

STAR ALLIANCE MEMBERS (FAST TRACK)

Age Limit : 0-59 years

Benefits	Details	Note	Corporate Plan	Group plan	Family Plan	Single /Self Plan	IVF/ Fertility Promo Plan
			₦ 350,000 Per Individual Per annum No of members: 21 & above. Value Accrued: ₦ 1,05,000	₦ 500,000 Per Individual Per annum No of members : 7-20 Value Accrued: ₦ 1,500,000	₦750,000 Per Individual Per annum No of members : 2 -6 Value Accrued: ₦ 2,250,000	₦1,500,000 Per Individual Per annum No of members: 1 ValueAccrued: ₦ 4,500,000	Own egg: ₦ 2,000,000 Donor egg: 2,500,000 ValueAccrued: ₦ 6,000,000(own egg) ₦7,500,000(donor egg)
Hospital Category							

General Out Patient	– Registration – General Consultations		✓	✓	✓	✓	IVF Promo plan
Specialist Consultations Type 1	<ul style="list-style-type: none"> - Gynaecologist - Obstetrician - General Surgeon - Family physician - Cardiologist - Paediatrics - Dermatologist - Ophthalmologist - Orthopaedics - Oncologist 		Visits Limited to 6 per annum	Visits Limited to 7 per annum	Visits Limited to 8 per annum	Visits Limited to 9 per annum	IVF Promo plan
Specialist Consultations Type 2	<ul style="list-style-type: none"> General surgery - Theatre minor - Theatre intermediate - Theatre major 		<ul style="list-style-type: none"> ✓ ✓ ✓ 	<ul style="list-style-type: none"> ✓ ✓ ✓ 	<ul style="list-style-type: none"> ✓ ✓ ✓ 	<ul style="list-style-type: none"> ✓ ✓ ✓ 	IVF Promo plan
Obstetrics & Gynaecology	Treatments related to Maternity		Limited to 200,000 per annum	Limited to 250,000 per annum	Limited to 300,000 per annum	Limited to 350,000 per annum	IVF Promo plan

Drugs	Provision of prescribed drugs and medications for covered condition		✓	✓	✓	✓	IVF Promo plan
In-Patient care-Room type	Admission for the treatment of covered conditions	Accommodation	Private room	Private room	Private room	Private room	IVF Promo plan
	Provision of medical care, nursing care and prescribed medication and consumables during the period of admission for the treatment of covered condition.		✓	✓	✓	✓	IVF Promo plan
Admission Days	Limited to the maximum admission days allowed per annum for each plan.		10 days	10 days	10 days	14 days	IVF Promo plan
Physiotherapy	<ul style="list-style-type: none"> - Physiotherapeutic services - Provision of prescribed physiotherapeutic appliances e.g. Soft and hard cervical collar. - Crutches 	Limited to maximum number of sessions per annum	10 days	10 days	10 days	2	IVF Promo plan

Xray's & Other Diagnostic Test	<ul style="list-style-type: none"> - Radiological services / Plain Xray's of the Limbs, Spine, Abdomen, Pelvis, Chest, Skull. - Contrast studies - Ultrasound scan of Abdomen & Pelvis - Electrocardiogram (ECG) - Mammogram 	Based on clinical requirements	✓	✓	✓	✓	IVF Promo plan
Basic Laboratory Investigations	<ul style="list-style-type: none"> - Histopathology - Haematology - Microbiology - Serology - Clinical Chemistry 	Based on clinical requirements	✓	✓	✓	✓	IVF Promo plan

Advanced and complex Investigations	<ul style="list-style-type: none"> - D-dimmers - MRI Scan - EEG - Echocardiogram - Doppler scan - CT 	Subject to Specialist recommendation	Limited to (1) use for each per annum	Limited to (1) use for each per annum	Limited to (1) use for each with per annum	Limited to (2) use for each per annum	IVF Promo plan
Accident & Emergencies	<ul style="list-style-type: none"> - Emergency room services 		Up to ₦150,000 limit per annum	Up to ₦200,000 limit per annum	Up to ₦250,000 limit per annum	Up to ₦300,000 limit per annum	IVF Promo plan
Ambulance & Evacuation services	Intrastate evacuation only. Roadside to health facility, health facility to health facility	✓	✓	✓	✓	✓	IVF Promo plan
Intensive Care Services	Admission and care in the intensive care unit	Limits are within the range of hrs. mentioned	Limited to ₦150,000	Limited to ₦200,000	Limited to ₦300,000	Limited to ₦350,000	IVF Promo plan
Minor surgeries	<ul style="list-style-type: none"> - Wound dressings - Simple Suturing of lacerations 	Limited to per annum	₦150,000	₦250,000	₦350,000	₦500,000	IVF Promo plan

	<ul style="list-style-type: none"> - Incision and drainage of abscesses - Tongue tie release 						
Intermediate Surgeries	<ul style="list-style-type: none"> - Minor wounds debridement - Lump excision - Hernia repairs - Appendectomy - Surgery of Haemorrhoids - Endoscopy - Surgery for Ectopic Pregnancy 	Limited to per annum	₦200,000	₦300,000	₦400,000	₦600,000	IVF Promo plan
Major Surgeries	<ul style="list-style-type: none"> - General Surgery such as laparotomy - Gynaecological surgeries like Hysterectomy. 	Limited to per annum	₦250,000	₦350,000	₦550,000	₦750,000	IVF Promo plan

	<ul style="list-style-type: none"> - Myomectomy - Caesarean Section 						
Chronic Diseases	<ul style="list-style-type: none"> - Hypertension, - Diabetes, - Asthma, - Tuberculosis, - HIV, - Glaucoma, - Arthritis, - Treatment of – - Hepatitis - Sickle cell diseases, 	Limited to per annum	₦200,000	₦300,000	₦350,000	₦400,000	IVF Promo plan
Neonatal Care	<ul style="list-style-type: none"> - Perinatal care including cord care, - Psychological Jaundice, Ophthalmia neonatorum - Immunization services within the first 2 weeks - Including BCG and oral polio - Circumcision 	(All are covered with limits only on incubator care)	✓	✓	✓	✓	IVF Promo plan

	<ul style="list-style-type: none"> - Ear Piercing - Incubator Care, NICU (limited) 		₦100,000	₦200,000	₦250,000	₦300,000	
Immunization 1	<ul style="list-style-type: none"> - Routine immunizations, BCG, - Measles, DPT, Oral Polio, Vitamin A supplementation, yellow fever, Hepatitis B, 	(All are covered)	<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ 	<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ 	<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ 	<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ 	IVF Promo plan
Immunization 2	<ul style="list-style-type: none"> - Additional immunization for 0-5 years, MMR, - Pneumococcal vaccine, - Rotavirus 		<ul style="list-style-type: none"> × × × 	<ul style="list-style-type: none"> × × × 	<ul style="list-style-type: none"> × × × 	<ul style="list-style-type: none"> ✓ ✓ ✓ 	IVF Promo plan
Immunization 3	<ul style="list-style-type: none"> - Additional immunization (6yrs & above) - Meningitis, Yellow Fever, 		<ul style="list-style-type: none"> × × 	<ul style="list-style-type: none"> × × 	<ul style="list-style-type: none"> × × 	<ul style="list-style-type: none"> ✓ ✓ 	IVF Promo plan

	- Hepatitis B		✓	✓	✓	✓	
Paediatric Care	Treatment of common childhood diseases like malaria and other uncomplicated febrile illnesses, diarrhoea disease, upper respiratory tract infection,	(All are covered)	✓	✓	✓	✓	IVF Promo plan
General Illness	<ul style="list-style-type: none"> - Malaria Parasite - Common cold - Typhoid 	All are covered with limitations to visits per annum	Limits up to 6 visits per annum	Limits up to 6 visits per annum	Limits up to 6 visits per annum	Limits up to 9 visits per annum	IVF Promo plan
Antenatal care & delivery	<ul style="list-style-type: none"> - Antenatal care including prescribed drugs - Normal delivery - Assisted vacuum or forceps delivery - Postnatal care (6 weeks post-delivery) 	(All are covered)	✓	✓	✓	✓	IVF Promo plan

Family Planning	<ul style="list-style-type: none"> - Counselling - Provision of commodities e. g IUCD (copper T) - Injectable - Implant e.g. Implanon 	(All are covered)	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	<p>✓</p> <p>✓</p> <p>✓</p> <p>✓</p>	IVF Promo plan
Eye	<ul style="list-style-type: none"> - Basic Eye examination - Pain therapy - Consultation with Optician - Test, Lens and Prescribed medication, - Tonometry 	Limited to per annum	₦ 40,000	₦ 50,000	₦ 60,000	₦70,000	IVF Promo plan

Dental	<ul style="list-style-type: none"> - Registration - Examination - Amalgam / Composite Filling - Scaling & Polishing - Pain Therapy Drugs - Xrays - Non-Surgical Extraction - Surgical Extraction - Root Canal Therapy - Bridges and Crowns 	Limited to per annum	₦ 40,000	₦ 50,000	₦ 60,000	₦ 70,000	IVF Promo plan
Basic Annual check	<p>Limited to ₦200,000 annually for all the plan</p> <p>A mandatory plan that must be accessed at first visit</p>	The plan should be accessed at first visit	The plan should be accessed at first visit	The plan should be accessed at first visit	The plan should be accessed at first visit	The plan should be accessed at first visit	IVF Promo plan

Health Promotion	<p>Health education and disease prevention on various illnesses including HIV, Hypertension, Diabetes mellitus, Tuberculosis,</p> <p>Health Promotion Information and Materials.</p>	(All are covered)	✓	✓	✓	✓	IVF Promo plan
			✓	✓	✓	✓	

EXCLUSIONS For Corporate ,Group, Family & Self/Single Plan

- Covers with limits allows for payment out of pocket once the limit is exhausted or not covered on the plan.
- Members are expected to have been in use of the plan prior to Pregnancy(female) or any pre-existing condition(both)
- A cover not inclusive in the plan cannot be accessed
- Following payment of enrollment, access to care will commence on the first day of the subsequent month but not less than two (2) weeks from date of payment.
- All screenings, diagnostic and laboratory investigations will be based on clinicians' recommendation.

IVF EXCLUSIONS

- No PGD,
- No Gender selection,
- No Cypro preservation of Gametes and Embryos

Categorization	Corporate Plan/	Group plan	Family plan	Self / Single plan	IVF/FERTILITY Promo plan
Per Individual/Per year	₱ 350,000	₱ 500,000	₱ 750,000	₱1,500,000	₱2-2.5,000
Total value Accruable/Per year	₱1,050,000	₱1,500,000	₱2,250,000	₱4,500,000	₱6,000,000 - ₱7,500,000
Membership numbers	Above 21 members	7-20 members	2-6 members	1 member	Couple

