**GLICO TPA**

ELIGIBILITY for benefits

1. An employee of the Bank.
2. **One Spouse** of the employee and his **children up to 21 years** of age
3. **A retiree** of the Bank, and his **children up to 21 years** of age.

Bank`s medical scheme cover

GENERAL SERVICES

Cost of medical and surgical examinations and treatment, including the cost of subsistence where such is provided by the hospital.

EYE CARE

**Employee and Spouse**

Spectacle Frame limited to GH¢ **400.00** for at least, every 2 years if necessary

**Children**

Spectacle frame limited to GH¢ **220.00** once every two years

**Retirees, Spouses and children up to 21 years**

Spectacles frame limited to GH¢ **200.00** once every two years.

DENTAL

The Bank **shall pay** for the cost of

* **Extraction**
* **Filling of Teeth**
* **Scaling A Polishing**
* **General Dental Care**
* **Surgery and Treatment**

The Bank shall pay for the cost of

* **Obstetrics and Gynecology treatment.**

EXCLUSIONS

The Bank`s Medical Scheme shall NOT cover the following:

1. **DENTAL - Dentures, Crowns, Braces, Braces, Bridges, Inlays, Implant** and any other **Cosmetics** regarding dental.
2. **Accidents covered by Third Party of Employers Liability Insurance.**
3. **Cosmetic and Aesthetic treatment**
4. **Assisted Reproduction and Infertility Treatment (e.g. artificial insemination and gynecological hormone replacement therapy**
5. **Sexual and Erectile Dysfunction unless as a result of a surgery or side effect of medication**
6. **Family Planning, Contraception.**
7. **Intentional self-injury or illness resulting from alcoholism and drunkenness or drug addiction or the use of drugs not medically prescribed**
8. **Slimming preparation or other forms of obesity treatment**
9. **Voluntary Medical Examinations and Examinations for non-medical purposes except for pre-employment**
10. **Mortuary Services**
11. **Treatment available as free public healthcare services**
12. **In – patient and out-patient treatment of mental illnesses**
13. **Treatment of Tuberculosis, Onchocerciases, Buruli Ulcer, Trachoma**
14. **Diagnosis and treatment overseas.**

INSURANCE HIGHLIGHTS FOR GLICO TPA-EYE

GENERAL PREAMBLE

The following persons shall be eligible for benefits under the Bank`s Medical Scheme: -

1. An employee of the Bank.
2. One Spouse of the employee and his children up to 21 years of age
3. retiree of the Bank, and his children up to 21 years of age.

The Bank`s medical scheme shall cover the following: -

* Upon an advice of the Bank`s Doctor or a qualified Medical Officer (optician) approved by the

1. **Bank shall pay the cost of spectacles as prescribed for any employee and spouse requiring same, the cost of spectacle frame limited to GH 400.00 for at least, every 2 years if necessary.**
2. **Children – cost of spectacle frame limited to GH 220.00 once every two years**
3. **Retirees, Spouses and children up to 21 years – cost of spectacles frame limited to GH 200.00 once every two years.**

INSURANCE HIGHLIGHTS FOR GLICO TPA-DENTAL

GENERAL PREAMBLE

The following persons shall be eligible for benefits under the Bank`s Medical Scheme: -

1. An employee of the Bank.
2. One Spouse of the employee and his children up to 21 years of age
3. retiree of the Bank, and his children up to 21 years of age.

The Bank`s medical scheme shall cover the following: -

* The Bank shall pay for the cost of extraction, filling of teeth, scaling a polishing, general dental care, surgery and treatment.
* The Bank`s Medical Scheme shall **not** cover the following:

1. The provision **of dentures, crowns, braces, braces, bridges, inlays, implant and any other cosmetic** regarding dental.

INSURANCE HIGHLIGHTS FOR GLICO TPA- PHARMACY

GENERAL PREAMBLE

The following persons shall be eligible for benefits under the Bank`s Medical Scheme: -

1. An employee of the Bank.
2. One Spouse of the employee and his children up to 21 years of age
3. A retiree of the Bank, and his children up to 21 years of age.

The Bank`s medical scheme shall cover the following: -

* The Bank shall pay for the cost of obstetrics and Gynecology treatment.

The Bank`s Medical Scheme shall **not** cover the following:

1. **hormone replacement therapy**
2. **Sexual and Erectile Dysfunction unless as a result of a surgery or side effect of medication**
3. **Family Planning, Contraception.**
4. **Intentional self-injury or illness resulting from alcoholism and drunkenness or drug addiction or the use of drugs not medically prescribed**
5. **Slimming preparation or other forms of obesity treatment**
6. **Treatment available as free public healthcare services**
7. **In – patient and out-patient treatment of mental illnesses**
8. **Treatment of Tuberclosis, Onchocerciases, Buruli Ulcer, Trachoma**

INSURANCE HIGHLIGHTS FOR GLICO TPA- LAB

GENERAL PREAMBLE

The following persons shall be eligible for benefits under the Bank`s Medical Scheme: -

1. An employee of the Bank.
2. One Spouse of the employee and his children up to 21 years of age
3. A retiree of the Bank, and his children up to 21 years of age.

The Bank`s Medical Scheme shall **not** cover the following:

1. **Voluntary Medical Examinations and**
2. **Examinations for non-medical purposes except for pre-employment**

INSURANCE HIGHLIGHTS FOR GLICO TPA- NURSING

GENERAL PREAMBLE

The following persons shall be eligible for benefits under the Bank`s Medical Scheme: -

1. An employee of the Bank.
2. One Spouse of the employee and his children up to 21 years of age
3. A retiree of the Bank, and his children up to 21 years of age.

The Bank **shall pay** for the cost of **obstetrics and Gynecology treatment.**

The Bank`s Medical Scheme shall **not** cover the following:

1. **Family Planning, Contraception.**
2. **Intentional self-injury or illness resulting from alcoholism and drunkenness or drug addiction or the use of drugs not medically prescribed**
3. **Mortuary Services**
4. **Treatment available as free public healthcare services**
5. **In – patient and out-patient treatment of mental illnesses**
6. **Treatment of Tuberclosis, Onchocerciases, Buruli Ulcer, Trachoma**