



ILERA-EKO SOCIAL HEALTH INSURANCE BENEFITS PACKAGE

SENIORS' PLAN

REGISTRATION & CONSULTATION

- Registration
- General consultation
- Health education on various illnesses HIV, Hypertension, Diabetes Mellitus, Tuberculosis, Chronic Obstructive Pulmonary Disease (COPD)

SPECIALIST CARE

- Specialist Consultation (limited to 4)
 - General surgeons
 - Gynaecologist, Physician, Orthopaedics (Fractures)

COMMON AILMENTS

- Outpatient care for common ailments - Malaria and other acute uncomplicated febrile illnesses, Diarrhoeal diseases, Acute respiratory tract infections, Uncomplicated pneumonia, Simple anaemia (not requiring blood transfusion), Simple skin diseases Other uncomplicated bacterial, fungal, parasitic and viral infections and illnesses,
- 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

EYECARE

- Treatment of minor eye ailments including Conjunctivitis, Parasitic and allergic ailments, Simple contusion, Abrasions
- Removal of conjunctival non-penetrating foreign body
- Refraction, Lens and Frames (**₦5,000 LIMIT**)

HOSPITAL CARE AND ADMISSION

- Standard/General ward
- A single meal where available
- 15 days cumulative/annum

PHARMACEUTICAL CARE

- Provision of prescribed drugs in line with LSHS for primary care cases

BLOOD TRANSFUSION

- Two (2) pint limit per year
- 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 SERVICES
<ul style="list-style-type: none"> Provider initiated test based on clinical guidelines Referral to HIV referral centres for treatment 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 Neonate (Zidovudine and Nevirapine)
TUBERCULOSIS SERVICES
<ul style="list-style-type: none"> Sputum AFB for Tuberculosis Referral linkages to designated treatment centres for treatment TB Service charge (Consultation, counselling and dispensing of drugs)
HAEMATOLOGY
<ul style="list-style-type: none"> Full Blood count, 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 Oral Glucose Tolerance Test (OGTT)
<ul style="list-style-type: none"> Blood Urea Creatinine, Creatinine Clearance, Liver function Test (Cholesterol, Triglyceride, HDL/LDL Cholesterol, Gamma GT, Uric Acid, Bilirubin (Direct/Indirect) Albumin, 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
DIAGNOSTIC RADIOLOGICAL INVESTIGATIONS
<ul style="list-style-type: none"> X-Ray (Chest and Limbs)
ULTRASOUND SCAN & TESTS
<ul style="list-style-type: none"> Abdominopelvic USS (1 PER YEAR)
<ul style="list-style-type: none"> ECG Cervical Cytology (VIA)
DENTAL CARE
<ul style="list-style-type: none"> Preventive oral health care COUNSELLING Scaling and polishing (once a year),

<ul style="list-style-type: none"> • Tooth extraction (max 3 per annum)
<ul style="list-style-type: none"> • Dental X-ray (max 3 per annum) • Composite Filing (max 1 per annum)
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
<ul style="list-style-type: none"> • Emergency Salpingectomy • Repair of vesicovaginal/recto-vaginal fistula
EMERGENCY CARE
<ul style="list-style-type: none"> • Establishing an intravenous (infusion) line, Simple tracheostomy • Management of convulsion, Control of bleeding, Cardio-Pulmonary 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
<ul style="list-style-type: none"> • CANCER TREATMENT (From second continuous year on the scheme at Designated Centres) - ₦1,000,000 LIMIT (On second continuous year of policy) • Treatment of Early Stages (1-2) of Breast, Prostate, Cervix, Colorectal, • Childhood cancer - Burkitt's Lymphoma and Retinoblastoma
ILERA EKO SENIORS' SCREENING TESTS
<ul style="list-style-type: none"> • Abdomino-pelvic scan • Breast mammogram/Ultrasound • Blood in stool test: <ul style="list-style-type: none"> ✓ Occult blood ✓ Cancer Antigen (CA-125) ✓ Cervical Cancer Test (PAP Smear) ✓ Chest Xray ✓ Prostate-specific Antigen (PSA)

PREMIUM TABLE		
PLAN (ANNUAL)	FREQUENCY	AMOUNT (₦)
INDIVIDUAL PREMIUM	ANNUAL	34,000
COUPLES PREMIUM	ANNUAL	65,000