



# Paddy Cover

...flexible insurance for everyone

## HEALTH INSURANCE

PADDYCOVER/HALLMARK HEALTH  
SERVICES BENEFIT SCHEDULE



Service Description	BERYL	RUBY	TOPAZ	EMERALD	DIAMOND
<b>OUT-PATIENT SERVICES</b>					
Out-Patient Care, General and Specialist Consultation	Covered	Covered	Covered	Covered	Covered
Prescribed medications	Covered	Covered	Covered	Covered	Covered
Management of Chronic Conditions	Limited to Diabetes and Hypertension only	Covered	Covered	Covered	Covered
<b>IN-PATIENT SERVICES</b>					
Admissions (including feeding)	Standard Ward {15 Days}	Standard Ward {15 Days}	Semi-Private Ward {21 Days}	Private Ward {21 Days}	Private Ward {21 Days}
Nursing care & Consumables	Covered	Covered	Covered	Covered	Covered
Prescribed Medications	Covered	Covered	Covered	Covered	Covered

Service Description	BERYL	RUBY	TOPAZ	EMERALD	DIAMOND
<b>DIAGNOSTIC SERVICES</b>					
Basic Radiological studies e.g. Plain x-ray & Ultrasonography (abdominal and Pelvic)	Covered	Covered	Covered	Covered	Covered
Ultrasonography	Covered	Covered	Covered	Covered	Covered
Laboratory Services- Histopathology, Hematological investigations, Microbiological investigations, Serology& Clinical chemistry	Covered	Covered	Covered	Covered	Covered
Spirometry, Electrocardiogram (ECG) - Rest & EEG- Electroencephalogram	pirometry Only	Covered	Covered	Covered	Covered
Advanced and Complex Investigations: Echocardiogram, CT scan, MRI, Endoscopy, Mammogram, Colonoscopy only	Not Covered	Echocardiogram only	Echocardiogram, Mammogram and CT ONLY		

SERVICE DESCRIPTION	BERYL	RUBY	TOPAZ	EMERALD	DIAMOND
<b>PHYSIOTHERAPY SERVICES</b>					
Physiotherapy Sessions {Up to approved limits}	3 Sessions	5 Sessions	10 Sessions		
Prescribed Physiotherapeutic appliances.	7,500.00	15,000.00	20,000.00		
<b>OBSTETRICS AND GYNECOLOGICAL SERVICES</b>					
Maternity care	All-inclusive Maternity care N100,000	All-inclusive Maternity care N250,000	All-inclusive Maternity care N350,000		
Ante- Natal Care	Within the maternity care limit	Within the maternity care limit	Within the maternity care limit		
Induction of labour & Normal delivery	Within the maternity care limit	Within the maternity care limit	Within the maternity care limit		
Assisted delivery	Within the maternity care limit	Within the maternity care limit	Within the maternity care limit		
Emergency or Medically indicated Elective Caesarean Section	Within the maternity care limit	Within the maternity care limit	Within the maternity care limit		
Post-natal care	Covered	Covered	Covered	Covered	Covered