A TRUE FRIEND
IN YOUR TIME
OF NEED







# **PADIMI COVER**

### PADIMI PLATINUM - INDIVIDUAL \*Family of four

- In-patient & Out-patient care
- Standard-Ward Accommodation
- Minor-Intermediate -Major Surgery
- Optical Care
- Dental Care
- Prescriptions

- Semi-Private Ward Accommodation
- Ante-natal & Maternity Care (after 12months)
- Paediatric Care
- Ophthalmologic Surgical Procedure
- Cancer
- Burial Insurance

- Major Surgery
- Rehabilitative Care
- Maternity
- Appendicitis Care
- International Care
- Cancer Care
- Maternity
- Rehabilitative Care

- Intermediate-Major Surgery
- Burial Insurance
- Paediatric Care
- Insurance (N1,500,000)

50,000 Monthly

### PADIMI R PACKAGE

# PADIMI PLATINUM - INDIVIDUAL • Combined medical cover of 1.8 Million naira a year • Access to health specialists (based on referral) \*\* • 300,000 for 14 different surgeries available yearly. • Free wellness and health checks at selected padimi centres Access to eye and dental care \* Access to gym and spa \* Consult with doctors for free from anywhere Instant access to healthcare \* • Access to 765 hospitals all over Nigeria **HOSPITALIZATION** Standard ward • 3-4 bedded ward **DENTAL CARE** Primary dental care 50,000

OPTICAL CARE	
Primary eye care	<u> </u>
FMEDCENCY	
EMERGENCY	
Accident/Emergency Stabilization - covered for 24hrs stabilization	<u> </u>
Emergency road Ambulance Services	<u> </u>
Intensive Care Unit	<u> </u>
MATERNITY CARE	
MATERNITY CARE	<u> </u>
Antenatal Care	<u> </u>
Medical expenses for delivery - Normal Delivery	<u> </u>
Post natal check-up, first 6wks	<u> </u>
Child Welfare Clinic Circumcision, ear piercing.	<u> </u>
Routine Neo-natal immunization (NPI)	<u> </u>
***Preterm/premature babies	<u> </u>
Ceasarean section - Up to surgery limit ***	<u>✓</u>
Travel Care ***	✓
SURGERIES	
<ul> <li>Minor (Primary suture, lipoma excision, ganglion excision, incision and drainage, keloid excision, minor burns, wound debridement etc.).</li> </ul>	<b>✓</b>
Intermediate(Hernioraphy, colostomy, tenoplasty, diaphragmatic hernia repair, gastroenterostomy, splenorraphy etc.).	✓
Major (Laparotomy, urethrectomy adrenalectomy etc.) Surgical appliances ,     e.g crutches, collars etc.	✓
SPECIAL PROCEDURES	
Blood Transfusion - Covered (up to 2 pints)	<u> </u>
• P.O.P	<u> </u>
Physiotherapy - Covered (3 sessions/annum) limit N2,500/session	<u> </u>
HIV Counselling, testing and drugs from local centers - Covered in Govt.	<u> </u>
NACA Centers only	<u> </u>
Dialysis - Cover 2 sessions	<u> </u>
Cancer Therapy: oncology tests, drugs, chemotherapy - Cancer treatments	<u>∨</u>
Cancer Therapy: Oncology tests, drugs, chemotherapy - Cancer treatments	<u> </u>
EXTRA RADIOLOGICAL	
CT Scan, MRI - Covered (50% co-payment)	
• Immunization	<u> </u>
Basic (NPI)	
	<u>✓</u>
Preventive and promotive health  Adult wellness Check (Applieds)	<u> </u>
Adult wellness Check(Annually).      Adult wellness Check(Annually).	<u> </u>
Health & Wellness management program	<u> </u>
Health information	<u> </u>
Monitoring of Chronic illnesses.	<u> </u>

HEALTH INFORMATION  Quarterly  MONITORING OF CHRONIC ILLNESSES  Quarterly Hospital visit  ACCESIBLE FROM QUARTER 1  GENERAL CONSULTATION  Treatment of basic medical and surgical (minor) outpatient and in-patient cases  SPECIALIST CONSULTATION  O and G specialist  Pediatrician  Ceneral Surgeon  Cardiothoracic Surgeon  Neurosurgeon  Cardiologist  ENT Surgeon  Urlogist  Orthopedic Surgeon  Urlogist  Castroenterologist  Orthopedic Surgeon  Gastroenterologist  Psychiatrist  Psyc	
Quarterly      MONITORING OF CHRONIC ILLNESSES      Quarterly Hospital visit      ACCESIBLE FROM QUARTER 1  GENERAL CONSULTATION      Treatment of basic medical and surgical (minor) outpatient and in-patient cases  SPECIALIST CONSULTATION      O and G specialist      Pediatrician      General Surgeon      Cardiologist      Neurosurgeon      Cardiologist      ENT Surgeon      Urologist      Orthopedic Surgeon      Castroenterologist      Orthopedic Surgeon      Castroenterologist      Pephyshairist      Venur Surgeon      Castroenterologist      Pephyshairist      Venurosurgeon      Castroenterologist      Pephyshaitrist      Venurosurgeon      Castroenterologist      Pephyshaitrist      Venurosurgeon      Castroenterologist      Peychiatrist      Venurosurgeon      Castroenterologist      Peychiatrist      Venurosurgeon      Castroenterologist      Peychiatrist      Venurosurgeon      Castroenterologist      Venurosurgeon      Castroenterologist      Venurosurgeon      Castroenterologist      Venurosurgeon      Castroenterologist      Venurosurgeon      Castroenterologist      Venurosurgeon      Castroenterologist      Venurosurgeon      Venurosurgeon      Castroenterologist      Venurosurgeon      Venuro	
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Quarterly Hospital visit  ACCESIBLE FROM QUARTER 1  GENERAL CONSULTATION      Treatment of basic medical and surgical (minor) outpatient and in-patient cases  SPECIALIST CONSULTATION      O and G specialist     Pediatrician     Pediatrician     Cardiothoracic Surgeon     Neurosurgeon     Cardiologist     ENT Surgeon     Urologist     Orthopedic Surgeon     Gastroenterologist     Orthopedic Surgeon     Gastroenterologist     Pesychiatrist     Ocastroenterologist     Pesychiatrist     Ocastroenterologist     Pesychiatrist      Ocastroenterologist     Pesychiatrist      Ocastroenterologist     Ocastroenterologist     Psychiatrist      Ocastroenterologist	
ACCESIBLE FROM QUARTER 1  GENERAL CONSULTATION  Treatment of basic medical and surgical (minor) outpatient and in-patient cases  SPECIALIST CONSULTATION  O and G specialist  Pediatrician  General Surgeon  Cardioloracic Surgeon  Neurosurgeon  Cardiologist  ENT Surgeon  Up TO 5 SESSIONS PER ANNUM (Outpatient and inpatient), Based on referral from Primary Provider)  Cardiologist  ENT Surgeon  Urologist  Orthopedic Surgeon  Gastroenterologist  Psychiatrist  Psychiatrist	
CENERAL CONSULTATION  Treatment of basic medical and surgical (minor) outpatient and in-patient cases  SPECIALIST CONSULTATION  O and G specialist  Pediatrician  Ceneral Surgeon  Cardiothoracic Surgeon  Neurosurgeon  Cardiologist  ENT Surgeon  Urologist  Orthopedic Surgeon  Gastroenterologist  Psychiatrist  Outpatient and Inpatient)  (Outpatient and Inpatient)  (Outpatient and Inpatient)  (Outpatient and Inpatient)  Outpatient and Inpatient)  Coutpatient and Inpatient)  Outpatient and Inpatient	
GENERAL CONSULTATION  Treatment of basic medical and surgical (minor) outpatient and in-patient cases  SPECIALIST CONSULTATION  O and G specialist  Pediatrician  General Surgeon  Cardiothoracic Surgeon  Neurosurgeon  Cardiologist  ENT Surgeon  Urologist  Orthopedic Surgeon  Gastroenterologist  Psychiatrist  Outpatient and Inpatient)  (Outpatient and Inpatient)  (Outpatient and Inpatient)  (Outpatient and Inpatient)  (Outpatient and Inpatient)  Outpatient and Inpatient a	
Treatment of basic medical and surgical (minor) outpatient and in-patient cases  SPECIALIST CONSULTATION  O and G specialist  Pediatrician  Ceneral Surgeon  Cardiothoracic Surgeon  Neurosurgeon  Cardiologist  ENT Surgeon  Urologist  Orthopedic Surgeon  Castroenterologist  Psychiatrist  O Treatment of basic medical and surgical (minor) outpatient and in-patient  O Treatment of basic medical and surgical (minor) outpatient and in-patient  OPTOS SESSIONS PER ANNUM (Outpatient and Inpatient, Based on referral from Primary Provider)  O and G specialist  V  ENT Surgeon  Orthopedic Surgeon  Castroenterologist  Psychiatrist	
Treatment of basic medical and surgical (minor) outpatient and in-patient cases  SPECIALIST CONSULTATION  O and G specialist  Pediatrician  Ceneral Surgeon  Cardiothoracic Surgeon  Neurosurgeon  Cardiologist  ENT Surgeon  Urologist  Orthopedic Surgeon  Castroenterologist  Psychiatrist  O Treatment of basic medical and surgical (minor) outpatient and in-patient  O Treatment of basic medical and surgical (minor) outpatient and in-patient  OPTOS SESSIONS PER ANNUM (Outpatient and Inpatient, Based on referral from Primary Provider)  O and G specialist  V  Coeneral Surgeon  V  Cardiothoracic Surgeon  V  Orthopedic Surgeon  Castroenterologist  Psychiatrist	
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O and G specialist  Pediatrician  General Surgeon  Cardiothoracic Surgeon  Neurosurgeon  Cardiologist  ENT Surgeon  Urologist  Orthopedic Surgeon  Gastroenterologist  Psychiatrist	
<ul> <li>Pediatrician</li> <li>General Surgeon</li> <li>Cardiothoracic Surgeon</li> <li>Neurosurgeon</li> <li>Cardiologist</li> <li>ENT Surgeon</li> <li>Urologist</li> <li>Orthopedic Surgeon</li> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
<ul> <li>General Surgeon</li> <li>Cardiothoracic Surgeon</li> <li>Neurosurgeon</li> <li>Cardiologist</li> <li>ENT Surgeon</li> <li>Urologist</li> <li>Orthopedic Surgeon</li> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
<ul> <li>Cardiothoracic Surgeon</li> <li>Neurosurgeon</li> <li>Cardiologist</li> <li>ENT Surgeon</li> <li>Urologist</li> <li>Orthopedic Surgeon</li> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
<ul> <li>Neurosurgeon</li> <li>Cardiologist</li> <li>ENT Surgeon</li> <li>Urologist</li> <li>Orthopedic Surgeon</li> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
<ul> <li>Cardiologist</li> <li>ENT Surgeon</li> <li>Urologist</li> <li>Orthopedic Surgeon</li> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
<ul> <li>ENT Surgeon</li> <li>Urologist</li> <li>Orthopedic Surgeon</li> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
<ul> <li>Urologist</li> <li>Orthopedic Surgeon</li> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
<ul> <li>Orthopedic Surgeon</li> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
<ul> <li>Gastroenterologist</li> <li>Psychiatrist</li> </ul>	
• Psychiatrist	
• Neonatologist	
- Neonatologist	
24 HOURS FREE CHAT ACCESS TO HEALTHCARE PROFESSIONALS (INFOTECH-DRIVEN)	
<ul> <li>Free chats with Doctors and Nurses when in need of care during any medical emergency</li> </ul>	
<ul> <li>Free chats with Doctors and Nurses when in need of any routine medical information</li> </ul>	
<ul> <li>A GPS-enabled access to hospital directories when hospital information is needed</li> </ul>	
Free Telemedicine app	
ACCIDENT AND EMERGENCY CARE	
<ul> <li>Resuscitative care for accident and emergency cases, including basic radiological and laboratory investigations needed to stabilize patient before being moved to the ICU if need be.</li> </ul>	
Diagnostics and imaging	
Chest X-Rays	
Plain Abdominal X-Rays	
• Limbs X-Rays	
• Neck X-Rays	

Skull X-Rays	✓
Lumbosacral X-Rays	· ✓
X-Rays of Body Joints	<u>·</u>
Ultrasound Scan	<u>·</u>
Hematological tests	<u>·</u> ✓
Hemoglobin	<u> </u>
Packed Cell Volume	<u> </u>
White cell differential count	<u> </u>
Full Blood Count and differentials	<u>✓</u>
White Blood Cell count	<u> </u>
Red Blood Cell count	<u> </u>
Chemistry	•
Fasting Blood Sugar     Bandom Blood Sugar	<u>✓</u>
Random Blood Sugar  Floating to the Live and Creating and Creatin	<u>✓</u>
Electrolyte, Urea and Creatinine  Prostate Supplifies Authors	<u>✓</u>
Prostate Specific Antigen	<b>✓</b>
Serum albumin	<u>✓</u>
Serum ALT/SGPT	<b>✓</b>
Serum AST/SGOT	<b>✓</b>
Serum Bilirubin (Direct and Indirect)	✓
Microbiology	<u> </u>
Malaria Parasite	<b>✓</b>
• Widal	<b>✓</b>
Urine MCS	<u>✓</u>
Stool MCS	<b>✓</b>
Serology	
Hepatitis B Screening (on request by clinician)	<b>✓</b>
HIV Screening (on request by clinician)	<b>✓</b>
Genotype (on request by clinician)	✓
Blood group (on request by clinician)	✓
IMMUNIZATIONS (0-5 YEARS)	<b>✓</b>
• BCG	<b>✓</b>
• OPV	<b>✓</b>
PENTAVALENT	<b>✓</b>
• HBV	<b>✓</b>
• DPT	✓ ·
VITAMIN A	<b>✓</b>
MEASLES	✓ ·
YELLOW FEVER	<b>✓</b>
MENINGITIS VACCINE	
ROTAVIRUS VACCINE	
PNEUMOCOCCAL VACCINE	
TYPHOID VACCINE	

AMBULANCE SERVICES	
Movement of patients to and fro Hospital	(Roadside to Hospital and Hospital to Hospital)
Accesible from Quarter 2	
• Accesible from Quarter 2	
ADMISSIONS AND ACCOMMODATION	
Feeding for enrollees on admission	
Hospital Ward Care	(Semi Private Ward Only)
Skilled medical and paramedical services	
Supply of prescribed intravenous/intramuscular, oral and topical drugs	
Supply of all medical and surgical consumables	
Accommodation for in-patient care	(30 Days/Annum)
MINOR SURGERIES	
Wound dressing	
Incision & drainage of acute and chronic abscesses	
Suturing of minor wounds	
Suturing of lacerations	
Ear piercing	
Male circumcision	
Accesible from Quarter 3	
PRIMARY DENTAL CARE	
Specialist Consultation	
Routine dental examination	
Preventive dental care and counselling	
Dental pain therapy	
Pharmacological treatment of acute and chronic dental infections	
Access to prescribed drugs	
Scaling/Polishing	(Up to 7,500 Annual Limit)
PHYSIOTHERAPY CARE	
Specialist Consultation	
Routine fitness examination  Proventing Course Wing an arterial.	
Preventive Counselling on referral	
• Pain therapy	
Access to prescribed drugs	W + 72 · · · · ·
Number of Sessions	(Up to 5 Sessions)
PSYCHIATRY CARE	
Mental illnesses	(Outpatient Cases Only; Up To 6 Weeks Limit)
Accessible from Quarter 4	
EVE CARE	(Up To A Global Annual Limit Of 25,000)
EYE CARE     Specialist Consultation	(Op 10 A Global Allitic Of 25,000)
Specialist Consultation     Routine ocular examinations	
Routine ocular examinations	

Lenses and Frames (ONCE EVERY 2 YEARS)  Accessible from Quarter 5  NTERMEDIATE SURGERIES  Accessible from Quarter 6  MAJOR SURGERIES  GYM  Fitness programmes at the gym  SPA  Body massage	(Up to 300,000 Annual GLOBAL Limit)  (Up to 300,000 Annual GLOBAL Limit)  (Up to 300,000 Annual GLOBAL Limit)
Accesible from Quarter 6  IAJOR SURGERIES  GYM  Fitness programmes at the gym  SPA	(Up to 300,000 Annual GLOBAL Limit)
Accesible from Quarter 6  IAJOR SURGERIES  GYM  Fitness programmes at the gym  SPA	(Up to 300,000 Annual GLOBAL Limit)
MAJOR SURGERIES  GYM  Fitness programmes at the gym  SPA	
GYM Fitness programmes at the gym SPA	
GYM Fitness programmes at the gym SPA	
SPA PAGE 1	(2 Session Per Week)
SPA	
Body massage	
	(1 Session Per Year)



## **INSURANCE**

Padimi Platinum Plus Maximum cover receivable

<del>N</del>1,500,000

Death payment

House hold items

Personal accident and injury

N200,000

N125,000

N500,000

Medical benefit N20,000
In patient limit N40,000

#### PADIMI PLATINUM PLUS

Under the Padimi Platinum plus, you can enjoy insurance cover totaling up to as much as N1,500,000. You will be entitled to N125, 000 cover for household items, 500k on death to next of kin should death occur, Medical cover of N20,000 for out-patient and N40,000 for in-patient, and a fixed payment of N65, 000 for funeral expenses.

(1) Fire (2) Burglary (3) Enemy damage (4) Impact from an object (5) Strike & Riot (6) Flood & Storm (7) Lightning (8) Limited Explosion (9) Earthquake.

PERSONAL ACCIDENT AND INJURY: Limit of N500, 000

• Compensation to your family if you or your spouse die or become disabled as a result of an accident.

DEATH: Fixed payment of N500,000

#### **MEDICAL BENEFIT**

If you, your spouse or children, obtain treatment at a mission hospital or Federal/ State government hospital, the company will pay:

If you, your spouse or children, obtain treatment at a mission hospital or Federal/ State government hospital, the company will pay:

In-patient: Limit of N40,000

#### **FUNERAL EXPENSES**

- A cash contribution to your family in the unfortunate event of the loss of you or your spouse.
- This benefit will only cover the funeral expenses of one person during your plus period



## **GET IN TOUCH**

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