

MANAGED CARE HEALTH BENEFITS
2017
Silver Plus Plan

THT
Total Health Trust Ltd.

A member of  LIBERTY

THT Managed Care Health Benefits
Silver Plus Plan Benefit Details
2017

OUT PATIENT BENEFITS		
Physician Services		Patient Education
<ul style="list-style-type: none"> • General outpatient consultation • Specialist consultation • Well-baby care • Well-child care 	<ul style="list-style-type: none"> • Sports physicals • Emergency care • Electrocardiogram (ECG) • Antral washout • Aural irrigation 	Patient Education classes will be covered for the following diagnoses: <ul style="list-style-type: none"> • Diabetes • Asthma • Hypertension

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

MATERNITY BENEFIT	
• Antenatal and delivery maximum benefit of N100,000.00	• Immunization NPI – General hospital or Health centre

OPHTHAMOLOGICAL/OPTICAL SERVICES	
<ul style="list-style-type: none"> • Refraction • Examination 	<ul style="list-style-type: none"> • Glaucoma checking • Ptergium – surgery

DIAGNOSTIC BENEFITS			
Diagnostic imaging			
X- Rays		Ultrasound	
<ul style="list-style-type: none"> • Upper Limb • Hand/Wrist • Forearm (Radius/Ulna • Elbow • Humerus • Shoulder • Clavicle 	<ul style="list-style-type: none"> • Thoracic Spine • Thoraco-lumber Spine • Lumbo-sacral Spine • Abdomen (Plain) • Abdomen (Erect/Supine) • Barium contrast studies • Foot/Toes 	<ul style="list-style-type: none"> • Joints • Long Bones • Pelvis & Hip • Chest (AP/PA) – all views • Cervical Spine • Lateral Neck (Soft Tissue) 	<ul style="list-style-type: none"> • Plain Abdomen • Pelvic Studies

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 • 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 • Aspiration of joints 	<ul style="list-style-type: none"> • Debridement of wounds • Surgical repair of simple wounds • Biopsy of breast lump • Proctoscopy • Evacuation of impacted faeces • Closed reduction of fractures • Closed reduction and immobilization of joints dislocations • Exostectomy 	<ul style="list-style-type: none"> • Chondromectomy • Ganglionectomy • Temporary diversion of urine • Circumcision • Electric fulguration of condylomata acuminata • Suprapubic cystostomy • Vasectomy • Injection sclerotherapy of varicose veins 	<ul style="list-style-type: none"> • Surgical drainage of abscess • Drainage of paronychia • Surgical drainage of hand abscess
Intermediate Surgeries			
<ul style="list-style-type: none"> • Sequestrectomy • Herniorrhaphy 	<ul style="list-style-type: none"> • Appendectomy • Dissection of femoral triangle 	<ul style="list-style-type: none"> • Dissection of inguinal nodes • Division of perforating veins 	

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 (cervical collar only) 	<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"> • Eye Glasses • Other surgeries and procedures not listed above • Artificial limbs & dental prostheses • Complex surgery • Plastic surgery 	<ul style="list-style-type: none"> • Tertiary radiological investigations (except those listed above) • Gynaecological investigations and treatment for infertility • Cytotoxic (anti-cancer) drugs and radiotherapy • Comprehensive health assessment • Chronic renal dialysis
<p>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 full payment by the client.</p>	

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.