

MANAGED CARE HEALTH BENEFITS
2017
Gold Plan

THT
Total Health Trust Ltd.

A member of  LIBERTY

THT Managed Care Health Benefits
Gold Plan Benefit Details
2017

HEALTH ASSESSMENT
<ul style="list-style-type: none"> 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 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 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	
<ul style="list-style-type: none"> Consultation Simple extractions Amalgam fillings 	<ul style="list-style-type: none"> Scaling and polishing (once a year) Dental treatment as result of accidental damage Pain therapy

OPHTHALMOLOGICAL/OPTICAL SERVICES	
<ul style="list-style-type: none"> Refraction Comprehensive examination Glaucoma checking 	<ul style="list-style-type: none"> Pterygium - surgery Supply of lenses (unifocal, bifocal, varifocal or contact once every two years) **N7,500

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-lumber Spine Lumbosacral Spine Abdomen (Plain) Abdomen (Erect/Supine) Barium contrast studies 	<ul style="list-style-type: none"> Plain Abdomen Pelvic Studies 	<ul style="list-style-type: none"> CT Scan once a year (when medically necessary) EEG

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 	<ul style="list-style-type: none"> 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 	<ul style="list-style-type: none"> 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 4-bedded rooms 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"> Acute renal dialysis (emergency only three session) Rehabilitation Skilled nursing Private ward (for isolation) A bed in an emergency room and observation room/area A bed in a nursery unit Oxygen and administration of oxygen Covered diagnosis laboratory and X-ray 	<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 galactocele 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 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 Herniorraphy Femoral herniorraphy Ventral herniorraphy 	<ul style="list-style-type: none"> Sequesrectomy Excision-biopsy of soft tissue tumors Drainage of paronychia Surgical drainage of hand abscess Orchidopexy Hydroceleotomy Excision of intrascrotal mass 	<ul style="list-style-type: none"> Surgery for torsion of spermatic cord Varicoceleotomy Sigmoidoscopy Dissection of femoral triangle Dissection of inguinal nodes Division of perforating vein

Major Surgeries N350,000.00 (Annual Limit)			
<ul style="list-style-type: none"> Laparotomy Surgical excision of soft tissue tumors 	<ul style="list-style-type: none"> Saucerization of chronically infected bone Theirsch's procedure 	<ul style="list-style-type: none"> Lord's procedure Epigastric herniorraphy Hysterectomy (medical) 	

MATERNITY SERVICES (20 inpatient days per year)			
<ul style="list-style-type: none"> Normal pregnancy Prenatal care Normal delivery Assisted delivery Caesarean section delivery 	<ul style="list-style-type: none"> Postnatal care Puerperal infection Physician prescribed bed rest during pregnancy cumulative 20 days for maternity 	<ul style="list-style-type: none"> Hyper emesis gravid arum 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 & lumber 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

THT

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a company duly registered in Nigeria.
Registration No. 318 207

THT is a member of the Liberty Group.