

The following are excluded when you purchase the plan

Pre-Existing Conditions (PECs) are not covered in this plan

A PEC is any health condition you had before the date that new health coverage starts; They include, but are NOT LIMITED TO: Hypertension; Pregnancy; Diabetes; Peptic Ulcer Disease; Osteoarthritis; Haemoglobinopathies; cancer; benign growths; lupus; sleep apnoea; acne; tuberculosis; etc.

You can call us if you want to purchase a pre-existing condition plan

Medical Examinations, Services and Supplies.

Medical examinations for the purposes of obtaining and maintaining employment.

Advanced Surgeries

Medical examinations for the purposes of admission into schools, as a fulfillment of obligation required by schools from time to time, licensing and/or insurance, including, but not limited to Fetal surgeries, Neuro surgeries, surgeries of the heart and/or liver, Organ transplant (including bone marrow transplant), shunt operations and cardiothoracic surgeries, including, but not limited to provision of hearing aids.

Cosmetic Services

Including, but not limited to cosmetic surgery, dentures, advanced conservative restorations, orthodontic and associated treatment.

Custodial Care Home Care

Advanced Dental Care

Including, but not limited to dental appliances, implants and supplies arising from procedures like surgeries.

Experimental, Unorthodox or Trado-medical Care

Including, but not limited to treatment of bone fractures in traditional bone setting homes.

Advanced Eye Treatment

Any treatment that is not officially recognized by orthodox medicine.

Treatment of glaucoma, retinal detachment, cataract extraction or any treatment not specifically mentioned in the benefit cover.

Force Majeure

Including, but not limited to Conditions relating to epidemics, Injuries arising from participating in wars, riots, strike and/or civil strife.

Laser eye surgeries

Professional Sports and High Risk Sports

Bodily injuries arising from partaking in professional sports, including, but not limited to mountaineering where ropes and glides are used, aviation (except when patient is travelling solely as a passenger), hand gliding and parachuting, horse racing, car and motorbike racing.

All diseases arising from unknown causes are excluded.

Injuries Related to Intoxication or Fights and Physical Brawls.

Injuries while under the influence of or disablement due wholly or partly to the effect of intoxicating liquor or drugs other than those prescribed by a medical practitioner;
Treatment of drug addiction, attempted suicide and/or willfully inflicted injuries.

Overseas treatment

All medical expenses incurred outside Nigeria.

Treatment, Service or Supplies Considered not to be Medically Necessary

This applies even if they are prescribed, recommended, or approved by the person's attending Physician or dentist.
Work-related Accidents According to the prescribed law.
In order for a treatment, service or supply to be considered Medically necessary, the service or supply must:

be care or treatment which is likely to produce a significant positive outcome as and no more likely to produce a negative outcome than any alternative service or supply both as to the **Search and Rescue**
We shall not cover or pay for search and rescue operations if an enrollee is lost in a remote area.

Sickness or injury involved and the person's overall health condition
be a diagnostic procedure which is indicated by the health status of the person and be as likely to result in information that could affect the course of treatment as and no more likely to produce a negative outcome than any alternative service or supply both as to the sickness or injury involved
Treatment of Newborns not Registered
We shall not cover or pay for any treatment incurred by or for any new-born that is not registered and the person's overall health condition; and

Treatment for Sexual Dysfunction, be not costlier (taking into account all health expenses incurred in connection with the treatment, service or supply), than any alternative service or We shall not pay for appointments and treatments for sexual dysfunction, as well as virility enhancing drugs.

Miscellaneous
In determining if a service or supply is appropriate under the circumstances, We will take into consideration: information relating to the affected person's health status; reports in peer reviewed medical literature; reports and guidelines published by nationally recognized health care organizations that include/refer to scientific data; the opinion of health professionals in the

~~Congenital abnormalities, birth defects, scientific data, the opinion of health professionals in the generally recognized health specialty involved; and any other relevant information brought to our attention.~~
~~Complications (or further treatment) arising from treatment of ailments not covered by the scheme or treatment received from hospitals not on the network where prior authorization had not been obtained from Reliance NRO, includes that do not qualify as emergencies.~~
~~Injuries sustained as a result of a criminal action be considered to be Medically Necessary:~~
~~those that do not require the technical skills of a medical, a mental health, or a dental professional;~~
~~or~~
~~Any benefit not explicitly stated in the list of covered services.~~
~~those furnished mainly for the personal comfort or convenience of the person, any person who~~