

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

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

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

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

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

## INPATIENT BENEFITS

### Hospitalization

- 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
- 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

### Behavioural Health Services

- 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

- Surgical supplies normally required for covered surgical procedures
- Anesthesia normally required for covered surgical procedures
- Administration of blood and blood plasma
- Second and Third Surgical Opinion
- Inpatient Minor and Part Intermediate Surgeries

### Minor Surgeries

- 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
- 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
- Chondromectomy
- Ganglionectomy
- Temporary diversion of urine
- Circumcision
- Electric fulguration of condylomata acuminata
- Suprapubic cystostomy
- Vasectomy
- Injection sclerotherapy of varicose veins
- Surgical drainage of abscess
- Drainage of paronychia
- Surgical drainage of hand abscess

### Intermediate Surgeries

- Sequestrectomy
- Herniorrhaphy
- Appendectomy
- Dissection of femoral triangle
- Dissection of inguinal nodes
- Division of perforating veins

## OTHER SERVICES

### Emergency out of station care

### Blood transfusion services

#### Orthotics

- Orthotics for treatment related to injuries such as sprains or strains (cervical collar only)

#### Ambulance Services

- Hospital to hospital

#### Prescribed Drugs

- 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

- Eye Glasses
- Other surgeries and procedures not listed above
- Artificial limbs & dental prostheses
- Complex surgery
- Plastic surgery
- 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

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.

## RIDER

### Optional Benefit

- Funeral N20,000.00
- Permanent Disability N200,000.00
- Death N100,000.00

# THT

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## **NIGERIA**

2 Marconi Road  
Palmgrove Estate, Lagos  
Nigeria

Enquiries, Emergencies, Pre-authorisation (24 hrs)

+234 1 448 2105

+234 1 460 7560

+234 708 068 7600

+234 701 367 4541 (SMS and WhatsApp only)

BBM PIN – 5EFOE0DD

[info@totalhealthtrust.com](mailto:info@totalhealthtrust.com)

[www.totalhealthtrust.com](http://www.totalhealthtrust.com)

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