



BENEFITS PACKAGE

CONSULTATION

- Registration
- General consultation
- Blood Pressure, Weight, Temperature Checks, Height, RR
- Specialist Consultation (limited to 4 visits per policy year)
 - General surgeons
 - Paediatrician
 - ENT Specialist
 - Dietician
 - Gynaecologist
 - Family Physician
 - Cardiologist
 - Orthopaedics
 - Physiotherapy (when medically indicated and up to 5 sessions)

COMMON AILMENTS

- Out-patient care for common ailments: Malaria and other acute uncomplicated febrile illnesses, Diarrhoeal diseases, Acute respiratory tract infections, Uncomplicated pneumonia, Simple anemia (not requiring blood transfusion), Simple skin diseases other uncomplicated bacterial, fungal, parasitic and viral infections and illnesses.
- Follow-up treatment of chronic illnesses, e.g. Hypertension, Diabetes mellitus, Sickle cell, Asthma, Osteoarthritis.
- First Aid for Dog bites, Snake bites, Scorpion stings, and other minor musculoskeletal diseases

CHILDHOOD ILLNESSES

- Feeding problems and nutritional counselling
- Treatment of common childhood illnesses, e.g., (Malaria and other uncomplicated febrile illnesses, Diarrhoeal diseases, Uncomplicated malnutrition, Measles, Upper respiratory tract infections.
- Uncomplicated pneumonia and other childhood exanthemas as well as Common skin diseases.

EYECARE

- Treatment of minor eye ailments, including Conjunctivitis, Parasitic and allergic ailments, Simple contusion, Abrasions
- Removal of conjunctival non-penetrating foreign body
- Refraction, Lens and Frames (**₹10,000 LIMIT**)
- Pterygium Surgery (**1 eye/year and with full premium payment**)
- Cataract Extraction Surgery (**1 eye/year and with full premium payment**)

FAMILY PLANNING SERVICES

- Counselling on family planning methods
- Provision of services: Oral Contraceptive, Condom (3 units per family/policy)
- Provision of services: Emergency contraception, Injectables, Implant, Plain Intrauterine contraceptive device (Copper-T)

CHILD WELFARE SERVICES

- Nutritional advice, health education, and other services
- Growth monitoring
- National Program on Immunization (NPI) schedule for Under 5s

HOSPITAL CARE AND ADMISSION
<ul style="list-style-type: none"> ➤ Standard/General ward ➤ A single meal per day. (where available) ➤ 15 days cumulative per year.
PHARMACEUTICAL CARE
<ul style="list-style-type: none"> ➤ Provision of prescribed drugs in line with LSHS drug formulary ➤ Community pharmacies are available for drugs pick-up. (Mon – Sat from 9am – 8pm only)
BLOOD TRANSFUSION
<ul style="list-style-type: none"> ➤ Two (2) pint limit per year ➤ Donor Screening
CHRONIC DISEASE
<ul style="list-style-type: none"> ➤ Screening and Diagnosis of Diabetes, Hypertension, Asthma and Osteoarthritis. ➤ Treatment of Diabetes, Hypertension, Asthma and Osteoarthritis ➤ Periodic routine investigations for Diabetes and Hypertension
HIV/AIDS SERVICES
<ul style="list-style-type: none"> ➤ Provider initiated test based on clinical guidelines ➤ Referral to HIV referral centres for treatment ➤ Client-Initiated testing (once a year) ➤ HIV service charge (consultation and dispensing of medication) ➤ Perinatal HIV exposure for Neonate (Zidovudine and Nevirapine)
TUBERCULOSIS SERVICES
<ul style="list-style-type: none"> ➤ Sputum AFB for Tuberculosis ➤ Referral linkages to designated treatment centres for treatment ➤ TB Service charge (Consultation, counselling and dispensing of drugs)
HAEMATOLOGY
<ul style="list-style-type: none"> ➤ Full Blood count, ESR Westergren, Malaria Parasites, Genotype ➤ Rhesus Factor, Blood Group, Bleeding Time, Clotting Time, Prothrombin Time (PT), Partial Thromboplastin Time (PTT), Screening of Blood
CLINICAL CHEMISTRY
<ul style="list-style-type: none"> ➤ Random/Fasting Blood Sugar, 2HPP, Electrolyte (Sodium, Potassium, Chloride & Bicarbonate) ➤ Pregnancy Test, Urinalysis, Widal Test ➤ Oral Glucose Tolerance Test (OGTT) ➤ Blood Urea Creatinine, Creatinine Clearance ➤ Liver function Test (Cholesterol, Triglyceride, HDL/LDL Cholesterol, Gamma GT, Uric Acid, Bilirubin (Direct/Indirect), Total Protein and Albumin. ➤ Glycosylated Haemoglobin (HbA1C) ➤ Lipid profile: Cholesterol, Triglyceride, HDL/LDL Cholesterol
MICROBIOLOGY
<ul style="list-style-type: none"> ➤ Sputum M/C/S ➤ M/C/S for urine, stool, blood, HVS, wound swabs, semen and CSF ➤ Semen analysis ➤ Helicobacter Pylori
DIAGNOSTIC RADIOLOGICAL INVESTIGATIONS
<ul style="list-style-type: none"> ➤ Plain X-Ray (Skull, Chest, Limbs, Vertebra) ➤ Echocardiogram (1 PER YEAR)
ULTRASOUND SCAN & TESTS
<ul style="list-style-type: none"> ➤ Obstetrics scan ➤ Abdominopelvic USS (2 PER YEAR) ➤ ECG (2 PER YEAR) ➤ Cervical Cytology (VIA) (1 PER YEAR) ➤ Mammogram (1 PER YEAR)

MATERNAL & NEW BORN CARE (PRINCIPAL OR SPOUSE ONLY)

- Antenatal Services (VDRL, Hep.B (HbsAg), HIV, blood group, BP, glucose, HB, prenatal drugs and at least 2 routine ultra-sound scans)
- Cervical Cerclage
- Normal Delivery, assisted vacuum or forceps deliveries
- Elective/Emergency Caesarean Section
- Dilatation and curettage for missed abortion and incomplete abortion,
- Rho(D) immune globulin human (Anti-D)
- Hysterectomy, Explorative laparotomy indicated to control post-partum haemorrhage, Ruptured, Ectopic
- National Program on Immunization (NPI) vaccination schedule
- Circumcision of a male neonate
- Ear-piercing of a female neonate
- Perinatal care for the following conditions in the first 28 days:
 - Incubator care for premature newborn (5-day limit)
 - Ophthalmia neonatorum, Phototherapy, Asphyxia, Sepsis, EBT, **Neonatal Tetanus**.
- Local Ambulance Services for Maternity emergencies from the Primary care facility

DENTAL CARE

- Preventive oral healthcare (COUNSELLING)
- Scaling and polishing (1 PER YEAR)
- Non-surgical extraction (2 PER YEAR)
- Dental X-ray (2 PER YEAR)
- Composite Filing (1 PER YEAR)

SURGERIES

- **Minor**
 - Incisions and Drainages
 - Suturing of Minor Laceration
 - Wound dressing (5 days limit)
 - Herniotomy, Herniorrhaphy, Appendectomy (**Full Premium Payment**)
 - Lumpectomy (ganglion, simple lipoma, breast) (**Full Premium Payment**)
 - POP application for simple fractures
- **Major (Full Premium Payment)**
 - Exploratory Laparotomy (Ruptured appendix & Ruptured Ectopic)
 - Salpingectomy
 - Repair of vesico-vaginal / recto-vaginal fistula

RENAL DIALYSIS

- **Acute or chronic kidney disease (at designated centers) (3 SESSIONS PER YEAR)**

ANNUAL MEDICAL SCREENING AT DESIGNATED CENTERS (PRINCIPAL & SPOUSE ONLY)

- **ENROLLEES ARE ENTITLED TO THESE TESTS FROM THE 2ND POLICY YEAR. (FULL PREMIUM PAYMENT AND ONLY ON THEIR BIRTH MONTH)**

- Physical examination
- Urinalysis
- Fasting Blood Sugar
- Total Cholesterol
- Occult blood test (stool)
- Chest X-ray (PA View)

- Physical examination
- Urinalysis
- Fasting Blood Sugar
- Total Cholesterol
- Basic Eye Exam
- ALT
- Occult blood test (stool)
- Chest X-ray (PA View)
- HBsAg
- Serum creatinine
- Pap smear
- Serum Albumin
- Breast Ultrasound scan (Bilateral)
- Abdomen USS/Pelvic USS
- Prostate-Specific Antigen (PSA) (Male 40 Years & Above)

EMERGENCYCARE

- Establishing an intravenous (infusion) line, Simple tracheostomy, Management of convulsion, Control of bleeding, Cardio-Pulmonary resuscitation, assisted respiration (e.g. Ambubag, etc.)
- Management of simple fractures (using splints, neck collars, etc.)
- Aspiration of mucus plug to clear airways.
- Acute Asthma Attack & other emergency conditions as may be listed from time to time.

ILERA-EKO VIRTUAL BOOTH & TELEMEDICINESERVICES

➤ VIRTUAL BOOTH (V-BOOTH) Services

- Physical access at the V-Booth: - 9:00 am – 5:00 pm at the following locations:
 1. Adamo Market, Ikorodu
 2. Sabo Market, Ikorodu
 3. Sabo Market, Yaba.
 4. Ketu Fruit Market, Ketu.
 5. Aiyetoro Market, Epe
- Health Education and Promotion
- Blood Pressure checks
- Blood Glucose Checks
- Height & Weight Measurements
- Provision of Prescribed Drugs via E-pharmacy
- Referral to a nearby Health Facility in cases of Emergency
- Referral to the Registered Primary Care Provider
- Enrolment & Payment into the ILERA EKO Scheme

➤ TELEMEDICINE SERVICES

- 24hrs via the App and Telephone: 080000-EKO-VBT (080000-356-828, 0800-035-6633)
- Advice/Prescription for medication where available
- Health education broadcast
- Mental Health Consultation & Counseling
- Access to Clinical Psychologist (Mental Health Services)

**CANCER TREATMENT: (FROM SECOND CONTINUOUS YEAR ON THE
SCHEME AND AT DESIGNATED CENTRES)
(₦2,000,000 LIMIT)**

- Treatment of Breast, Prostate, Cervical Colorectal Cancer
- Childhood cancer: Burkitt's Lymphoma and Retinoblastoma

PREMIUM TABLE

POLICY DURATION	INDIVIDUAL		FAMILY (0-4 MEMBERS)		FAMILY (5-6 MEMBERS)	
	Individual Premium	Annual Rates	Family Premium (4Size)	Annual Rates	Family Premium (6Size)	Annual Rates
Annual	15,000	15,000	55,000	55,000	80,000	80,000
Semi-Annual	8,000	16,000	29,250	58,500	42,500	85,000
Quarterly	4,125	16,500	15,000	60,000	22,000	88,000

NB:

- ❖ Access to Maternal Services, Surgeries, Annual Medical Investigations and Secondary Services is subject to full payment of annual premiums.
- ❖ Maternal Care is for the principal or spouse only.
- ❖ Family of up to 4 comprises of **Principal, Spouse & 2 children below 23years, or Principal and 3 children below 23 years.**
- ❖ Family of up to 6 comprises of **Principal, Spouse & 4 children below 23years, or Principal and 5 children below 23 years.**
- ❖ The dependent/children age limit is **under 23 years.**
- ❖ An additional dependent below 23 years will attract an additional premium of **N10,000 per dependent.**
- ❖ Additional dependent or any dependent regardless of family size above 23 years will attract **N15,000 per dependent**
- ❖ Payment of premiums must be made on or before the 25th of every month for the policy to be active from the first week of the following month.