

MATERNITY PLANS

A. INTRODUCTION

HyMat is an access-to-care package by Hygeia HMO tailored for expecting mothers. This plan provides affordable maternity cover from antenatal to delivery and baby care in its first year of life.

The Mother is allowed to choose from Hygeia HMO's network standard and well-equipped hospital to serve as a primary healthcare provider during the period of antenatal. Specific terms and conditions apply.

Premium is payable once in advance and will vary based on the selected hospital as well as the level of cover.

B. COVERED SERVICES

	HyMat Standard	HyMat Plus
Benefits		
Registration	√	√
Antenatal Care¹		
Consultations (GP and Obstetric)	√ (Limited to Provider's ANC Package)	√ (Limited to Provider's ANC Package)
Routine Tests carried out during Antenatal Care	√ (Limited to Provider's ANC Package)	√ (Limited to Provider's ANC Package)
Supply of drugs & medication – drugs recommended during Ante-Natal Care	√ (Limited to Provider's ANC Package)	√ (Limited to Provider's ANC Package)
Advanced Investigations	Limited to Pelvimetry Only	Limited to Pelvimetry Only
Delivery Services		
Spontaneous Vaginal Delivery	√	√
Spontaneous Vaginal Delivery (Twin) ²	√	√
Caesarean Delivery	-	√
Caesarean Delivery (Twin) ²	-	√
Episiotomy Repair	√	√ ³
Evacuation	√	√
Blood Transfusion	-	√ (Limited to One Pint Only)
Accommodation including Feeding ⁴	Private Ward (3 Days/Annum)	Private Ward (5 Days/Annum)
Postnatal Care		
6-week Post-natal Check ⁵	√	√
Others		
Treatment of Complications in Pregnancy/Delivery	√ (Up to ₱50,000.00)	√ (Up to ₱50,000.00)
Telemedicine	Unlimited 24x7	Unlimited 24x7
Baby Care ⁶	√	√

NOTE:

¹	Services will vary based on the Antenatal Care Package at Selected Provider
²	Refer to Pricing Table for Premiums.
³	Only in the event of a Vaginal Delivery
⁴	After Delivery, Subject to availability at the Provider
⁵	Only Postnatal Consultation covered at the 6-week check
⁶	Cover for Baby in its first year of Life. Please see more details below

C. EXCLUSIONS

The following are excluded from the **HyMat Plans**:

1. Cervical Cerclage
2. Epidural Services
3. Antenatal care outside the enrollee's selected hospital
4. Routine inpatient and outpatient treatment including but not limited to other specialist consultations, the supply of medication, investigations other than what is covered under the Antenatal care at the preferred provider.
5. Family Planning services
6. Any other treatment, service, procedure, or investigation not listed in the schedule of covered medical services

D. NOTE

1. There will be a waiting period of **7 days** after registration. Plan purchased becomes active **7 days** after the purchase date.

2. **Instalment Payment**

Plan prices may be split into a maximum of 3 instalments subject to the prospect's gestational age. Please see below the maximum instalments available:

Gestational Age	1-4 Months	5-6 Months	>7 Months
Instalment Payment Allowed?	Yes	Yes	Not Eligible
Number of Instalments	3	2	Not Eligible

See below what each instalment covers:

Gestational Age	1-4 Months	5-6 Months
	Covered Benefit	Covered Benefit
Initial Deposit	Antenatal Care + Telemedicine +Maternity Complications	Antenatal Care + Telemedicine +Maternity Complications
Instalment 2	Accommodation +Baby Care	Delivery + Accommodation + Baby Care + Postnatal Consultation
Instalment 3	Delivery + Postnatal Consultation	-

Defaults

- In the event of a default the enrollee will only be covered up to the extent her already paid instalment covers based on above table. ***Delivery will only be covered where full payment has been received by Hygeia HMO at most One (1) clear month before the enrollee's due date, even in an emergency delivery.***

3. **Change of Provider:**

- a. The enrollee is not allowed to change providers for Ante-natal Care after being checked in at the selected Provider
- b. Where enrollee decides to change providers for delivery after Antenatal Care has commenced, Hygeia will only pay for the delivery costs and subsequent postnatal and baby care costs and will not be liable to pay for any other antenatal care at the new provider

4. Upgrades:

- a. Where a twin delivery is expected the enrollee will pay a top-up to upgrade the plan to twin delivery. Otherwise, Hygeia will only pay for one delivery and the enrollee pays the difference at the hospital.
- b. The enrollee is allowed to upgrade her plan at the latest One month to her delivery date. After that, no upgrade is allowed
- c. An enrollee who pays for Normal Vaginal Delivery will not be able to top up to Caesarean section delivery later than 30 days to delivery date even in an emergency

5. Refunds

The HyMat plan is non-refundable except in the following circumstances.

- a. The enrollee is entitled to a refund of 40% of the premium paid if delivery happens at another provider on an emergency basis. All other benefits still apply
- b. The enrollee is entitled to a refund of 30% of the premium paid in the event of Vaginal Delivery where the HyMat Plus Plan was purchased.
- c. The enrollee is entitled to a refund of 20% of the premium paid in the event of a Single Delivery where the HyMat Twin Delivery Plan was purchased.
- d. Where a miscarriage occurs before full payment is made and the enrollee requires an evacuation, this will be covered under the plan. The enrollee will be entitled to
 - a. 10% refund where only initial deposit is paid
 - b. 25% refund where initial deposit and 2nd installment is paid
 - c. 50% refund where all installments have been paid

6. Miscarriages and Still-Births

- a. Where a miscarriage occurs and the enrollee requires an evacuation, this will be covered under the plan. The enrollee will only be entitled to a refund of 50% of the premium paid.
- b. Where a still-birth occurs, the enrollee will still be managed on the plan and eligible for post-natal care. The enrollee will not be entitled to any refund.

BABY CARE BENEFITS

A. COVERED SERVICES

	Baby Care
Region of Cover	Nigeria
Hospital Category	Hospital of Birth
Inpatient Limit (₦)	850,000
Accidents & Emergencies: Resuscitative or lifesaving initial treatment	✓ (Up to Inpatient Limit)
Accommodation with accompanying Carer (including feeding)	General Ward (10 Days/Annum)
Inpatient medication, medical & surgical consumables	✓ (Up to Inpatient Limit)
Neonatal Care Services (Treatment of mild or moderate neonatal sepsis, Phototherapy, Incubator Care and Special Care Baby Unit)	₦150,000
Outpatient Limit (₦)	300,000
Consultations	
General Consultations (Initial and Follow-up)	✓ (Up to Outpatient Limit)
Paediatric Consultations (Initial and Follow-up)	✓ (Up to Outpatient Limit)
Telemedicine	Unlimited 24/7
Medications	
Outpatient Prescription Medicines	₦50,000
Tests & Investigations	
X-Rays and Basic Diagnostic Tests	✓ (Up to Outpatient Limit)
Laboratory tests (<i>WHO list of essential in-vitro diagnostics</i>)	✓ (Up to Outpatient Limit)
Neonatal Care	
Neonatal Care Services (Male circumcision, Ear piercing)	✓ (Up to Outpatient Limit)
Immunizations	
NPI Immunizations	BCG, Measles, DPT, Oral polio, IPV, Vitamin A supplementation, Pentavalent vaccine
Additional Immunizations	Hepatitis A, Hepatitis B, Hib, Chicken Pox, MMR, Pneumococcal, Rotavirus, Meningitis, Yellow Fever, Typhoid Fever

B. EXCLUSION

The following are excluded from the **Baby Care** benefits: -

1. All surgeries
2. Overseas treatment and Transplant surgery
3. Herbal drugs, non-prescription drugs, food supplements, branded supplements, and experimental drugs and treatment
4. Other laboratory investigations not listed in the schedule of covered services
5. Other immunizations not listed in the schedule of covered services
6. Neonatal care not listed under neonatal services
7. All Covid-19 testing and treatment
8. All treatments for Speech disorders
9. Room upgrades beyond that specified in the plan benefits
10. Treatments of Congenital Abnormalities
11. Management of severe burns (burns covering more than 10% body surface area)
12. Learning difficulties, behavioral and developmental problems
13. Consultations with unrecognized consultants, hospitals, family doctors, therapists, dental practitioners, or complementary medicines practitioners
14. Treatment of ailments or injuries arising from pandemics, epidemics, riots, civil unrest, and wars.
15. Any other treatment, service, procedure, or investigation not listed in the schedule of covered medical services

C. NOTE

1. The benefit is only available in the baby's first year of life. Upon the expiration of the plan, the mother must purchase any of the other retail plans for the Baby to continue to have access to care.
2. All benefits are subject to their respective sectional limits which are described as **Inpatient Limit** and **Outpatient Limit**. However, within the respective sectional limit, there are specific benefit limits as well. Consequently, if any specific benefit limit under the sectional limit is exhausted, the remaining limit in that section will only cover other benefits within the section apart from the one that the specific benefit limit has been exhausted.

HYMAT PRICELIST

	Category								
Plan Name	A	B	C	D	E	F	G	H	I
HyMat Plus	500,000	550,000	600,000	750,000	850,000	900,000	1,200,000	1,500,000	2,500,000
HyMat Plus Twin Delivery	650,000	850,000	900,000	1,000,000	1,500,000	2,000,000	-	-	-
HyMat Standard	280,000	300,000	350,000	450,000	550,000	750,000	850,000	1,200,000	1,600,000
HyMat Standard Twin Delivery	400,000	450,000	550,000	750,000	850,000	950,000	1,200,000	1,500,000	2,100,000

				Category			
S/N	Provider Name	State	City	HyMat Standard	HyMat Standard (Twin Delivery)	HyMat Plus	HyMat Plus (Twin Delivery)
1	Abbey Medical Centre	Lagos	Ajeromi-IfeIodun	A	B	C	-
2	Abitop Medical Centre	Osun	IfeEast	A	B	C	-
3	Agape Medical Centre	Lagos	Alimosho	A	A	C	-
4	All Souls Infirmary Hospital	Lagos	Agege	B	B	E	-
5	Allied Surgery	Federal Capital Territory	Gwagwalada	F	-	G	-
6	Al-Sadiq Hospital	Lagos	Kosofe	A	B	C	-
7	Angel And Eagle Specialist Hospital	Ogun	AbeokutaSouth	B	B	B	-
8	Aniyun Hospital Ltd	Lagos	Shomolu	C	C	D	C
9	Arubah Family Medical Centre	Lagos	Ibeju/Lekki	F	-	G	-
10	Ave Maria Hospital Limited - Oniru	Lagos	Oniru	I	I	I	-
11	Awoliyi Memorial Hospital And Maternity	Lagos	LagosIsland	A	B	C	-
12	Barbinton Medical Centre Ketu	Lagos	Ikeja	A	B	C	-
13	Beachland Specialist Hospital	Ogun	Ifo	D	C	D	-
14	Bee Hess Hospital	Lagos	Alimosho	A	B	C	-
15	Bell Hospital Limited	Federal Capital Territory	Abuja Municipal	A	B	C	-
16	Bimma Clinics Ltd	Plateau	JosSouth	A	B	C	-
17	Bingham University Teaching Hospital	Plateau	JosSouth	A	B	C	-
18	Bishops Cross Specialist Hospital	Federal Capital Territory	Abuja Municipal	A	B	C	-
19	Blue Cross Hospital	Lagos	Ikeja	B	B	D	D
20	Broad Hospital	Lagos	Alimosho	A	B	C	-
21	C.Bennett Specialist Hospital	Rivers	Port-Harcourt	A	B	C	-
22	Calabar Women And Children Hospital	Cross River	Calabar	A	B	C	-
23	Capitol Hill Hospital	Delta	WarriNorth	C	C	D	-
24	CarePoint Clinic Egbeda Limited	Lagos	Alimosho	A	B	A	-
25	CarePoint Hospital Ojo Limited	Lagos	Ojo	A	B	C	-
26	City Hospital - Makurdi	Benue	Makurdi	A	B	C	-
27	City Hospital, Abuja	Federal Capital Territory	Abuja Municipal	A	B	C	-
28	County Hospital Ltd	Lagos	Ikeja	A	B	C	-
29	Crest Hospital	Lagos	Epe	A	B	C	-
30	Crystal Specialist Hospital	Lagos	Alimosho	A	B	A	B
31	Dara Medical Clinics	Federal Capital Territory	Abuja Municipal	A	B	B	-
32	Dawaki Medical Centre	Federal Capital Territory	Abuja Municipal	A	B	C	-
33	Delta Crown Hospital & Maternity Home	Lagos	Kosofe	A	B	C	-
34	Denovo Hospital	Rivers	Port-Harcourt	B	B	C	-
35	Deo-Newday Integrated Medical Services	Ondo	AkureSouth	A	B	C	-
36	Derabs Medical Centre	Lagos	Ikorodu	A	B	C	-
37	Diocese Of Kubwa Anglican Hospital Ltd	Federal Capital Territory	Abuja Municipal	A	B	C	-
38	Divine Medical Centre	Lagos	LagosIsland	A	B	C	-
39	Dunia Hospital	Lagos	Agege	A	B	C	-
40	Edi International Hospital	Edo	Central	A	B	C	-
41	Edither Choice Hospital	Kaduna	Birni-Gwari	A	B	C	-
42	El-Dunamis Medical Centre	Lagos	Akesan	A	B	C	-

S/N	Provider Name	State	City	Category			
				HyMat Standard	HyMat Standard (Twin Delivery)	HyMat Plus	HyMat Plus (Twin Delivery)
43	Emel Hospital	Lagos	Amuwo-Odofin	C	-	G	-
44	Emmanuel Medical Centre	Osun	Osogbo	A	B	C	-
45	Enwongo-Abasi Medical Centre	Akwa Ibom	Uyo	A	B	C	-
46	Fairwinds Hospital	Federal Capital Territory	Kubwa	A	B	C	-
47	Faith Medical Centre	Edo	Central	A	B	C	-
48	Faith Mediplex Hospital	Federal Capital Territory	Abuja Municipal	A	B	C	-
49	Fertile Ground Hospital	Plateau	JosNorth	A	B	C	-
50	First U-Turn Hospital	Lagos	Alimosho	A	B	C	-
51	Fresh Springs Medical Services	Federal Capital Territory	Abuja Municipal	A	B	C	-
52	George's Memorial Medical Centre	Lagos	Ibeju/Lekki	H	H	H	F
53	Glad Tidings Medical Centre	Lagos	Alimosho	A	B	C	-
54	God's Knot Hospital	Oyo	IbadanCentral	A	B	C	-
55	Grace Cottage Hospital	Benue	Makurdi	A	B	C	-
56	Green Care Medical Consultants	Rivers	Port-Harcourt	A	B	C	-
57	Gwash-Epj Specialist Hospital Jos	Plateau	JosNorth	A	B	C	-
58	Hamkad Hospital Nigeria Ltd.	Lagos	Abule-Egba	A	B	C	-
59	Harmony Hospital Limited - Kaduna	Kaduna	KadunaNorth	B	B	D	-
60	Hillstar Clinics Nig. Ltd	Lagos	Mushin	A	B	C	-
61	Holy Family Hospital & Maternity Home,Ltd	Lagos	Satelite-Town	A	B	C	-
62	Hope Clinic And Maternity	Edo	EtsakoCentral	A	B	C	-
63	Ibijola Medical Centre	Lagos	Agbara	A	B	C	-
64	Ikeja Medical Centre	Lagos	Ikeja	A	B	A	-
65	Isalu Hospital Limited	Lagos	Ikeja	C	-	C	-
66	Jah Ropheka Hospital And Maternity Ltd	Delta	EthiopeEast	A	B	C	-
67	Jefis Specialist Hospital Ltd	Lagos	Agege	A	B	A	-
68	Jethrone Hospital And Diagnostic Centre	Federal Capital Territory	Kubwa	A	B	C	-
69	Kaaf Medical Laboratory And Maternity Centre	Lagos	LagosMainland	F	F	G	E
70	Kendox Medical Centre	Rivers	Port Harcourt	A	B	C	-
71	Kings Care Hospital	Federal Capital Territory	Wuse	A	A	A	-
72	Kingtrust Medical Center	Lagos	Surulere	B	B	C	-
73	Kreitton Care Hospital & Health Service Limited	Cross River	Calabar	C	B	C	-
74	Kupa Medical Centre	Lagos	Oshodi-Isolo	F	G	G	-
75	Lad Medical Centre	Oyo	IbadanCentral	B	B	C	-
76	Lagoon Clinic, Victoria Island	Lagos	Victoria Island	G	H	H	F
77	Lagoon Hospital, Apapa	Lagos	Apapa	G	H	H	F
78	Lagoon Hospital, Ikeja	Lagos	Ikeja	G	H	H	F
79	Lagoon Hospital, Ikoyi	Lagos	Ikoyi	G	H	H	F
80	Leah Jada-Joseph Medical Centre	Federal Capital Territory	Gwagwalada	A	B	C	-
81	Leah Medical Centre Ltd	Kwara	IlorinWest	A	B	C	-
82	Lennox Hospital	Lagos	Ibeju/Lekki	A	B	A	B
83	Life Care Clinic Ltd. (Aba)	Abia	AbaSouth	A	B	C	-
84	Life Forte Specialist Hospital	Rivers	Port-Harcourt	A	B	C	-
85	Lifeshade Hospital And Medical Facilities Ltd	Lagos	Ikorodu	A	B	C	-
86	Lily Hospitals Benin	Edo	Central	D	-	B	-
87	Lily Hospitals Warri	Delta	WarriNorth	D	-	B	-
88	Livia Shammah Hospitals Limited	Nasarawa	Karu	B	B	C	-
89	Livingston Specialist Hospital	Enugu	EnuguSouth	C	C	D	-
90	Lota Medical Centre	Lagos	Alimosho	A	B	C	-
91	Louismed Hospital	Lagos	Ibeju/Lekki	C	-	D	-
92	Luscent Hospital HealthCare	Lagos	Ibeju/Lekki	D	D	E	-
93	Macedonia Specialist Hospital	Lagos	Ikeja	A	B	C	-
94	Marysol Specialist Hospital	Plateau	JosSouth	A	B	C	-
95	Medical City Hospital	Imo	Owerri-Municipal	A	B	C	-
96	Medicplus Hospitals	Ogun	Mowe	A	B	B	-

S/N	Provider Name	State	City	Category			
				HyMat Standard	HyMat Standard (Twin Delivery)	HyMat Plus	HyMat Plus (Twin Delivery)
97	Med-In Specialist Hospital	Lagos	Ogudu	A	B	C	-
98	Mercy Group Clinics	Ogun	AbeokutaNorth	B	B	C	-
99	Mercy Thomas Oredugba Medical And Dental Centre	Lagos	Surulere	A	B	C	-
100	Meridian Hospitals	Rivers	Port-Harcourt	A	B	D	-
101	Micel Hospital	Lagos	Shomolu	B	B	C	-
102	Michael Cross Specialist Hospital	Federal Capital Territory	Karu	A	A	A	-
103	Mobonike T Medical Centre	Lagos	Agege	A	B	C	-
104	Modic Medical Centre	Edo	Central	A	B	C	-
105	Motayo Hospital	Lagos	Ikeja	C	-	D	-
106	Mother and Child Hospital Ltd	Lagos	Ikeja	G	G	H	-
107	Mount Zion Gate Hospital	Benue	Otukpo	A	B	C	-
108	Muhammadu Buhari Police Hospital	Federal Capital Territory	Abuja Municipal	A	B	C	-
109	Nile Valley Mother And Child Hospital Ltd	Federal Capital Territory	Bwari	A	B	B	-
110	Nobel Standard Maternity Clinic Ltd	Federal Capital Territory	Abuja Municipal	A	B	C	-
111	Oak Hospitals	Lagos	Ikorodu	A	B	C	-
112	Occupational Health Prime Hospital	Lagos	Ibeju/Lekki	A	B	C	-
113	Ogiame Ikenwoli Hospital	Delta	Ubeji	A	B	C	-
114	Oohbee Hospital	Lagos	Alimosho	A	B	C	-
115	Paelon Memorial Clinic - Victoria Island	Lagos	Eti-Osa	G	-	I	-
116	Pamo Clinics & Hospitals Ltd	Rivers	Port-Harcourt	C	-	B	-
117	Paragon Clinics and Imaging	Rivers	Port-Harcourt	F	F	G	-
118	Parkview Family Medicine Royal Hospital	Plateau	JosNorth	A	B	C	-
119	Patfare Clinic	Rivers	Port-Harcourt	A	B	C	-
120	Pharez Spring Diagnostic And Wellness Hospital	Rivers	Port-Harcourt	A	B	C	-
121	Poly Hospital and Maternity Home	Kogi	Lokoja	A	B	C	-
122	Preston Hospital	Lagos	Ibeju/Lekki	A	B	C	-
123	Promise Medical Centre - DOPEMU	Lagos	Alimosho	A	B	C	-
124	Queens Specialist Hospital Ltd - Abuja	Federal Capital Territory	Abaji	A	B	C	-
125	Queensway Hospital	Lagos	Ibeju/Lekki	D	C	D	-
126	Radiyah Hospital Limited	Federal Capital Territory	Abuja Municipal	A	B	B	-
127	Redeemer'S Health Centre- Ibadan	Oyo	IbadanCentral	A	B	C	-
128	Regis And Reina Hospital Limited	Lagos	LagosMainland	E	E	G	E
129	R-Jolad Hospital Nig. Ltd	Lagos	Shomolu	F	F	G	-
130	Rolayo Medical Centre - Benson Ikorodu	Lagos	Ikorodu	A	B	C	-
131	Rubee Medical Centre Ltd	Lagos	Otta	A	B	C	-
132	Sage Clinic	Delta	WarriNorth	A	B	C	-
133	Simeone Hospital	Abia	AbaSouth	A	B	C	-
134	Sirona Hospital	Lagos	Amuwo-Odofin	A	B	C	-
135	Smile Specialist Hospital	Ebonyi	Abakiliki	A	B	C	-
136	Smith Medical Centre	Lagos	Surulere	C	C	E	-
137	Solid Rock Hospital	Lagos	Ojodu	B	B	D	B
138	Spring Hope Specialist Hospital	Osun	Osogbo	A	B	C	-
139	Spring Rose Hospital	Rivers	Port-Harcourt	A	B	C	-
140	Springs Clinic, Aba	Abia	AbaNorth	A	B	C	-
141	Springsworth Specialist Hospital	Lagos	Ikeja	A	B	C	-
142	St Charles Surgery	Rivers	Bonny	A	B	C	-
143	St Everest Hospital	Lagos	Ikorodu	A	B	C	-
144	St. Athanasius' Hospital, Ltd	Akwa Ibom	Uyo	A	A	C	-
145	St. Catherine's Specialist Hospital - Abuja	Federal Capital Territory	Abuja Municipal	C	C	D	-
146	St. Catherine's Specialist Hospital - Port Harcourt	Rivers	Port Harcourt	A	B	C	-
147	St. Edward Specialist Hospital & Cardiac Centre	Lagos	Ibeju/Lekki	E	E	D	-
148	St. Ives Specialist Hospital - Akowonjo Egbeda	Lagos	Alimosho	B	B	C	-
149	St. Ives Specialist Hospital - Ikeja	Lagos	Ikeja	F	-	G	-
150	St. Ives Specialist Hospital - Ikoyi	Lagos	Eti-Osa	F	-	G	-

				Category			
S/N	Provider Name	State	City	HyMat Standard	HyMat Standard (Twin Delivery)	HyMat Plus	HyMat Plus (Twin Delivery)
151	St. Margt Clinical Services	Rivers	Port-Harcourt	A	B	C	-
152	St. Martins Hospital	Rivers	Port Harcourt	A	B	B	-
153	St. Mary's Specialist Hospital, Ojodu	Lagos	Ojodu/ Berger	A	B	C	-
154	St. Peter's Clinics And Hospitals	Rivers	Bonny	A	B	C	-
155	Standard Care Health Solution Ltd	Rivers	Port-Harcourt	A	B	C	-
156	Sterling Specialist Clinic	Rivers	Port-Harcourt	A	A	A	-
157	Success Life Specialist Clinic	Delta	Port Harcourt	A	B	C	-
158	Tobi Medical Centre Ltd	Oyo	Ibadan	A	B	C	-
159	Tola Crescent Medical Centre	Lagos	Shomolu	A	B	C	-
160	Uwakmfon Specialist Clinics	Akwa Ibom	Uyo	A	B	C	-
161	Vine Branch Medical Centre	Oyo	Ibadan	A	B	C	-
162	Vintage Hospital	Lagos	Igando	A	B	C	-
163	West End Hospital And Diagnostic Centre	Delta	WarriNorth	A	B	B	-
164	Zenith Life Specialist Hospital	Plateau	JosSouth	A	B	C	-
165	Zoputa Clinic And Maternity Ltd	Kano	KanoMunicipal	A	B	C	-