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Avon Access Premium

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This booklet provides you with detailed information about the benefits covered by this plan. When this plan is purchased, you are entitled to all the services enclosed in this booklet at your chosen hospital.



## Summary Of Avon Access Premium Plan Benefits

BENEFITS	ACCESS PREMIUM
General Consultation	✓
Specialist Consultation	✓
Laboratory Investigations	✓
Prescribed Drugs	✓
Physiotherapy	✓
Chronic Conditions (Consultation and Drugs)	✓
Plain X-Rays	✓
Contrast X-Rays	✓
Ultrasound Scans	✓
Admissions	Semi Private Ward ✓
Feeding on Admission	✓
Drugs and Infusions	✓
Antenatal Care and Delivery	✓
Post Natal Care - 6 weeks	✓
Neonatal Care	✓
Family Planning & Counselling	✓
IUCDs, Injectibles, Oral contraception	✓
Well Baby Check	✓
Routine (NPI) Immunization (OPV, DPT, Measles, HBV, Vitamin A)	✓
Additional Immunization (Heberix, MMR, Menavax, Rotarix, Yellow fever)	✓
Emergency Care	✓
Ambulance Service	✓
Minor Surgeries	✓
Intermediate Surgeries	✓
Simple Optical Care	✓
Ophthalmology (Consultation, Drugs & Minor / Intermediate Surgeries)	✓
Eye Glasses and Contact Lenses	Limit of N15,000 ✓
Primary Dental Care	✓
HIV - ARV Treatment	✓
Annual Physical Examination	✓
Special Investigations (ECG, EEG, ECHO)	✓
MRI Scans & CT Scans	✓
Annual Health Screening	Basic Check ✓

## Details of Avon Access Premium Plan Benefits

### Out-Patient and Specialist Consultations

- Registration
- Consultations with general practice doctors
- Consultations with specialists on referral by a general practitioner
- Non-specialist and specialist diagnosis of medical and surgical conditions
- Accident & emergency room services:  
Patient is stabilized in the event of life threatening emergencies before definitive care which may or may not be covered
- Supply of prescribed drugs and medications
- Routine immunizations. All immunizations listed as follows are covered: BCG, Measles, DPT, Oral polio, Vitamin A supplementation
- Additional Immunizations for 0 – 5 years: Hepatitis B, HiB, MMR, Pneumoccal vaccine

### In-Patient Care for Covered Medical and Surgical Conditions Only

- Admissions and accommodation in a semi private ward
- Feeding for enrolled members on admission
- Skilled nursing and medical services
- Supply of prescribed drugs, dressings, medical and surgical consumables
- Blood transfusion services

### Laboratory Radiological and Diagnostic Investigations

These services will be carried out based on the clinician's judgment.

Laboratory tests include:

- Hematology
- Clinical Chemistry
- Serology
- Microbiology
- Histopathology

Radiological services include:

- Plain and contrast X-rays of all parts of the body
- Abdominal and pelvic ultrasound scans
- Advanced and Complex investigations:

CT Scan, MRI Scan, Myelogram  
Diagnostic Services, these will include:

- Electrocardiography (ECG) – resting, exercise, pre & post exercise
- Electroencephalography (EEG)
- Echocardiography
- Doppler Scans



## Details of Avon Access Premium Plan Benefits

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### Physiotherapy and Physical Rehabilitation Services

Such as

- Basic physical therapy, including infrared therapy, TENS stimulation
- Supply of basic physiotherapeutic appliances i.e. cervical collar, lumbar corset, crutches

### Minor Surgeries and Procedures

Such as

- Wound dressing
- Incision and drainage of abscesses
- Suturing of minor cuts and lacerations
- Excision

### Intermediate Surgeries and Procedures

Such as

- Excision of various lumps
- Repair of hernia
- Appendectomy
- Closed reduction and manipulation of simple fractures
- Ear, nose and throat procedures such as antral washout; antrostomy and tonsillectomy

### Chronic Conditions (Consultation and Drugs)

- Specialist consultations for diabetes, hypertension, sickle cell anaemia, etc
- Supply of drugs for chronic conditions
- Hospitalization resulting from the treatment of chronic conditions
- Procedures resulting from the treatment of chronic conditions

*“We provide you with easy to access, responsive and world best standards healthcare services”*

## Details of Avon Access Premium Plan Benefits

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### Family Planning and Counselling

- Counseling
- Supply of contraceptive devices (IUCD, injectables, oral contraceptive pills)

### Ambulance

Ambulance transportation services will be available to evacuate an enrolled member:

1. From hospital to hospital
2. From road sides to hospital

### Antenatal Care and Delivery \*

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| <ul style="list-style-type: none"> <li>• Antenatal services, examinations and supply of drugs</li> <li>• Delivery room services which include:             <ul style="list-style-type: none"> <li>• Management of labour</li> <li>• Normal &amp; assisted delivery (vacuum delivery, forceps</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>• delivery etc)</li> <li>• Caesarean section delivery</li> <li>• Cervical cerclage (shirodkar procedure)</li> <li>• Post-natal check</li> <li>• Contraceptive methods: oral contraceptive pills, IUCD, e.t.c</li> </ul> |
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\* In cases where care is accessed outside our network of hospitals, the HMO will refund an amount up to the tune of the specified limit for each plan type

### Neonatal Services

Care required by a newborn in the first month of life. This includes:

- Male circumcision
- Ear piercing
- Treatment of mild or moderate neonatal sepsis not requiring admission
- Phototherapy

## Details of Avon Access Premium Plan Benefits

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### Annual Health Screening

- Physical examination
- Urinalysis
- Full blood count
- Fasting blood sugar
- Stool microscopy
- Visual acuity

### Dental Care

- Routine dental check
- Scaling and polishing (annual)
- Amalgam or composite filling for dental caries
- Simple (non-surgical) extraction

### Eye Glasses or Contact Lenses

- Refraction
- Supply of frames and lenses (unifocal, bifocal, varifocal) replaceable once every two years to a limit of N15,000
- Contact lenses (soft lenses) replaceable twice a year)

### HIV/AIDS Care and Treatment\*

- HIV screening
- Confirmatory tests
- Treatment with anti-retroviral drugs when required
- Treatment of opportunistic infections

\* Subject to availability at designated centers

## Exclusions from Avon Access Premium Plan include

- Overseas treatment and transplant surgery
- Plastic/cosmetic surgeries
- Major and complex surgeries and procedures
- Intensive care services
- Cancer care
- Investigation and treatment for problems relating to fertility, e.g. hormone profiles, laparoscopy, hydrotubation, hysterosalpingogram IVF, GIFT, artificial insemination; and virility enhancing drugs
- Herbal drugs, non-prescription drugs/food supplements, experimental drugs and treatment
- Dental care not listed under services
- Home care, domiciliary care
- Embalment and autopsies
- Joint replacements and prosthetic limbs
- Long term psychiatric illness (exceeding 6 months)
- Treatment for newborns not registered on the plan within 4 weeks of birth
- Self inflicted injuries
- Congenital abnormalities
- Incubator care
- Special baby unit care
- Neonatal care not listed under neonatal services
- Speech disorders
- Treatment protocols that are not normal, customary or standard practice within the country
- Treatment of obesity
- Consultations with unrecognized consultants, hospitals, family doctors, therapists, dental practitioners, or complimentary medicine practitioners
- Any treatment or procedure that is required as a follow-up to any of the listed excluded services
- Autoimmune disorders







# AVON HMO

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