



Welcome to a Healthier, Fuller Life

How your **Life Starter** Plan Works

AVON  HMO

A warm welcome and thank you for choosing Avon HMO.

Our purpose is to empower you to live a healthier, fuller life by providing access to quality healthcare services. This booklet provides you with key information about your health plan including how to access medical care and details of the covered services.

A few things to note:

Please keep this booklet handy so you can easily access information about your health plan and benefits.

Your health plan provides cover for a period of 12 months and for the specific medical conditions/ services listed on the plan.

Some benefits are subject to a waiting period (details inside). Once you complete the waiting period, these benefits will become accessible permanently as long as you renew your health plan with Avon HMO.

Always keep your membership card with you in case of an emergency.

It helps to save the Avon HMO contact numbers – 0700-277-9800 and 01-277-9800 – on your phone so you can easily reach us.

Should you have any difficulties at the hospital, please contact us while you are there so we can resolve it right there and then when all parties are present.

Our Call Centre is open 24 hours a day, 365 days a year so we are always here to help.

Telephone: 0700-277-9800

Email: callcentre@avonhealthcare.com

SMS: 0817-513-3802

WhatsApp: 0817-513-3802



How to access medical care

At any time when you need medical attention, simply visit the hospital you selected on your enrollment form and present your Avon HMO Membership card.

The hospital will take down your details from the card and attend to you accordingly.

In case of emergencies

Go to the hospital closest to you to receive immediate medical attention.

If this happens to be a hospital that is different to the one chosen during enrollment, it is important that we are **notified within 24-48 hours at the latest**. This is important to ensure you receive any refunds you may be entitled to.

Staying healthy

We're immensely excited about you joining us on this journey towards living a healthier, fuller life. Our goal is to ensure you stay healthy.

Stay updated with regular health tit-bits via our blog, Live | Love | Discover which can be read online at www.avonhealthcare.com.

Need more information?

If you have any questions or require additional information, please call our 24 hour Call Centre or visit the FAQs page online at: www.avonhealthcare.com/understanding-insurance/faqs.

This section discusses the benefits, services and limits that apply to your health plan. The information on these pages must be read in conjunction with 'Waiting Periods and Exclusions' section to understand 'what is not covered.'

General and Specialist Consultations

- Registration
- Consultations with general practice doctors
- Consultations with specialists – 3 consultations per annum

Admissions & Accommodation

- Admissions – up to a maximum of 15 days per annum per person (cumulative)
- Accommodation in a General ward
- Feeding for enrollee on admission
- Skilled nursing care and inpatient medical services (covered services only)
- Supply of prescribed drugs, dressings, medical and surgical consumables (covered services only)

Prescribed Medicines & Drugs

Supply of drugs & medication – i.e. all enrollees are covered for the drugs recommended in the course of his/her treatment for covered services in line with the National Health Insurance Scheme drug formulary guidelines.

Physiotherapy

- 5 sessions only
- Basic physical therapy including infra-red therapy, TENS stimulation
- Supply of basic physiotherapeutic appliances i.e. cervical collar, lumbar corset, crutches

Travel Immunisation for Adults

- Yellow Fever Vaccine
- Hepatitis B

Laboratory and Diagnostic Investigations

The under listed laboratory/diagnostic services will be carried out based on the clinician's judgment:

Hematology

Haemoglobin
 Packed cell volume
 Differential count (WBC)
 Full blood count (1-3)
 White cell count
 Red blood count
 ESR westergreen
 Reticulocytes
 Platelets
 Mean Corpuscular Hemoglobin
 Mean Corpuscular Hemoglobin Concentration
 Mean Corpuscular Volume
 Genotype
 Blood group
 Direct coomb's test
 Indirect coomb's test
 Malaria parasites
 Bleeding time
 Clotting time
 Prothrombin time
 Prothromboplastin time

Serology

Widal
 VDRL test
 HIV 1 & 2
 Australian antigen
 ASO titre
 Rheumatoid factor
 Pregnancy Test HCG (Blood)
 Urine Preg Test
 Blood Group
 VDRL
 R. F. Coombs
 Widal
 Heaf test
 Hepatitis B. Surface antigen
 Confirmatory test for HIV 1 & 11

Clinical Chemistry

Fasting blood sugar
 Random blood sugar
 2 hrs. Post prandial
 Glucose tolerance test
 Total bilirubin
 Direct bilirubin
 Indirect bilirubin
 SGOT & SGPT (each)
 Alkaline phosphatase
 Liver function test
 Total protein
 Albumin
 Urea
 Creatinine
 Creatinine clearance
 Sodium
 Potassium
 Chloride
 Bicarbonate
 Electrolyte & urea
 Uric acid
 Calcium
 Phosphorus
 Prostatic acid phosphatase
 Total acid phosphatase
 Amylase
 Cholesterol
 Triglyceride
 CSF Glucose
 CSF Protein
 CSF Chloride
 HDL/LDL Cholesterol
 Gamma GT
 CK Amylase
 Protein electrophoresis & report
 Oral glucose tolerance test

Microbiology

Occult blood
 Urine M/C/S
 Mantoux/heaf test
 Urine microbiology
 Urinalysis
 Semen culture & sensitivity
 Semen analysis
 Aspirate pus M/C/S
 Microfilaria
 HVS M/C/S
 Urethral & wound M/C/S
 Skin snip
 Stool R/E
 Stool M/C/S
 Skin scrapping for fungal elements
 Sputum AFB for tuberculosis
 Sputum M/C/S
 Blood culture
 Pregnancy test – urine
 C.S.F.M/C/S

Immunology

Cortisol
 Diabetes screen
 Follicle stimulating hormone
 Growth hormone (HGH)
 HCG (molar pregnancy)
 HCG (pregnancy test)
 Insulin
 Luteinizing hormone (LH)
 Oestriol
 Oestradiol
 Prolactin
 Progesterone
 Testosterone
 Thyroid screen
 Thyrotrophin

Laboratory and Diagnostic Investigations (contd.)

The under listed laboratory/diagnostic services will be carried out based on the clinician's judgment:

Radiological Investigations (Plain X-rays only)

- Upper limb
- Lower limb
- Thorax
- Vertebrae
- Abdomen
- Skull series

Other Investigations

- Spirometry
- E.C.G (Pre and post exercise)

Family Planning Services

- Counselling
- IUCD (Intrauterine Contraceptive Device) e.g. Copper T
- Injectibles – Depo provera
- Oral contraceptives

Accidents & Emergencies

In the event of an accident or an emergency, the individual will be stabilised and given immediate first aid and resuscitative intervention
Definitive treatment will be subject to benefits covered by this health plan

Ambulance Services

Ambulance transportation services will be available to evacuate an enrollee:
From Hospital to Hospital

HIV Aids Care & Treatment

After 12 months & subject to availability at designated centres

- HIV screening
- Confirmatory tests
- Treatment with anti-retroviral drugs when required
- Treatment of opportunistic infections for covered services only

Surgeries and Procedures - Surgeries up to a limit of N120,000.00 per member

Available after 12 months

Minor Surgeries

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

Intermediate Surgeries

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
Simple emergency gynaecological procedures e.g. surgery for ectopic pregnancy
Eye surgeries such as removal of pterigium, chalazion, sty.

Mental Health Services

Available after 12 months

Acute short-term mental health conditions of an ongoing chronic condition including acute psychotic episodes
Out-patient care for chronic psychiatric cases
In-patient care for chronic psychiatric care subject to admission limit of 30 days per annum

Wellness Check (Once a year)

Available after 6 months

Physical Examinations
Blood Pressure Check
Urinalysis
Fasting Blood Sugar
Available at selected HMO designated centers only

BENEFITS	Life Starter
General Consultation	4 per person per annum
Specialist Consultation	3 per person per annum
Lab Investigations	4 per person per annum
Prescribed Drugs	✓
Physiotherapy	5 sessions per annum
Travel Immunisation	✓
Plain X-Rays	✓
Admissions in Hospital	General Ward
Admissions per Annum	15 Days
Feeding on Admission	✓
Drugs and Infusions	✓
Family Planning Services (Counselling, IUCDs, Injectables, Oral Contraception)	✓
Emergency Care (Accidents & Emergencies, Resuscitative Life-Saving Treatment)	✓
Ambulance Service	Hospital to Hospital
Minor Surgeries	Surgeries Limit N120,000 per person After 12 months
Intermediate Surgeries	
HIV/Aids Treatment (Tests, Drugs, Treatment)	After 12 months
Mental Health Services (Outpatient & Inpatient Care)	7 days Max After 12 months
Wellness Check (After 6 months at designated centres)	Physical Exam, BP, Blood Sugar, PCV/HB, Urinalysis

Waiting periods

Waiting periods of 9 - 12 months may apply to coverage of the following benefits, where purchased:

Wellness Checks (9 Months)
 Psychiatric/Mental Disorders & Illnesses –
 Outpatient Services only (12 Months)

All expenses associated with HIV/AIDS and related conditions (12 Months)
 Minor/ Intermediate Surgical Procedures including Treatment of Hemorrhoids, Fibroids, Hernia, and Adenoidectomy (12 Months)

Exclusions

There are conditions/ treatments/services that are not covered by the Life Starter Plan. These include:

Birth defects, congenital condition or illness, autoimmune disorders, sickle cell anaemia, conditions and illnesses related to genetic disorders
 Management of Chronic Conditions such as Hypertension, Diabetes, Asthma, Arthritis, etc
 Antenatal Care, Delivery & Post Natal Care
 Child Immunisations
 Neonatal Care
 Intensive care
 Neonatal Intensive Care or Special baby care unit
 Renal Dialysis
 Advanced investigations such as MRI Scans, CT Scans, EEG, Myelogram, ECHO
 Psychiatric Institutionalisation
 Any medical service required or injuries sustained as a result of Military, Para Military or Militant service or operations
 Any medical service required or injuries sustained as a result of Hazardous sports including but not limited to water sports, mountaineering, hunting, motor racing, riding or diving in any kind of race and professional participation in leagues of any sport
 Any medical service required or injuries sustained as a result of Air travel except as a fare paying passenger in any aircraft licensed for passenger carrying
 Any medical service required or injuries sustained as a result of War (declared or undeclared), riot, strike, and civil commotion; or acts of God or acts of terrorism
 Any medical service required or injuries sustained as a result of Intentional self-injury, suicide or attempted suicide (whether sane or insane), chronic venereal disease, member's own criminal act, intoxication, the use of drugs not prescribed by a physician or injury sustained whilst in a state of insanity, alcoholism or costs resulting from dependency on or abuse of drugs or other addictive substance and drug rehabilitation
 Consultations or treatment by chiropractors, acupuncturists, herbalists, complimentary/traditional medical practitioners or unrecognised consultants, hospitals, family doctors, therapists, dental practitioners
 Pre – Existing Conditions. Any medical treatment required, relating to an accident or illness which may have occurred prior to the effective date or to any illness where it was within the knowledge of a member that was suffering from it at the effective date

Overseas Treatment/ Investigations
 Organ Surgery and Transplants
 Plastic/Cosmetic Surgeries or Treatments
 Embalment, Autopsies, Mortuary Services
 Cancer Investigation or Treatment such as chemotherapy or radiotherapy
 Investigations not as listed under covered services or Treatments for problems relating to Infertility, e.g. IVF, GIFT, Artificial Insemination; and Virility Enhancing Drugs
 Herbal Drugs, Non-Prescription Drugs, Food Supplements, Dietary and Nutrition Supplements, Experimental Drugs and Treatments
 Dental treatment unless otherwise stated to be covered by the specific plan
 Optical services unless otherwise stated to be covered by the specific plan
 Hearing tests or costs of hearing aids
 Any injury, illness or disease specified as an exclusion and complications caused by a condition that is excluded or follow up treatments or investigations that are due to a condition that is excluded
 Home Care, Domiciliary Care
 Additional Immunisations not listed
 Joint Replacements
 Supply of Prosthesis (Artificial Limbs, Dental Prosthesis)
 Hormonal Replacement Therapy
 Neonatal Care not listed under services
 Speech Disorders, Learning Difficulties, Behavioural & Developmental Problems
 Treatment of Obesity & Weight Loss
 Elective Caesarean Section
 Burns greater than 9%
 All expenses in respect of illnesses/conditions that were subject to waiting periods when the member and dependants joined the plan
 Treatment protocols that are not normal, customary or standard practice within Nigeria
 Any other medical service not listed in the table of benefits on the health plan
 Any condition, treatment, procedure, or service that is related, is in connection with, or is required as a follow-up to an exclusion.

Terms & Conditions

Start date – Your plan effective date is the 1st of the next month if payment is made after the 20th of the month to allow for registration and delivery of membership card/s

Maximum principal age is 60 years and dependant age limit is 18 years

Family means Principal, Spouse and a maximum of 4 biological children under the age of 18 years

At least one adult has to purchase a plan to enable us register a child/minor less than 18 years.

We are unable to register only a minor, as we do not enter into contracts with minors

Annual wellness checks will be conducted at select HMO Designated Centres and will require prior booking and approval

All services * are available at designated centers

Avon HMO accredits and contracts with hospitals within its network and reserves the right to delist or add a hospital, clinic and/or laboratory to its network without any prior notice. Any change to your selected hospital does not affect the terms and conditions of your healthcare plan

An enrollee is required to choose a hospital/Clinic from the Avon HMO hospital network as its primary care provider

Avon HMO reserves the right to refer an enrollee to a designated hospital/specialist consultant or physician for secondary or tertiary care

