

Product Benefits	FlexiCare	FlexiCare Mini
These are subscription-based plans and they would be renewed based on your cover period, automatically.	<b>₦3,500</b> / person monthly <a href="#">Get Covered</a>	<b>₦2,000</b> / person monthly <a href="#">Get Covered</a>
<b>Benefits Available after 24 hours</b>		
Inpatient Limit	up to ₦550,000	up to ₦400,000
Outpatient Limit	up to ₦350,000	up to ₦250,000
Pharmacy Limit	up to ₦100,000	up to ₦50,000
Hospital access	C-D	C-D
General consultation	Covered	Covered
Treatment of basic medical outpatient and in-patient cases	✓	✓

Specialist Consultations	Once / Month	Once / Month
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	✓	✓
Diagnostics and imaging	Covered	Covered
X-Rays and Ultrasounds	Limited to Chest X-Rays, Plain Abdominal X-Rays, Limb X-rays, Neck X-rays,Skull X-rays, Lumbosacral X-Rays, X-rays of Body Joints, Ultrasound Scan	Limited to Chest X-Rays ,Plain Abdominal X-Rays,,Limb X-rays,Neck X-rays,Skull X-rays,Lumbosacral X-Rays,X-rays of Body Joints,Ultrasound Scan
Advanced Investigations, limited to CT Scan, MRI Scan, Echocardiography, Electrocadiography	CT/M.R.I Scan Only (Emergency/Up to A&E Limit)	Not Covered

## ELECTROCARDIOGRAPHY

### Laboratory Tests

Covered

Covered

Haematological tests



Chemistry



Microbiology



Serology



### Admissions and Accomodation

Covered

Covered

Feeding for enrolees on admission

General Ward (Up to 20 Days/year)

General Ward (Up to 10 Days/year)

Hospital Ward Care



Skilled medical and paramedical services



Supply of prescribed intravenous/intramuscular, oral and topical drugs		
Supply of all medical and surgical consumables		
Blood grouping, cross matching, and transfusion		
<b>Ear, nose &amp; throat</b>	Not Covered	Not Covered
Specialist Consultation		
Treatment of acute and chronic ENT diseases		
Pharmacological treatment of acute and chronic ENT infections		
<b>Accident and emergency</b>	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.	Up to ₦80,000/ year	Up to ₦50,000/ year
<b>Family Planning</b>	Covered Up to ₦7,000	Covered Up to ₦7,000
Copper T Intrauterine Device	✓	✓
Lippes loop Intrauterine Device	✓	✓
Oral Contraceptives	✓	✓
Norplant	✓	✓
<b>Ambulance Services</b>	Up to 4 times/ year	Not Covered
Movement of patients from Hospital to Hospital	✓	-

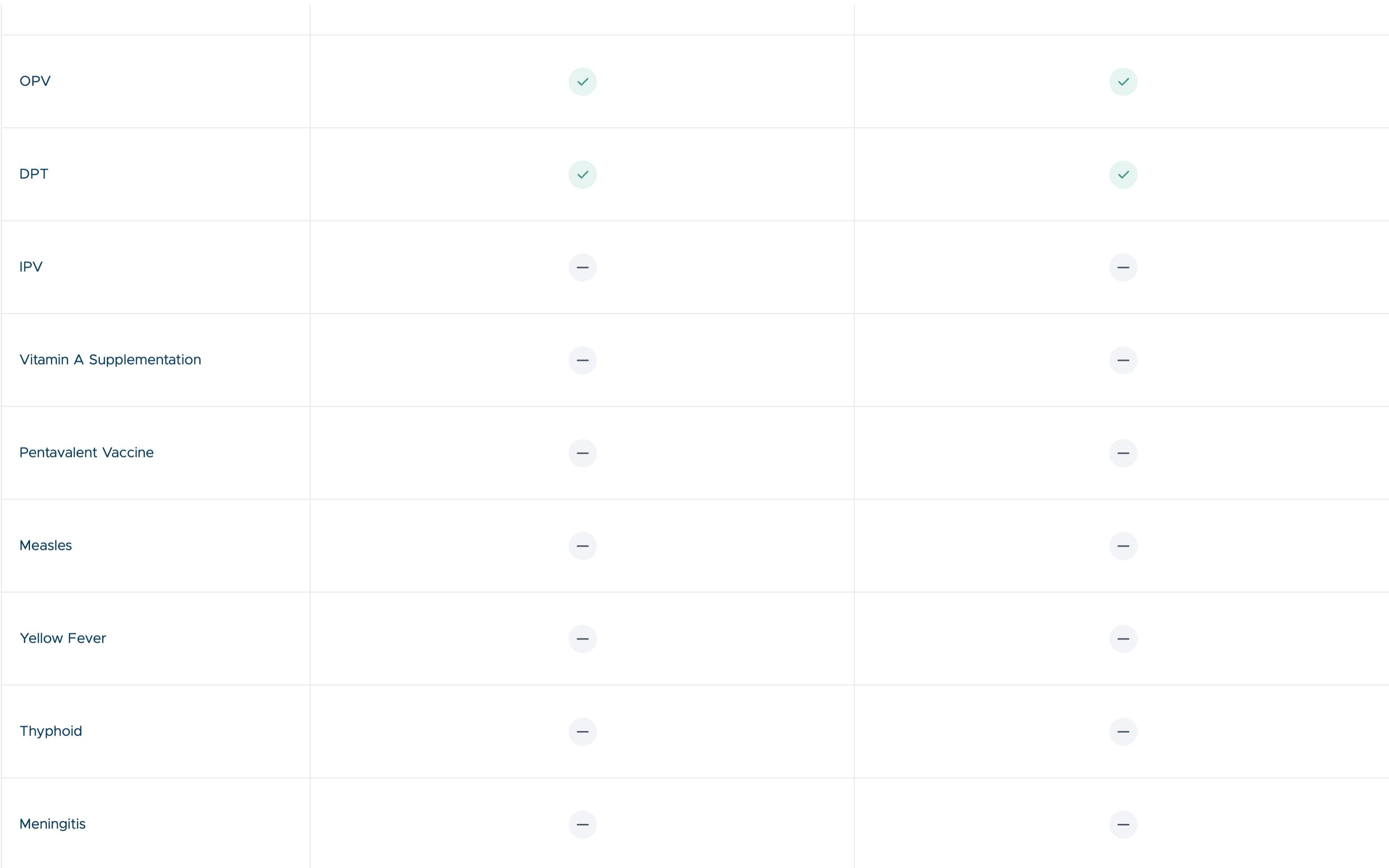
Movement of patients from Home/Accident Scene to Hospital		
Psychiatry Care	Outpatient Only (6 weeks)	Outpatient Only (4 weeks)
Mental illnesses		
HIV care and treatment	Covered	Covered
Specialist Consultation	Covered Up to Specialist Limit	Covered Up to Specialist Limit
Specialist Drug therapy	Covered Up to pharmacy Limit	Covered Up to pharmacy Limit
Psychotherapy	Covered under Telemedicine	Covered under Telemedicine
Seeking second option	Covered within HMO network	Covered within HMO network
Diagnosis confirmation from secondary and tertiary care centres		

Line of treatment confirmation from secondary and tertiary care centres		
<b>Death Cover</b>	Covered Up to ₦40,000 Limit	Not Covered
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.		
<b>Benefits Available after 4 MONTHS</b>		
Treatment of chronic conditions	Not Covered	Not Covered
General Consultations		
Specialist Consultations		
Chronic Disease Medication		

Hospital Admissions	—	—
Laboratory tests	—	—
Eye Care	Covered up to ₦5,000	Covered up to ₦5,000
Specialist Consultation	✓	✓
Routine ocular examination	✓	✓
Pharmacological treatment of acute and chronic ocular infections	✓	✓
Ocular tests	✓	✓
Lenses	Covered up to ₦5,000 (Once in 2 years)	Not Covered
Frames	✓	—

<b>Primary Dental Care</b>	Covered Up to Overall Dental Limit of ₦5,000.	Covered Up to Overall Dental Limit of ₦5,000.
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		
<b>Secondary Dental Care</b>	Covered Up to Overall Dental Limit of ₦5,000.	Covered Up to Overall Dental Limit of ₦5,000.
Surgical extraction		

Non-surgical extraction		✓		✓
Root Canal Therapy		✓		✓
Scaling and Polishing		✓		✓
Operculectomy		✓		✓
		✓		✓
Composite Filling		✓		✓
Amalgam Filling		✓		✓
Incision and Drainage		✓		✓
NPI Immunisation (0-5 years)	Covered		Covered	
BCG		✓		✓



Chicken Pox	—	—
Pneumococcal	—	—
<b>Additional Immunisation (6 years and above)</b>	Not Covered	Not Covered
Yellow Fever	—	—
Hepatitis B	—	—
<b>Benefits Available after 7 MONTHS</b>		
Intensive Care Unit	Not Covered	Not Covered
For comatose & unconscious enrollees, 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	—	—

Surgeries	Covered up to surgery limit of ₦100,000	Covered up to surgery limit of ₦70,000
Minor surgeries	✓	✓
Intermediate surgeries	✓	✓
Major surgeries	✓	✓
Wellness Checks	Covered	Covered
BMI Check	✓	✓
General Physical Examination	✓	✓
Blood Pressure Check (Hypertension Screening)	✓	✓
Blood Sugar Check (Diabetes Screening)	✓	✓

Genotype	—	—
Blood Group	—	—
HIV	—	—
Urinalysis	—	—
Annual Prostate Specific Antigen screening for men over 40 years	—	—
Mammogram for women over 40 years every 2 years (every other year)	—	—
<b>Mortuary Services</b>	Covered Up to ₦40,000 Limit	Not Covered
<b>Benefits Available after 11 MONTHS</b>		
Obstetrics Care	Covered up to Maternity Limit of ₦100,000	Covered up to Maternity Limit of ₦50,000

Antenatal Care		
Delivery (Normal)		
Delivery (Multiple)		
Assisted Delivery		
Manual Vacuum Aspiration		
Neonatal Care	Covered up to Maternity Limit of ₦100,000	Covered up to Maternity Limit of ₦50,000
Male Circumcision		
Ear Piercing		
Renal Care	Covered Up to ₦40,000 Limit	Not Covered
Dialysis		

