

MANAGED CARE HEALTH BENEFITS
2017
Enhanced Gold Plan

THT
Total Health Trust Ltd.

A member of  **LIBERTY**

THT Managed Care Health Benefits
Enhanced Gold Plan Benefit Details
2017

HEALTH ASSESSMENT

- Blood pressure
- BMI
- Vital signs

OUT PATIENT BENEFITS

Physician Services	Immunization	Patient Education	Family Planning	Rehabilitation Services
<ul style="list-style-type: none"> • General outpatient consultation • Specialist consultation • Well-baby care • Well-child care • Sports physicals • Emergency care • Electrocardiogram (ECG) • Antral washout • Aural irrigation 	<ul style="list-style-type: none"> • BCG • Measles • DPT • Oral polio • Hib & MMR • Meningococcal • Meningitis • Hepatitis B • Yellow Fever 	Patient Education classes will be covered for the following diagnoses: <ul style="list-style-type: none"> • Pre-natal Childbirth – for pregnant mothers • Diabetes • Asthma • Hypertension 	<ul style="list-style-type: none"> • Depo provera injection • IUDs • Cervical cap • Norplant insertion • Norplant removal • Oral contraceptives • Medical history • Physical examination • Sex education – prevention of sexually transmitted diseases 	(Out-patient Short Term Therapy) <ul style="list-style-type: none"> • Physical Therapy • Pulmonary

DENTAL SERVICES

Basic dentistry	Specialized dentistry
<ul style="list-style-type: none"> • Consultation • Simple extractions • Amalgam fillings • Scaling and polishing (once a year) • Dental treatment as result of accidental damage • Pain therapy 	<ul style="list-style-type: none"> • Impacted extractions (max of two teeth per year) • Root canal therapy (max of two teeth per year)

OPHTHAMOLOGICAL/OPTICAL SERVICES

<ul style="list-style-type: none"> • Refraction • Comprehensive examination • Removal of cataracts • Glaucoma checking 	<ul style="list-style-type: none"> • Pterygium – surgery • Supply of lenses (unifocal, bifocal, varifocal or contact once every two years) **N10,000
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DIAGNOSTIC BENEFITS

Diagnostic imaging			
X- Rays	Ultrasound	Tertiary Radiology	
<ul style="list-style-type: none"> • Upper Limb • Hand/Wrist • Forearm (Radius/Ulna) • Elbow • Humerus • Shoulder • Clavicle • Foot/Toes • Joints • Long Bones 	<ul style="list-style-type: none"> • Pelvis & Hip • Chest (AP/PA) – all views • Cervical Spine • Lateral Neck (Soft Tissue) • Thoracic Spine • Thoraco-lumbar Spine • Lumbosacral Spine • Abdomen (Plain) • Abdomen (Erect/Supine) • Barium contrast studies 	<ul style="list-style-type: none"> • Plain Abdomen • Pelvic Studies • Breast Scan • Thyroid Scan • Doppler studies 	<ul style="list-style-type: none"> • CT Scan once a year (when medically necessary) • Echocardiography • EEG • MRI (once) for emergency care only

LABORATORY INVESTIGATIONS

Haematology	Blood/Urine Chemistry	Hormone Assay	
<ul style="list-style-type: none">• Hemoglobin• PCV• ESR• RBC• WBC• DIFF• Platelets• FBC• FBC & ESR	<ul style="list-style-type: none">• Malaria• Microfilaria• Reticulocyte count• L.E Cells• HB Genotype• Hepatitis Antigen• Bleeding Time• Clotting Time• Prothrombin Time	<ul style="list-style-type: none">• Glucose• Calcium• Phosphorus• Urea• Creatinine• Uric Acid• Albumin• Cholesterol• Triglyceride• HDL• LDL• SGOT• SGPT• Serum chemistry• Urinalysis• Creatinine Clearance	<ul style="list-style-type: none">• Thyroid hormones
Serology	Microbiology	Histopathology	
<ul style="list-style-type: none">• Pregnancy Test (Urine)• Pregnancy Test (Blood)• VDRL• Heaf Test• Rheumatoid Factor	<ul style="list-style-type: none">• Blood Grouping• Widal Test• ASO Titer• Coombs Test• HIV Screening	<ul style="list-style-type: none">• Urine Microscopy, Culture & Sensitivity• Stool microscopy, culture & sensitivity• Stool Occult Blood• Swab microscopy, culture & sensitivity• Sputum microscopy, culture & sensitivity• Sputum ZN Stain• Semen analysis	

INPATIENT BENEFITS		
Hospitalization		Behavioural Health Services
<ul style="list-style-type: none"> General in-patient consultation Semi-Private Ward Services of a dietician Intensive Care Unit (24 Hours) Theatre fees and drugs Prescribed drugs & dressing Surgical procedures (minor to major) Specialist consultation and care External surgical appliances/such crushes, elastic stockings and orthopaedic cast Blood transfusion 		<ul style="list-style-type: none"> Evaluation and treatment of conditions that are responsive to Time Limited Treatment Medical services: Covered Out-patient and In-patient Medical Services provided by a physician, i.e. Individual Psychotherapy, Group Psychotherapy, Psychological Testing, Family Counselling – with family members to aid diagnosis and treatment (Inpatient limit 10 days per year)

SURGICAL SERVICES			
<ul style="list-style-type: none"> Surgical supplies normally required for covered surgical procedures 	<ul style="list-style-type: none"> Anesthesia normally required for covered surgical procedures 	<ul style="list-style-type: none"> Administration of blood and blood plasma Second and Third Surgical Opinion 	<ul style="list-style-type: none"> Inpatient Minor and Part Intermediate Surgeries
Minor Surgeries			
<ul style="list-style-type: none"> Surgical drainage of simple abscesses Surgical drainage of breast abscesses Surgical drainage of galactoceles Sub-periosteal drainage for acute osteomyelitis Drainage for septic arthritis Intercostal drainage insertion 	<ul style="list-style-type: none"> Aspiration of joints Debridement of wounds Surgical repair of simple wounds Biopsy of breast lump Biopsy of tumor on abdominal wall Biopsy of bone tumor Excision of tumor on abdominal wall Proctoscopy 	<ul style="list-style-type: none"> Evacuation of impacted faeces Closed reduction of fractures Closed reduction and immobilization of joints dislocations Exostectomy Chondromectomy Ganglionectomy Temporary diversion of urine 	<ul style="list-style-type: none"> Circumcision Electric fulguration of condylomata acuminata Suprapubic cystostomy Vasectomy Injection sclerotherapy of varicose veins
Intermediate Surgeries			
<ul style="list-style-type: none"> Excision-biopsy of breast mass Simple mastectomy Biopsy of thyroid gland Oophorectomy Surgical drainage of hematoma of rectus abdominus Surgical drainage of peritoneal abscess Repairs of colostomy Anal sphincteroplasty 	<ul style="list-style-type: none"> Appendectomy Excision-Ligation Hemorrhoidectomy Milligan's procedure Surgical drainage of anal abscess Polypectomy Inguinal Herniorrhaphy Femoral herniorrhaphy Ventral herniorrhaphy Sequestrectomy 	<ul style="list-style-type: none"> Excision-biopsy of soft tissue tumors Drainage of paronychia Surgical drainage of hand abscess Orchidopexy Hydroceleotomy Excision of intrascrotal mass Surgery for torsion of spermatic cord 	<ul style="list-style-type: none"> Varicoceleotomy Tracheostomy Tonsillectomy for children (less than 12 yrs) Sigmoidoscopy Dissection of femoral triangle Dissection of inguinal nodes Division of perforating vein
Major Surgeries N500,000.00 (Annual limit)			
<ul style="list-style-type: none"> Myomectomy (medical) Hysterectomy (medical) Thyroidectomy Laparotomy 	<ul style="list-style-type: none"> Laparotomy and biopsy of disease viscera in abdominal cavity Saucerization of chronically infected bone 	<ul style="list-style-type: none"> Surgical excision of soft tissue tumors Theirsch's procedure 	<ul style="list-style-type: none"> Lord's procedure Epigastric herniorrhaphy Open Reduction

MATERNITY SERVICES (20 inpatient days per year)			
<ul style="list-style-type: none"> Normal pregnancy Prenatal care Normal delivery Assisted delivery 	<ul style="list-style-type: none"> Caesarean section delivery Postnatal care Puerperal infection Physician prescribed bed rest during pregnancy cumulative 20 days for maternity 	<ul style="list-style-type: none"> Hyper emesis gravidarum Pre-eclampsia Termination of pregnancy for life-endangering conditions 	<ul style="list-style-type: none"> Hospitalization & skilled nursing in connection with childbirth for the mother or new born child of a vaginal or caesarean delivery

OTHER SERVICES		
Emergency out of station care		
Blood transfusion services		
Orthotics	Ambulance Services	Prescribed Drugs
<ul style="list-style-type: none"> Orthotics for treatment related to injuries such as sprains or strains e.g. cervical & lumbar braces Orthotics for medically necessary rehabilitation of musculoskeletal and other condition 	<ul style="list-style-type: none"> Hospital to hospital 	<ul style="list-style-type: none"> Members' prescriptions will be filled from Essential Drug list i.e. a recommended list of essential brand name and generic drugs, which have been chosen because they provide maximum quality and value Antiretroviral drug supply at designated centres

EXCLUSIONS		
<ul style="list-style-type: none"> Artificial limbs & dental prostheses Complex surgery Plastic surgery Tertiary radiological investigations (except those listed above) 	<ul style="list-style-type: none"> Other surgeries and procedures not listed above Gynaecological investigations and treatment for infertility 	<ul style="list-style-type: none"> Cytotoxic (anti-cancer) drugs and radiotherapy Comprehensive health assessment Chronic renal dialysis
These services are available on a customised, discounted fee-for-service basis at the request of the client. Once a diagnosis is made, the Client/Employer is notified and options of treatment and costs provided. The decision to continue treatment is made after a full payment by the client.		

RIDER		
Optional Benefit		
<ul style="list-style-type: none"> Funeral N20,000.00 	<ul style="list-style-type: none"> Permanent Disability N200,000.00 	<ul style="list-style-type: none"> Death N100,000.00



A member of  LIBERTY

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Registration No. 318 207

THT is a member of the Liberty Group.