

Community Health Insurance Plan

Annual Premium: N11,000/year

Medical Coverage Limit: N420,000

Emergency Care

- Road traffic accident (RTA), emergency stabilization - up to N150,000

Outpatient Services

- Registration
- General consultation
- Specialist consultation (6 times per year)
- Pelvic scan (2 per year)
- Obstetric scan (3 per year)
- Abdominal scan (1 per year)
- Anomaly scan (1 per year)
- Drugs (generic only)
- Physiotherapy (12 sessions per year)

Inpatient Services

- General ward (21 days per year)
- Orthopedic admission (35 days)
- Nursing care
- Drugs and infusions
- Routine laboratory investigations

Maternity Services (Limit N150,000)

- Antenatal care
- Normal delivery
- C-section (emergency and medically indicated elective)
- Post-natal care
- Induction of labor and assisted delivery
- Family planning counseling
- ROGAM (N10,000 limit)

Child Health Services

- Care for unregistered newborn (14 days)
- Routine immunization (NPI)
- Incubator and intensive care (3 days)
- Phototherapy (3 days)
- Circumcision

Surgical Services (Limit N750,000)

- Myomectomy - Cervical cerclage - Shirodkar suture - Ovarian biopsy - Appendectomy - General and spinal anesthesia - Basic orthopedic procedures (e.g. fracture reduction, herniorrhaphy, D&C) - Minor surgeries (e.g. incision and drainage, lumpectomy, dental extraction)

Eye and Dental Care

- Routine eye exams and infection treatment - Optical lenses (N4,000 limit) - Preventive oral health counseling - Simple dental extraction (1 per year) - Dental x-ray (2 per year) - Dental filling (1 per year) - Gum treatment - Scaling and polishing (1 per year) - Pain relief therapy

Other Services

- Infertility consultation
- Cancer diagnosis and treatment (N50,000 limit)
- Voluntary HIV counseling and treatment of opportunistic infections
- Acute psychiatric assessment and treatment
- Annual medical check-up (basic tests: blood sugar, BMI, blood pressure, urinalysis)
- Out-of-station emergency care