STAR ALLIANCE MEMBERS (FAST TRACK)

Age Limit : 0-59 years

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| **Benefits** | **Details** | **Note** | **Corporate Plan** | **Group plan** | **Family Plan** | **Single /Self** | **IVF/ Fertility** |
|  |  |  | ₦ **350,000** | ₦ **500,000** | ₦**750,000** | **Plan**₦**1,500,000** | **Promo Plans** |
|  |  |  | **Per Individual** | **Per Individual** | **Per Individual** | **Per Individual** | **Reach the IVF TEAM** |
|  |  |  | **Per annum** | **Per annum** | **Per annum** | **Per annum** | **07034246413.** |
|  |  |  | **No of members: 21 & above.** | **No of members : 7-20** | **No of members : 2 -6** | **No of members: 1** |  |
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|  |  |  | **Value Accrued:**₦ **1,050,000** | **Value Accrued:**₦ **1,500,000** | **Value Accrued:**₦ **2,250,000** | **ValueAccrued:**₦ **4,500,000** |  |
| Hospital Category |  |  |

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| General Out Patient | * Registration
* General Consultations
 |  |  |  |  |  | IVF Promo plan |
| Specialist ConsultationsType 1 | * Gynaecologist
* Obstetrician
* General Surgeon
* Family physician
* Cardiologist
* Paediatrics
* Dermatologist
* Ophthalmologist
* Orthopaedics
* Oncologist
* ENT
 |  | Visits Limited to 6 times per individual per annum | Visits Limited to 7 times per individual per annum | Visits Limited to 8 times per individual per annum | Visits Limited to 9 times per annum | IVF Promo plan |
| Obstetrics & Gynaecology | Treatments related to Maternity |  | Limited to 150,000 per Individual per annum | Limited to 200,000 per Individual per annum | Limited to 250,000 per Individual per annum | Limited to 300,000 per annum | IVF Promo plan |

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| 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 per individual per annum | Private room per individual per annum | Private room per individual per annum | Private room per individual per annum | 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 per person per annum | 10 days per person per annum | 10 days per person per annum | 14 days per person per annum | IVF Promo plan |
| Physiotherapy | * Physiotherapeutic services
* Provision of prescribed physiotherapeutic appliances e.g.

Soft and hard cervical collar.* Crutches
 | Limited to maximum number of sessions per annum | 5 Sessions per person per annum | 5 Sessions per person per annum | 5 Sessions per person per annum | 10 Sessions per annum | IVF Promo plan |

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| Xray’s & Other Diagnostic Test | * 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 Doctor’s recommendation |  |  |  |  | IVF Promo plan |
| Basic Laboratory Investigations | * Histopathology
* Haematology
* Microbiology
* Serology
* Clinical Chemistry
 | Based on Doctor’s recommendation |  |  |  |  | IVF Promo plan |

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| Advanced and complex Investigations | * D-dimmers
* MRI Scan
* EEG
* Echocardiogram
* Doppler scan
* CT
 | Subject to Specialist recommendation | Limited to (1) use of any per Individual per annum | Limited to (1) use of any per Individual per annum | Limited to (1) use of any per Individual per annum | Limited to (2) use of any per annum  | IVF Promo plan |
| Accident & Emergencies | - Emergency room services |  | Up to ₦150,000 limit per person per annum | Up to ₦200,000 limit per person per annum | Up to ₦250,000 limit per person 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 person per annum | Limited to ₦200,000 person per annum | Limited to₦ 300,000 person per annum | Limited to₦350,000 | IVF Promo plan |
| Minor surgeries | * Wound dressings
* Simple Suturing of lacerations
 | Per person per annum | ₦50,000 | ₦100,000 | ₦150,000 | ₦200,000 | IVF Promo plan |

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|  | * Incision and drainage of abscesses
* Tongue tie release
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| Intermediate Surgeries | * Minor wounds debridement
* Lump excision
* Hernia repairs
* Appendectomy
* Surgery of Haemorrhoids
* Endoscopy
* Surgery for Ectopic Pregnancy
 | Per person per annum | ₦100,000 | ₦150,000 | ₦200,000 | ₦250,000 | IVF Promo plan |
| Major Surgeries | * General Surgery such as laparotomy
* Gynaecological surgeries like Hysterectomy.
 | Per person per annum | ₦200,000 | ₦250,000 | ₦300,000 | ₦400,000 | IVF Promo plan |

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|  | * Myomectomy
* Caesarean Section
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| Chronic Diseases | * Hypertension,
* Diabetes,
* Asthma,
* Tuberculosis,
* HIV,
* Glaucoma,
* Arthritis,
* Treatment of –
* Hepatitis
* Sickle cell diseases,
* Renal Dialysis
 | Per person per annum for any | ₦200,000 | ₦300,000 | ₦350,000 | ₦400,000 | IVF Promo plan |
| Neonatal Care | * 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 |

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|  | * Ear Piercing
* Incubator Care, NICU (limited)
 |  | ₦150,000 | ₦200,000 | ₦250,000 | ₦300,000 |  |
| Immunization 1 (|Childhood Immunization)NPI | * Routine immunizations, BCG,
* Measles, DPT, Oral Polio, Vitamin A supplementation, yellow fever, Hepatitis B,
* Pneumococcal vaccine,
* Rotavirus,
* Yellow Fever
* Meningitis
 | (All are covered) |  |  |  |  | IVF Promo plan |
| Immunization 2EPI | * Additional immunization for 0-5 years, MMR,
* Additional immunization (6yrs & above)
* Meningitis
* Flu Vaccine
* Chicken Pox
* Heppatitis A
* Cholera
* D.P.T
* HPV
* Thyphoid
 | Per person per annum | #5,000 | #5,000 | #5,000 | **#5,000** | IVF Promo plan |

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| Paediatric Care | Treatment of common childhood diseases like malaria and other uncomplicated febrile illnesses, diarrhoea disease, upper respiratory tract infection, | (All are covered) 6 visits per person per annum |  |  |  | X | IVF Promo plan |
| General Illness | * Malaria Parasite
* Common cold
* Typhoid
 | All are covered with limitations to 6 visits per Individual per annum | Limit up to 6 visits per Individual per annum | Limit up to 6visits per Individual per annum | Limit up to 6visits per Individual per annum | Limit up to 9visits per annum | IVF Promo plan |
| Antenatal care & delivery | * Antenatal care including prescribed drugs
* Normal delivery
* Assisted vacuum or forceps delivery
* Postnatal care (6 weeks post- delivery)
 | (All are covered) |  |  |  |  | IVF Promo plan |

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| Family Planning | * Counselling
* Provision of commodities e. g IUCD (copper T)
* Injectable
* Implant e.g. Implanon
 | (All are covered) |  |  |  |  | IVF Promo plan |
| Eye | * Basic Eye examination
* Pain therapy
* Consultation with Optician
* Test, Lens and Prescribed medication,
* Tonometry
 | Per person per annum of any | ₦ 40,000 | ₦50,000 | ₦60,000 | ₦70,000 | IVF Promo plan |

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| Dental | * Registration
* Examination
* Amalgam / Composite Filling
* Scaling & Polishing
* Pain Therapy Drugs
* Xrays
* Non-Surgical Extraction
* Surgical Extraction
* Root Canal Therapy
* Bridges and Crowns
 | Per person per annum of any | ₦40,000 | ₦50,000 | ₦60,000 | ₦70,000 | IVF Promo plan |
| Basic Annual check | Limited to ₦200,000 annually for all the planA mandatory plan that must be accessed at first visit | The plan should be accessed at first visit at our facility | The plan should be accessed at first visit at our facility | The plan should be accessed at first visit at our facility | The plan should be accessed at first at our facility visit | The plan should be accessed at first visite at our facility | IVF Promo plan |

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| Health Promotion | Health education and disease prevention on various illnesses including HIV, Hypertension, Diabetes mellitus, Tuberculosis,Health Promotion Information and Materials. | (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 Healthcare Commences immediately following the mandatory first annual health checks.
* All screenings, diagnostic and laboratory investigations and specialists referrals will be based on Doctor’s recommendation.
* 10 free consultations on the ‘Ask the Doctor platform’ on Teledoc App per person per annum Following Payment of enrollment.

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| **Categorization** | **Corporate Plan/** | **Group plan** | **Family plan** | **Self / Single plan** | **IVF/FERTILITY****Promo plan** |
| PerIndividual/Per year | ₦ 350,000 | ₦ 500,000 | ₦ 750,000 | ₦1,500,000 | ₦2-2.5,000 |
| Total valueAccruable/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 | 7-20members | 2-6members | 1 member | Couple |