

Fidelity Bank HMO

How the Novo Health Africa
Scheme works (module 2)



Outline

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- How do I get on board?
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Introduction

- The objective of this is to further help you understand how your Novo Health insurance plan works. This is to ensure hitch-free experience during the course of the policy period.
- Novo Health Africa has a group of dedicated professionals with a passion to provide access to quality healthcare services and practical healthcare solutions for you and your family.



What's the Plan?

- Fidelity Bank is enrolled on the Azul Plus plan
- This plan offers you access to numerous health care centers nation wide, skilled healthcare personnel and appropriate treatment for your diagnosis.
- Assures reduced risk of medical errors by engaging multilevel health teams in management of ill-health conditions.
- Addresses today's challenges associated with constant rise in healthcare cost and difficulty in its prediction.
- Provides health security for you and your family in cases of unforeseen health crisis.



Who is covered on the Azul Plus Plan?

The Azul Plus plan covers the under listed grades:

- Senior Managers
 - Managers
 - DMs
 - AMs
 - SBEs
 - Bes
 - ABEs
 - ETs
- RSEs
Non Contract STs



How do I get on board?

- ☐ Type hub.novohealthafrica.org/portal/1183 on your browser to access the Novo HMO portal.
- ☐ Fill in your required details/dependent's details.
- ☐ Upload you and your dependent's passport photograph (size not more than 500kb)
- ☐ Print out the temporary Novo Card displayed on your screen, for your dependent. This serves as temporary ID to access medical care pending when the permanent card is ready for pickup.





How do I get on board?

- When your permanent Novo health ID card is ready, you will be given a welcome pack which contains your Member Handbook, and the Health plan's benefits.
- Your Novo Health ID Card gives you access to medical attention in hospitals under your plan



Things to remember now that you are enrolled

- Your Novo Health ID Card is the acceptable means of identification at your chosen hospital whenever there is a need to access care. (In cases of staff exit the ID card should be returned to the HR department).
- For secondary medical cases your hospital will **require a code from Novo Health Africa HMO**. This code is automatically generated for providers (hospitals) or through calls. (in the event that you experience delay please contact us)



How do I access care at the hospital?

Accessing Care:

- Visit your chosen hospital with your Novo Health ID card.
(NB: Novo Health Africa does not send hospital lists to her Providers. Your I.D card is sufficient to grant you access to care.)
- The hospital would verify your policy number on their system.
- After verification of your details , you would be given a form to fill in your details and a file would be opened at the hospital for you.



What services am I covered for on the Azul Plus plan?

Out Patient Services:

- Primary and Secondary out-patient care
- Access to specialist consultation:
 - ✓ Gynaecologist
 - ✓ Cardiologist
 - ✓ Orthopaedic surgeon
 - ✓ Paediatrician
 - ✓ ENT surgeon



What services am I covered for on the Azul Plus plan?

- Annual Medical Check up (for Staff only):
 - ✓ Full Blood Count (FBC)
 - ✓ Fast Blood Sugar (FBS)
 - ✓ Body Mass Index (BMI)
 - ✓ Urinalysis
 - ✓ Blood Pressure
 - ✓ Chest X-ray
 - ✓ Physical Examination



What services am I covered for on the Azul Plus Plan?

In Patient Services:

- Admissions
- Acute Renal Dialysis
- Ultrasound
- Simple/Advanced radiology
- Annual Medical Check up (for Staff only)

Diagnostic Procedures:

- Intermediate/Advanced procedures – Endoscopy, Laparoscopy
- EEG, ECG tests



What services am I covered for on the Azul Plus Plan?

Specialized Procedure:

- Physiotherapy: 15 sessions
- Blood Transfusion
- POP

Cancer Care: to the limit of N400,000

- Investigation
- Drugs
- Radio/Chemotherapy

Minor Surgery:

- Lipoma
- Biopsy
- Excision of Cyst



What services am I covered for on the Azul Plus plan?

Intermediate Surgery:

- Appendectomy (Removal of Appendix)
- Herniorrhaphy (Repair of Hernia)
- Herniotomy (Repair of Hernia in children)
- Minor Lumpectomy (Removal of Simple breast lump)

Advance Surgery:

- Laparotomy (surgical operations on the abdomen)
- Salpingectomy (surgical operation on female fallopian tube)
- Orchiectomy (surgical removal of the male testis)



What services am I covered for on the Azul Plus plan?

Optical Care:

- Inclusive of Frames and lens to the limit of **N15,000/annum/staff family member**
- Intermediate Eye surgery: (**Excision of cataracts**) to the tune of **N70,000** per annum
- Major eye surgery: to the tune of N250,000 per annum

Dental Care: covered to the tune of **N20,000/annum/staff family member**

- Scaling and polishing
- Tooth extraction and fillings



What services am I covered for on the Azul Plus plan?

- See below the detailed list of NPI recommended vaccines(covered **FULLY** by Novo Health Africa):

A. Please find below list of vaccines covered 100%:

- ☒ Oral Polio
- ☒ Hep B
- ☒ BCG
- ☒ DPT
- ☒ Yellow Fever
- ☒ Measles
- ☒ Vit A

- B. See below the detailed list of **OPTIONAL** vaccines(**CO-PAID** by Novo health Africa in the ratio of **60:40** respectively) **Staff pays 40% Of the bill:**

- ☒ MMR
- ☒ Typhoid
- ☒ HIB
- ☒ Rotavirus
- ☒ Chicken pox
- ☒ Pneumococcal
- ☒ Meningitis

C. Fidelity staff will pay for 100% of Adult immunizations **except Tetanus.**



What services am I covered for on the Azul Plus plan?

Maternity Care:

- Ante-natal care and delivery fee: covered to the tune of N250,000

Family Planning:

- IUCD only covered to the tune of N10,000

Accidents/Emergencies: Ambulance evacuation/ICU



The Novo Health Concierge Services.

In a bid to efficiently manage your healthcare delivery system, Novo Health has recently introduced **Novo Concierge Prescription Service**.

This service makes it possible for your prescription to be dispatched to either your office or home; or a referral to a nearby registered pharmacy to pick up your prescription.

On the same continuum, it will enable Novo Health to control the following:

1. Quality of prescription drugs dispensed to staff.
2. Halt the practice of Novo Health partnering hospitals referring staff to *out of network* pharmacy due to out-of-stock issues at their in-house pharmacy unit.
3. Unnecessary delays encountered when dispensing prescription drugs to staff.



Patient's Rights

Our studies show that – A major factor responsible for negative patient experience and complaints at the hospital is – **The patient's inability to ask necessary questions, get accurate feed back and confidently express themselves in the course of communication with healthcare personnel.**

Your Rights as a patient include:

- ▶ The right to access care within your plan type and benefit
- ▶ The right to informed consent
- ▶ The right to fair and equal treatment/No Discrimination
- ▶ The right to know your medications
- ▶ The right to refuse care



Conclusion

Appointment Booking/Complaints

For secondary services, booking of an appointment may be required. Please contact Novo Health 48 hours prior to the date on any of the following numbers:

Client Service Numbers:

Lagos & South West Region:

08099441699 **(Naomi RM, L/SW)**

08185809483 **(Doris)**

South South Region:

09099001423 **(Nkanu RM, S/S)**

08099913213 **(Linda)**

Abuja & North Region:

09096203432 **(Okey RM, ABJ)**

08098595845 **(Amaka PR, ABJ)**

09087441605 **(Joshua, Kano)**

08098372100 **(Muhammed, Kano)**

South East Region:

08181696751 **(Lucy)**

08183299923 **(Eunice)**



Outline on FAQs

- Registration
- Emergency
- Coverage/Benefits
- Cash Payment Refunds
- Referral
- Maternity and Baby Care
- Enquiries
- General Complaints



Registration (FAQs)

1. Which HMO scheme is responsible for ET- SM grade levels?
Novo Health Africa HMO is responsible for ET- SM grade levels
2. What do I need to access care?
You need to register on the Novo Health Africa HMO website and print out the temporal Novo ID card
3. How do I register on the Novo Health Africa HMO website?
Visit hub.novohealthafrica.org/portal/1183 to register.
4. Can I change my hospital?
Yes, you can change your primary hospital at the end of the year.
5. Can I access medical care from any other hospital within the Novo Health network besides the one I am registered with?
Yes, with your Novo Health Card you can access medical care from any hospital in the Novo Health network nationwide.



Registration (FAQs)

6. Is there an unrestricted time I can access the Novo Health website on the Bank's internet?

No, you can access the Novo Health Africa website 24/7 on the Bank's internet.

7. How can I include a dependant (spouse/child) on my plan?

Please follow the steps below:

- Type **hub.novohealthafrica.org/portal/1183** on your browser to access the Novo HMO portal.
- Provide your details/dependent's details
- Upload your dependent's passport photograph (not more than 500kb)
- Print out the temporary Novo Card displayed on your screen, for your dependent. The serves as temporary ID to access medical care pending when the permanent card is ready for pickup.



NOVO ID Card (FAQs)

1. Do I need to take my NOVO health ID card with me to the hospital?
Yes, this is necessary for your identification.
2. What if i do not have a permanent NOVO ID Card?
Log in to your profile on the Novo website and print out a temporary copy. This suffices as means of ID until the permanent card is received.
3. How do I access care if I do not have my NOVO health ID Card with me?
To access care, Call any of the numbers below on your way to the hospital to book an appointment for you;
Call Centre Numbers:
+234(1)2906240
09090404387, 09090404388
09090404389, 09092139552
08174604186, 09094821447



NOVO ID card (FAQs)

4. What if i lose my NOVO Health Identity Card?

Follow the guideline below to obtain a replacement;

i. Pay N1,000 into Acct. No: 4011176296 (Novo Health Africa Account)

ii. Send a scan of the receipt to any of the following:

Novo customer service service@novohealthafrica.org

HR Health service HealthServices@fidelitybank.ng

Your regional HR Business Partner.

5. Can I give my relative my NOVO Health card to use?

No, your Novo Health Identity card is not transferable.

6. Does my Novo Health card expire?

No, it doesn't



Emergency (FAQs)

1. What is considered an emergency?

An emergency is any life threatening situation that can result to death or permanent disability or damage if not attended to immediately

2. In the event of an emergency, what do I do to access care?

Visit the closest Novo partnering hospital around you. **In the absence of a Novo hospital, visit the closest hospital to you and contact Novo Health/HR Health Service unit within 24 - 48 hours**

3. Can I use a hospital not registered with Novo Health?

Yes you can, **ONLY** in LIFE THREATNING cases. However, Novo has to be informed within 24 -48 hours after you have been admitted at the hospital.



Emergency (FAQs)

3. Are Novo Health contact numbers available 24 hours?

Yes, Novo runs a 24/7 customer service, you can also contact the HR Health Services unit or the HRBPs in your respective regions.

- Mosope Obikoya (Health Services) **08098667673**
- Patience Ogbonnaya (Health Services) **08034903174**
- Tahir Yusuf (HRBP, Abuja/North) **08023627105**
- Nnaemeka Nnebedum (HRBP, South South) **08023194101**
- Agwu Okorie (HRBP, South East) **09037826136**
- Kehinde Olaniru (HRBP, Lagos & South West) **08087343332**



Coverage/Benefits (FAQs)

1. Where can I access the list of covered and uncovered services under my plan?

To access the list of covered and uncovered services, kindly visit http://sharepointweb/human_resources/Lists/Announcements/Attachments/26/NOVO%20HOSPITALS%20UNDER%20THE%20AZUL%20PLUS%20PLAN%20AS%20AT%20JUNE%202018.pdf

under the SharePoint portal.

2. Where can I access the list of hospitals under the Novo Health network?

To access the list of Novo Health partnering hospitals, kindly visit http://sharepointweb/human_resources/Lists/Announcements/Attachments/26/NOVO%20HOSPITALS%20UNDER%20THE%20AZUL%20PLUS%20PLAN%20AS%20AT%20JUNE%202018.pdf under the SharePoint portal.



Coverage/ Benefits (FAQs)

3. How do I know when a hospital has been delisted?

Staff will be notified via intramail when a hospital is delisted, and an alternative hospital will be provided.

4. Can I add my parents or siblings to the Novo health scheme as my dependants?

No, only immediate family members comprising of your Spouse and four (4) children are covered.



Coverage/ Benefits (FAQs)

5. Can I substitute my child who is over the age of 21 years with my new born child on my Novo Health profile?

Yes, you can at the end of the year.

6. Can my adopted child be added as a dependant under the Novo HMO scheme?

Yes, with accompanying legal documents that supports your claim on the adoption.



Cash Payment Refunds (FAQs)

1. What are the conditions that make me eligible for a cash refund?
 - Payment of medical bills at the instance of an emergency
 - Payment for prescription drugs from a Novo health hospital
 - Payment of medical bills at a hospital that denied care based on unpaid medical bills by Novo Health



Cash Payment Refunds (FAQs)

2. How do I process a cash refund?

Firstly, You need to have informed the Novo Health customer service before you make cash payments for any service rendered from their partnering health providers.

- For prescription drugs: in addition to the above condition, you are required to provide the following documents:
 - i. Medical report
 - ii. Prescription form from the hospital
 - iii. Payment receipt from the pharmacy
- For health care service(s):
 - i. Medical report
 - ii. Copy of medical billing sheet
 - iii. Payment receipt from the hospital



Cash Payment Refunds (FAQs)

3. What do I do if I visit the hospital and they do not have the prescribed drugs that I need?
Contact the NOVO representative with the number at the back of your HMO card for referral to any of their authorized pharmacies in your location. (refer to cash refunds FAQ1)
4. Can I get a refund if I use a hospital outside the Novo Health network?
No, you cannot.
5. How long does the refund process take before I am credited?
It takes 14 working days to process refunds.



Referrals (FAQs)

1. What is considered a referral visit?

This is when a Novo health partnering hospital refers you to either a partnering or non-partnering Novo health hospital to access medical care that is not available in the referring Novo hospital.

2. Am I required to pay for the health care service availed me at a referred hospital?

No, the referring hospital is responsible for such settlements

3. Do I need an authorisation code before I can go to a referred hospital from Novo Health?

Yes, you do



Enquiries (FAQs)

1. Who are my Novo Health HMO representatives across the regions?

Client Service Numbers:

Lagos & South West Region:	08099441699 (Naomi RM, L/SW) 08185809483 (Doris)
South South Region:	09099001423 (Nkanu RM, S/S) 08099913213 (Linda)
Abuja & North Region:	09096203432 (Okey RM, ABJ) 08098595845 (Amaka PR, ABJ) 09087441605 (Joshua, Kano) 08098372100 (Muhammed, Kano)
South East Region:	08181696751 (Lucy) 08183299923 (Eunice)



Enquiries (FAQs)

2. Are staff limited to the level of medical care based on their grades?

No, All staff enrolled on the Novo Health Africa scheme regardless of grade are serviced under the the Azul Plus plan



Maternity and Baby Care_(FAQs)

1. What vaccines are covered for a new born baby?

Only NPI(National Program on Immunization) recommended vaccines are covered under the Novo Health scheme for new born babies. However, vaccines not under the recommended NPI vaccines will be co-paid in the ratio of (60:40) by Novo Health and the staff respectively.

Please find below list of vaccines covered 100%:

- ☐ Oral Polio
- ☐ Hep B
- ☐ BCG
- ☐ DPT
- ☐ Yellow Fever
- ☐ Measles
- ☐ Vit A



Maternity and Baby Care(FAQs)

See below the detailed list of **OPTIONAL** vaccines(**CO-PAID** by Novo health Africa in the ratio of **60:40** respectively) **Staff pays 40% Of the bill:**

- ☐ MMR
- ☐ Typhoid
- ☐ HIB
- ☐ Rotavirus
- ☐ Chicken pox
- ☐ Pneumococcal
- ☐ Meningitis

Fidelity staff will pay for 100% of Adult immunizations **except Tetanus.**



Maternity and Baby Care_(FAQs)

2. Are there exceptions to delivery in the case of multiple birth?

No, the delivery limit still stands at N250,000, regardless of a case of multiple births.

3. Does the scheme cover birth control?

Yes, However, the Novo Health Scheme only covers IUCD to a limit of N10,000.

4. Will I be reimbursed my delivery expenses after having my baby outside the country?

No, you won't.



General Complaints (FAQs)

1. What if I am not satisfied with the treatment?

Please Contact the Health Services Unit or the NOVO customer care lines below if you have any concerns or complaints.

Call Centre Numbers:

012906240

09090404387

09090404388

09090404389

09092139552



General Complaints (FAQs)

2. What do I do if I am denied access to medical care by a Novo partnering hospital based on unsettled hospital bills by Novo health ?

Contact the Health Services Unit or your Regional HR Business Partner to report the issue.



General Complaints (FAQs)

3. How do I report poor customer service experience from Novo Health?

Contact the Health Services Unit or your Regional HR Business Partners

4. Is my family and I entitled to annual medical check -up?

No, only staff of Fidelity Bank are covered for the annual medical check-up. However, staff must seek an appointment from the Health Services unit to access the medical check-up.

5. What happens when the Novo partnering hospital does not dispense quality drugs to you?

Contact the Novo Health customer service representative to express your concern. You will be directed to the nearest Novo partnering pharmacy to buy the prescribe drugs and a refund will be processed for you.



General Complaints (FAQs)

6. What do I do if my refund is not paid after I have complied with all the necessary requirements for refund?

Kindly escalate to the Health Services unit with all the required documents (medical report, medical bill and receipt of payments).

Thank You

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