



Avon Prestige

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 Prestige Plan Benefits

BENEFITS	PRESTIGE
General Consultation	✓
Specialist Consultation	✓
Laboratory Investigations	✓
Prescribed Drugs	✓
Physiotherapy	✓
Chronic Conditions (Consultation and Drugs)	✓
Plain X-Rays	✓
Contrast X-Rays	✓
Ultrasound Scans	✓
Admissions	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	✓
Major Surgeries	✓
Simple Optical Care	✓
Ophthalmology (Consultation, Drugs & Minor / Intermediate Surgeries)	✓
Eye Glasses and Contact Lenses	Limit of N40,000 ✓
Primary Dental Care	✓
Dental Surgical Extraction	✓
HIV - ARV Treatment	✓
Annual Physical Examination	✓
Special Investigations (ECG, EEG, ECHO)	✓
MRI Scans & CT Scans	✓
Wellness Check	Comprehensive Check ✓
Intensive Care Services	7 days ICU cover ✓
Renal Dialysis	Covered for 2 sessions ✓
Infertility Cover	✓

Details of Avon Prestige 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
- 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 include:

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



Details of Avon Prestige Plan Benefits

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
- Appendicectomy
- 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

Family Planning and Counselling

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

Details of Avon Prestige Plan Benefits

Infertility

- Investigations relating to infertility
- Non-hormonal treatment
- Surgical treatment (limited to one surgery per member lifetime)

Major and Complex Surgeries and Procedures

Such as

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| <ul style="list-style-type: none"> • Breast surgery • Endocrine surgery • Oesophageal surgery • Abdominal surgery • Anorectal surgery • Obstetrics and gynaecological | <ul style="list-style-type: none"> • Orthopaedic surgery • Urological surgery • Thoracic surgery • Neurosurgery • Eye surgery |
|---|--|

Intensive Care Services

ICU care for up to one week covered in instances such as

- Stroke management
- Chronic pain management
- Management of diabetic emergencies
- Intensive care treatment and ICU

care:

Patient is placed on life support machines when necessary including artificial respiration

- Ventilator care
- Treatment of arrhythmias and cardiac emergencies

- Medical management of myocardial infarction or heart attack
- Stabilisation and maintenance treatment for chronic diseases

Ambulance

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

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

Details of Avon Prestige Plan Benefits

Antenatal Care and Delivery *

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| <ul style="list-style-type: none"> • Antenatal services, examinations and supply of drugs • Delivery room services which include: <ul style="list-style-type: none"> • Management of labour • Normal and assisted delivery (vacuum delivery, forceps | <ul style="list-style-type: none"> delivery etc) • Caesarean section delivery • Cervical cerclage (shirodkar procedure) • Post-natal check • Contraceptive methods: oral contraceptive pills, IUCD, e.t.c |
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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:

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| <ul style="list-style-type: none"> • Male circumcision • Ear piercing • Treatment of mild or moderate neonatal sepsis not requiring admission | <ul style="list-style-type: none"> • Phototherapy • Incubator care / special baby Unit care (up to one week) |
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Wellness Check

- Physical examination
- Urinalysis
- Full blood count
- Fasting blood sugar
- Stool microscopy
- HIV screening
- Hepatitis B screening
- Visual acuity
- Prostate cancer screening (for men over 40 years)
- Pap smear for women

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Details Of Avon Prestige Plan Benefits

Dental Care

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

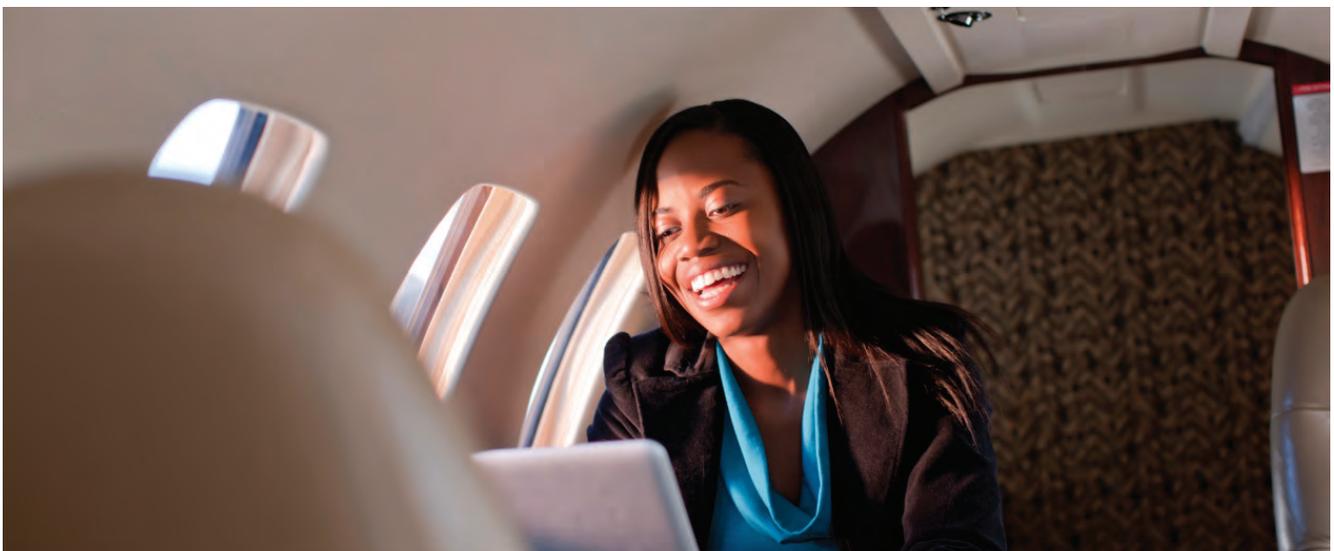
Eye Glasses or Contact Lenses

- Refraction
- Supply of frames and lenses (unifocal, bifocal, varifocal) replaceable once every two years
- Contact lenses (soft lenses replaceable twice a year)
- Treatment of acute and chronic eye diseases

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 Prestige Plan include

- Overseas treatment and transplant surgery
- Plastic/cosmetic surgeries
- Cancer care
- Treatment of Infertility
- 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
- Learning difficulties, behavioral &and developmental problems
- Any treatment or procedure that is required as a follow-up to any of the listed excluded services
- Autoimmune disorders





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