

Corporate Health Plan Benefits & Limits 2025

(Note: Minimum of 30 Lives Required on Corporate Policy)

General Plan Information

- **Hospital Access:**
 - **AXA MANSARD GOLD REGULAR:** Category A+B+C
 - **AXA MANSARD CUSTOMISED GOLD:** Category A+B+C
 - **AXA MANSARD CUSTOMISED PLATINUM:** Category A+B+C+D
 - **AXA MANSARD RHODIUM:** Category A+B+C+D+E+F
 - **Definition:** Hospital category according to plan type.
- **Region of Cover (Elective and Non-elective):**
 - **AXA MANSARD GOLD REGULAR:** Nigeria, India & UAE
 - **AXA MANSARD CUSTOMISED GOLD:** Nigeria, India & UAE
 - **AXA MANSARD CUSTOMISED PLATINUM:** Nigeria, India, UAE & SA
 - **AXA MANSARD RHODIUM:** Nigeria, India, UAE & SA
 - **Definition:** Area of coverage where a member is allowed to avail medical care under the terms of the policy.
- **Annual Limit:**
 - **AXA MANSARD GOLD REGULAR:** ₦25,000,000
 - **AXA MANSARD CUSTOMISED GOLD:** ₦25,000,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦40,000,000
 - **AXA MANSARD RHODIUM:** ₦150,000,000
 - **Definition:** Overall limit accessible for covered health care benefits in a given year.

Service Details

- **Out-patient Services**
 - **Out Patient Care, General and Specialist Consultation (Nephrologist, Urologist, Endocrinologist, etc):**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Definition:** Consultation or visit to any medical practitioner for the treatment of an eligible medical condition which requires no admission, including routine treatment of chronic diseases.

- **Prescribed Medications:**
 - AXA MANSARD GOLD REGULAR: Covered
 - AXA MANSARD CUSTOMISED GOLD: Covered
 - AXA MANSARD CUSTOMISED PLATINUM: Covered
 - AXA MANSARD RHODIUM: Covered
 - **Management of Chronic Conditions:**
 - AXA MANSARD GOLD REGULAR: Covered
 - AXA MANSARD CUSTOMISED GOLD: Covered
 - AXA MANSARD CUSTOMISED PLATINUM: Covered
 - AXA MANSARD RHODIUM: Covered
- **In-patient Services**
 - **Admissions (including feeding):**
 - AXA MANSARD GOLD REGULAR: Private Ward
 - AXA MANSARD CUSTOMISED GOLD: Private Ward
 - AXA MANSARD CUSTOMISED PLATINUM: Private Ward
 - AXA MANSARD RHODIUM: Private Ward
 - **Definition:** Treatment of an eligible medical condition requiring admission. Admission ward is applicable per plan type.
 - **Accommodation for parents whose infants are on admission:**
 - AXA MANSARD GOLD REGULAR: 3 days
 - AXA MANSARD CUSTOMISED GOLD: 3 days
 - AXA MANSARD CUSTOMISED PLATINUM: 7 days
 - AXA MANSARD RHODIUM: 10 days
 - **Definition:** We would pay for the eligible number of days an accommodation can be provided for a parent whose Infant is admitted.
 - **Nursing care & Consumables:**
 - AXA MANSARD GOLD REGULAR: Covered
 - AXA MANSARD CUSTOMISED GOLD: Covered
 - AXA MANSARD CUSTOMISED PLATINUM: Covered
 - AXA MANSARD RHODIUM: Covered
 - **Prescribed Medications:**
 - AXA MANSARD GOLD REGULAR: Covered
 - AXA MANSARD CUSTOMISED GOLD: Covered
 - AXA MANSARD CUSTOMISED PLATINUM: Covered
 - AXA MANSARD RHODIUM: Covered
- **Diagnostic Services**
 - **Basic Radiological studies e.g. Plain x-ray, Contrast X-ray & Ultrasonography (Abdominal and Pelvic):**
 - AXA MANSARD GOLD REGULAR: Covered
 - AXA MANSARD CUSTOMISED GOLD: Covered
 - AXA MANSARD CUSTOMISED PLATINUM: Covered
 - AXA MANSARD RHODIUM: Covered

- **Definition:** Diagnostics services for investigation of disease conditions covered, based on plan limit.
- **Laboratory Services- Histopathology, Hematological investigations, Microbiological investigations , Serology & Clinical chemistry:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Definition:** Laboratory services for investigation of disease conditions covered, based on plan limit.
- **Spirometry , Electrocardiogram (ECG) - Rest & EEG-Electroencephalogram:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Definition:** Radiological services for investigation of disease conditions covered, based on plan limit.
- **Advanced and Complex Investigations e.g Echocardiogram, CT scan, MRI, etc.:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Definition:** Advanced Radiological services for investigation of disease conditions covered, based on plan limit.
- **Physiotherapy Services**
 - **Physiotherapy Sessions (Up to approved limits):**
 - **AXA MANSARD GOLD REGULAR:** ₦100,000
 - **AXA MANSARD CUSTOMISED GOLD:** ₦100,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦1,000,000
 - **AXA MANSARD RHODIUM:** Unlimited
 - **Definition:** Prescribed physiotherapy, refers to treatment by a registered physiotherapist, following referral by a medical doctor, the number of approved sessions is determined by plan type.
 - **Prescribed Physiotherapeutic Appliances e.g Cervical Collar, Crutches:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Definition:** This benefit covers for appliances prescribed by physiotherapists.
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- **Obstetrics and Gynaecological Services**
 - **Antenatal Care:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Definition:** The maternity benefits are applicable for prenatal, antenatal and postnatal medical expenses, including consultations, laboratory, radiology, medications and any other medical expenses related to the pregnancy or delivery, subject to the benefit limit mentioned in the table of benefits.
 - **Induction of Labour & Normal Delivery:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Assisted Delivery:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Emergency or Medically Indicated Elective Caesarean Section:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Post Natal Care:**
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Family Planning Services - Pills, Injectables, Copper IUCD, Tubal Ligation and Vasectomy:**
 - **AXA MANSARD GOLD REGULAR:** Including Norplant or Implanon
 - **AXA MANSARD CUSTOMISED GOLD:** Including Norplant or Implanon
 - **AXA MANSARD CUSTOMISED PLATINUM:** Including Norplant or Implanon
 - **AXA MANSARD RHODIUM:** Including Norplant or Implanon
 - **Fertility Services (Investigation Only):**
 - **AXA MANSARD GOLD REGULAR:** Counseling, USS, SFA, HSG, Hormonal Assay (Covered up to ₦100,000)
 - **AXA MANSARD CUSTOMISED GOLD:** Counseling, USS, SFA, HSG, Hormonal Assay (Covered up to ₦100,000)

- **AXA MANSARD CUSTOMISED PLATINUM:** Counseling, USS, SFA, HSG, Hormonal Assay, Hysteroscopy (up to ₦150,000)
 - **AXA MANSARD RHODIUM:** Counseling, USS, SFA, HSG, Hormonal Assay, Hysteroscopy (up to ₦250,000)
- **Neonatal/Pediatric Services**
 - Primary Care including Circumcision, Ear Piercing and Exchange Blood Transfusion:
 - **AXA MANSARD GOLD REGULAR:** Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered
 - **AXA MANSARD RHODIUM:** Covered
 - **Definition:** Cost of new born treatment is covered up to 6 weeks under mother's card as per mothers policy terms and conditions.
 - Special Baby Care Unit (Intensive care Unit-including life support, Phototherapy & Incubator care, Number of days is per single pregnancy):
 - **AXA MANSARD GOLD REGULAR:** 14 days
 - **AXA MANSARD CUSTOMISED GOLD:** 14 days
 - **AXA MANSARD CUSTOMISED PLATINUM:** 30 days
 - **AXA MANSARD RHODIUM:** 30 days
 - **Definition:** This service is applicable per pregnancy.
 - Routine Immunization for 0 - 5yrs:
 - **Description:** Pneumococcal, DPT, Hepatitis B, HiB (Pentavalent), BCG, Measles, Oral Polio, Vitamin A Supplementation & Yellow Fever
 - **All Plans:** Covered
 - **Definition:** Recognised and essential vaccinations and immunizations as mandated by the National program for immunization are covered, additional immunizations are plan specific.
 - Additional Immunization for under 5:
 - **Description:** (DTPa-hepB-IPV-Hib), Varicella, Rotarix, Pneumococcal, Yellow Fever, Meningococcal, Hepatitis B, HIB, MMR & Typherix), HPV (9-14yrs) at Designated Centre
 - **All Plans:** Covered
 - Additional Immunization for Children 6 to 17 years:
 - **Description:** (Meningitis, Yellow Fever and Hepatitis B)
 - **All Plans:** Covered
- Accidents and Emergencies
 - Evacuation (Home/Hospital to Hospital & Road Side to Hospital):
 - **All Plans:** Covered
 - **Definition:** This benefit covers for ambulance services needed for emergency cases.
 - Stabilization, Emergency drugs and Investigations (Including CT scan and MRI):
 - **All Plans:** Covered
 - **Definition:** This benefit covers emergency treatment.

- **Intensive Care Unit (ICU):**
 - **AXA MANSARD GOLD REGULAR:** up to ₦3,000,000
 - **AXA MANSARD CUSTOMISED GOLD:** up to ₦3,000,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** up to ₦6,000,000
 - **AXA MANSARD RHODIUM:** up to ₦10,000,000
 - **Definition:** Covered up to plan limit, for conditions requiring Intensive care admission.
- **Dental Services**
 - **Primary Dental Care:**
 - **Description:** Examination, Basic Dental treatment, Simple amalgam or composite filling, Scaling and Polishing, Non-surgical extractions and Pain therapy/relief.
 - **AXA MANSARD GOLD REGULAR:** Up to a limit of N100,000
 - **AXA MANSARD CUSTOMISED GOLD:** Up to a limit of N200,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** Up to a limit of N300,000
 - **AXA MANSARD RHODIUM:** Up to a limit of N250,000
 - **Definition:** The benefit provides for dental consultation and treatment at a grade appropriate to restore function, according to applicable limits only.
 - **Secondary Dental Care:**
 - **Description:** Surgical tooth extraction, Root Canal treatment and Orthodontics.
 - **All Plans:** Not Covered
- **Ophthalmological Services**
 - **Primary Eye Care:**
 - **Description:** Consultation, Examination, Simple or Primary infection or conditions and Medications.
 - **All Plans:** Covered
 - **Definition:** The benefit includes routine optical services carried out by a qualified and registered ophthalmologist or optometrist, and cost of spectacles and corrective lenses for refractive errors according to applicable limits.
 - **Eye Testing:**
 - **All Plans:** Covered
 - **Biennial Optical Lenses and Frames:**
 - **AXA MANSARD GOLD REGULAR:** Up to N40,000
 - **AXA MANSARD CUSTOMISED GOLD:** Up to N100,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** Up to N150,000
 - **AXA MANSARD RHODIUM:** Up to N100,000
 - **Eye Surgeries:**
 - **AXA MANSARD GOLD REGULAR:** Up to 500,000
 - **AXA MANSARD CUSTOMISED GOLD:** Up to 500,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** Up to 1,000,000
 - **AXA MANSARD RHODIUM:** Up to 1,500,000
 - **Definition:** Covered under surgical terms.

- **Otolaryngological (ENT) Services**
 - **Treatment of ENT diseases and removal of foreign bodies:**
 - **All Plans:** Covered
 - **Definition:** This benefit covers for the management of Ear, Nose and Throat diseases.
 - **ENT Surgeries:**
 - **All Plans:** As a part of Surgical services
 - **Definition:** Covered under surgical terms.
- **Surgical Services**
 - **Minor, Intermediate, Major Surgeries And Procedures:**
 - **All Plans:** Covered
 - **Definition:** Covers surgical procedures up to specified limit, subject to pre-authorization.
 - **Anaesthesia, Surgical supplies/Consumables, administration of blood or blood products, etc:**
 - **All Plans:** Covered
- **Other Services/Benefits**
 - **Renal Dialysis:**
 - **AXA MANSARD GOLD REGULAR:** ₦400,000
 - **AXA MANSARD CUSTOMISED GOLD:** Part of Major/chronic Disease Benefit and Cancer Care with ₦5m limit for all 3.
 - **AXA MANSARD CUSTOMISED PLATINUM:** Part of Major/chronic Disease Benefit and Cancer Care with ₦5m limit for all 3.
 - **AXA MANSARD RHODIUM:** ₦1,000,000
 - **Definition:** Covered up to plan limit for conditions requiring hemodialysis.
 - **In-Country Concierge service (With AXA designated Providers):**
 - **AXA MANSARD GOLD REGULAR:** Not Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Not Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Not Covered
 - **AXA MANSARD RHODIUM:** Covered once a year
 - **Definition:** The service of a paramedic is provided to assist enrollee in navigating through hospital processes.
 - **Health Screening at Designated centres (For Principals & Spouses):**
 - **AXA MANSARD GOLD REGULAR:** Covered up to N45,000 limit.
 - **AXA MANSARD CUSTOMISED GOLD:** Covered up to N45,000 limit.
 - **AXA MANSARD CUSTOMISED PLATINUM:** Covered up to N70,000 limit.
 - **AXA MANSARD RHODIUM:** Covered up to N120,000 limit.
 - **Definition:** Annual medical screening for a routine annual investigation of health status, its covered according to specified limits, and subject to pre-authorization.
 - **Home Care Services (For Acute diseases, Chronic diseases, Wound Care, Vaccinations and Laboratory Services):**
 - **All Plans:** Covered

- **Structured Lifestyle management programme (Pharmacy benefits):**
 - **All Plans:** Covered
 - **Definition:** This benefit covers pharmacy access for the administration of medicines.
- **On-site Health Checks, Health Talks/Education forum or wellness fairs:**
 - **All Plans:** Covered
 - **Definition:** This benefit covers for health check, Talks and wellness fairs within the company.
- **HIV/AIDS- Diagnosis + Treatment at free specialist centers:**
 - **All Plans:** Covered
 - **Definition:** This benefit covers for the treatment of HIV/AIDS at government free dedicated centres.
- **Major/ Chronic Disease Benefit:**
 - **AXA MANSARD GOLD REGULAR:** Covered up to ₦1,000,000
 - **AXA MANSARD CUSTOMISED GOLD:** Part of combined ₦5m limit.
 - **AXA MANSARD CUSTOMISED PLATINUM:** Part of combined ₦5m limit.
 - **AXA MANSARD RHODIUM:** Covered up to ₦5,000,000
 - **Definition:** Major organ diseases such as kidney failure, liver diseases, heart diseases etc., constitute major organ diseases category.
- **Cancer Care:**
 - **AXA MANSARD GOLD REGULAR:** Covered up to ₦1,000,000
 - **AXA MANSARD CUSTOMISED GOLD:** Part of combined ₦5m limit.
 - **AXA MANSARD CUSTOMISED PLATINUM:** Part of combined ₦5m limit.
 - **AXA MANSARD RHODIUM:** Covered up to ₦3,000,000
 - **Definition:** The benefit covers for overall management of Cancers.
- **Outpatient Psychiatry cover (12 weeks):**
 - **All Plans:** Covered
 - **Definition:** This refers to services provided by a Psychiatrist on outpatient basis.
- **Inpatient Psychiatry Cover:**
 - **AXA MANSARD GOLD REGULAR:** ₦1,000,000
 - **AXA MANSARD CUSTOMISED GOLD:** ₦1,000,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦2,000,000
 - **AXA MANSARD RHODIUM:** ₦2,000,000
 - **Definition:** The benefit covers for admission of psychiatric cases in a medical Psychiatric hospital, subject to approval limits.
- **Mortuary Services (up to N250,000 /family):**
 - **All Plans:** Covered
 - **Definition:** This benefit covers for cleaning and embalming for a deceased enrollee.
- **Life and Permanent Disability Benefit for each Dependent:**
 - **AXA MANSARD GOLD REGULAR:** ₦75,000
 - **AXA MANSARD CUSTOMISED GOLD:** ₦75,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦100,000

- **AXA MANSARD RHODIUM:** ₦100,000
 - **Definition:** This benefits Covers a reimbursement for each dependent in the event of a life and permanent disability of the principal.
- **Personal Accident Benefit for Principal:**
 - **AXA MANSARD GOLD REGULAR:** ₦50,000
 - **AXA MANSARD CUSTOMISED GOLD:** ₦50,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦100,000
 - **AXA MANSARD RHODIUM:** ₦100,000
 - **Definition:** Eligible for payment, if any of the principal members shall sustain accidental bodily injuries that result in death during the period of the policy.
- **Worldwide Travel Insurance cover for Principal:**
 - **AXA MANSARD GOLD REGULAR:** 1 week
 - **AXA MANSARD CUSTOMISED GOLD:** 1 week
 - **AXA MANSARD CUSTOMISED PLATINUM:** 2 weeks
 - **AXA MANSARD RHODIUM:** 2 weeks
 - **Definition:** This covers the principal member for international travel.
- **Subsidized Fitness/ nutritional club membership (for non-network gym):**
 - **All Plans:** Covered
 - **Definition:** 5% discount offered on non network gyms.
- **SPA Services: Either facials or massage (Principal only):**
 - **AXA MANSARD GOLD REGULAR:** ₦10,000
 - **AXA MANSARD CUSTOMISED GOLD:** ₦10,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦15,000
 - **AXA MANSARD RHODIUM:** ₦25,000
 - **Definition:** Access to Spas on the AXA Mansard Network at the stated limit.
- **Discount at Nutritional and healthy food centres (5% on items):**
 - **All Plans:** Covered
 - **Definition:** 5% discount offered at Nutritional centres.
- **Network Gym Access:**
 - **All Plans:** Covered
 - **Definition:** Access to Gyms on the AXA Mansard Network.
- **Personal Health Equipments for Chronic condition:**
 - **AXA MANSARD GOLD REGULAR:** Glucometer or Sphygmomanometer
 - **AXA MANSARD CUSTOMISED GOLD:** Glucometer or Sphygmomanometer
 - **AXA MANSARD CUSTOMISED PLATINUM:** Glucometer and/or Sphygmomanometer
 - **AXA MANSARD RHODIUM:** Covered up to N100,000
 - **Definition:** Devices need to be medically prescribed as a therapeutic aid, to the function or capacity of the insured person.
- **Inpatient/hospitalisation benefits in the UK, France and Germany:**
 - **AXA MANSARD GOLD REGULAR:** Covered up to \$750

- **AXA MANSARD CUSTOMISED GOLD:** Covered up to \$750
 - **AXA MANSARD CUSTOMISED PLATINUM:** covered up to \$1,000
 - **AXA MANSARD RHODIUM:** covered up to \$1,000
 - **Definition:** The benefit covers for inpatient care within the listed countries only.
- **Second opinion service by Experts local and abroad:**
 - **All Plans:** Covered
- **Congenital anomaly treatment (for children born on the plan):**
 - **AXA MANSARD GOLD REGULAR:** ₦500,000
 - **AXA MANSARD CUSTOMISED GOLD:** ₦500,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦1,000,000
 - **AXA MANSARD RHODIUM:** ₦1,000,000
 - **Definition:** This benefit covers for children born on the plan with congenital abnormalities.
- **Reimbursement for delivery Abroad:**
 - **AXA MANSARD GOLD REGULAR:** Normal - N150,000 / CS 250,000
 - **AXA MANSARD CUSTOMISED GOLD:** Normal - N150,000 / CS 250,000
 - **AXA MANSARD CUSTOMISED PLATINUM:** Normal - N200,000 / CS 350,000
 - **AXA MANSARD RHODIUM:** Normal - N200,000 / CS 350,000
 - **Definition:** Reimbursable to female enrollees who have gone to deliver abroad.
- **Employee Assistance Programme (EAP):**
 - **All Plans:** Covered
 - **Definition:** This covers employee counselling and psychotherapist sessions.
- **Vaccination at home (at selected cities):**
 - **All Plans:** Covered
 - **Definition:** Benefit serves to provide home vaccinations for children.
- **MyAXA App:**
 - **All Plans:** Covered
 - **Definition:** This can be applied on the Google play store and APP store.
- **Telemedicine Services:**
 - **All Plans:** Covered
 - **Definition:** 24/7 Tele Consultation with medical doctors to assist on medical conditions.
- **Emergency Evacuation Cover Including air Ambulance:**
 - **AXA MANSARD GOLD REGULAR:** Not Covered
 - **AXA MANSARD CUSTOMISED GOLD:** Not Covered
 - **AXA MANSARD CUSTOMISED PLATINUM:** Not Covered
 - **AXA MANSARD RHODIUM:** Covered up to \$100,000

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- **Definition:** The service pays for emergency medical evacuation abroad, where a medical condition cannot be adequately treated In-country, to the nearest place where appropriate treatment can be given.
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Premiums

- **NEW PREMIUM/INDIVIDUAL/ANNUM:**
 - **AXA MANSARD GOLD REGULAR:** ₦268,910.45
 - **AXA MANSARD CUSTOMISED GOLD:** ₦268,910.45
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦417,165.33
 - **AXA MANSARD RHODIUM:** ₦1,981,514.16
 - **PREMIUM/FAMILY/ANNUM:**
 - **AXA MANSARD GOLD REGULAR:** ₦1,344,552.25
 - **AXA MANSARD CUSTOMISED GOLD:** ₦1,344,552.25
 - **AXA MANSARD CUSTOMISED PLATINUM:** ₦2,085,826.65
 - **AXA MANSARD RHODIUM:** ₦9,907,570.80
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General Exclusions

The following exclusions are applicable to all the plans:

- Cosmetic Surgery
- Dental Prosthesis
- Dental & Surgical Implants
- Domiciliary/Hospice Care
- Alternative/Unorthodox medicine
- Neonatal care not listed under neonatal services
- Self-inflicted injuries
- Congenital abnormalities for children not born on the plan
- Conditions caused by an act of war, an epidemic or Enrolee participating in a riot
- Services primarily for weight reduction or treatment of obesity
- Treatment of substance abuse
- Professional Sports and wilful exposure to needless danger
- Artificial Reproductive techniques and its complications
- Allergy Testing
- Spine Surgery
- Management of Auto immune disorders and use of Immunotherapy/Immunomodulators
- School admission test
- Organ transplant, Stem cell transplant or bone marrow transplant
- Laparoscopic surgery
- Epidural for normal delivery

- All procedures, management and investigations not covered by the plan