aspiration		
Emergency or Elective Caesarean Section		
Reimbursement of Delivery Abroad	Not Covered	Not Covered
Neonatal Care	Covered	Covered
Male Circumcision		
Ear Piercing		
Special Baby Care Unit (Intensive Care Unit - including Life Support, Phototherapy & Incubator Care)	2 Days (₦100,000)	10 Days (₦300,000)
Renal care (Dialysis)	Covered	Covered

Dialysis	3 Sessions	6 Sessions
Cancer care	Covered	Covered
Consultation, Admission, Counselling, Hospice Care , Surgical - Chemotherapy - Radiotherapy;	Covered Up to ₦300,000	Covered Up to ₦750,000
Wellness Checks	Covered	Covered
BMI Check		
General Physical Examination		
Visual Acuity		
Blood Pressure Check (Hypertension Screening)		
Blood Sugar Check (Diabetes Screening)		
Genotype		

Blood Group	✓	✓
HIV	✓	✓
Urinalysis	✓	✓
Serum Cholesterol	✓	✓
ALT / AST	-	✓
ECG	-	✓
E/U/Cr	-	✓
Annual Prostate Specific Antigen screening for men over 40 years	-	-
Mammogram, cervical smear for women over 35 years	-	-

every 2 years (every other year)		
Ambulance Services	Covered	Covered
Movement of patients from Hospital to Hospital	✓	✓
Movement of patients from Home/Accident Scene to Hospital	✓	✓
Psychiatry Care	Covered	Covered
Mental illnesses	Covered for Outpatient cases Only (4 weeks)	Covered for Outpatient cases Only (6 weeks)
HIV care and treatment	Covered	Covered
Specialist Consultation	✓	✓
Specialist Drug therapy	✓	✓
Psychotherapy	✓	✓

	Covered	Covered
Seeking second option		
Diagnosis confirmation from secondary and tertiary care centres	✓	✓
Line of treatment confirmation from secondary and tertiary care centres	✓	✓
Mortuary Services	Covered Up to ₦50,000 Limit	Covered Up to ₦75,000 Limit
After-demise care	✓	✓
Death Cover	Covered Up to ₦50,000 Limit	Covered Up to ₦75,000 Limit
Enrollee is covered for a payment up to the stated limit in the event of Death (Natural, Accidental). The actual amount paid is based on the event while eligibility is subject to compliance with the rules of the plan.	✓	✓
Other Benefits (Applies only to the Principal and claimable once per annum)	Not Covered	Not Covered

Claimable once per annum

Travel Insurance (Scope)

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Travel Insurance (Duration)

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Life Insurance Cover (Death Only)

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Life Insurance Cover (Critical Illness and Permanent
Disability)

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