



# ÌLERA ÈKÓ

*...leaving no one behind*

## ILERA-EKO NEW SENIORS PLAN

### BENEFITS PACKAGE

#### CONSULTATION

- Registration
- General consultation
- Blood Pressure, Weight, Temperature Checks, Height, RR
- Health education on various illnesses, including HIV, Hypertension, Diabetes Mellitus, Tuberculosis, and Chronic Obstructive Pulmonary Disease (COPD).
- **Specialist Consultation (limited to 6 visits per policy year)**
  - General surgeons
  - Physiotherapist
  - ENT Specialist
  - Dietician
  - Gynaecologist
  - Endocrinologist (for diabetics only)
  - Cardiologist
  - Orthopaedic surgeon
  - Ophthalmologist
  - **Physiotherapy (when medically indicated and up to 15 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

#### 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 (₦25,000 LIMIT)**
- **Pterygium Surgery (1 eye/year and with full premium payment)**
- **Cataract Extraction Surgery (1 eye/year and with full premium payment)**

#### HOME CARE NURSING (OPTIONAL RIDER)

- Home care medical services by a nurse or doctor (Every 2 weeks)

#### HOSPITAL CARE AND ADMISSION

- Standard/General ward
- A single meal per day. **(where available)**
- **20 days cumulative per year.**

#### PHARMACEUTICAL CARE

- 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

- Two (2) pint limit per year

➤ Donor Screening
<b>CHRONIC DISEASE</b>
➤ Screening and Diagnosis of Diabetes, Hypertension, Asthma and Osteoarthritis. ➤ Treatment of Diabetes, Hypertension, Asthma and Osteoarthritis ➤ Periodic routine investigations for Diabetes and Hypertension
<b>HIV/AIDS SERVICES</b>
➤ 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)
<b>TUBERCULOSIS SERVICES</b>
➤ Sputum AFB for Tuberculosis ➤ Referral linkages to designated treatment centres for treatment ➤ TB Service charge (Consultation, counselling and dispensing of drugs)
<b>HAEMATOLOGY</b>
➤ 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
<b>CLINICAL CHEMISTRY</b>
➤ Random/Fasting Blood Sugar, <b>2HPP</b> , Electrolyte (Sodium, Potassium, Chloride & Bicarbonate) ➤ Urinalysis, Widal Test, Serum B-Hcg ➤ Blood Urea Creatinine, Creatinine Clearance ➤ Liver function Test (AST, ALT, Alkaline phosphatase, Gamma GT, Bilirubin (Direct/Indirect) ➤ Lipid profile (Total cholesterol, Triglycerides, HDL/LDL cholesterol) ➤ Serum Albumin, Glycosylated Haemoglobin (HbA1C), Urine microalbumin
<b>MICROBIOLOGY</b>
➤ Sputum M/C/S ➤ M/C/S for urine, stool, blood, HVS, wound swabs, semen and CSF ➤ Semen analysis ➤ Helicobacter Pylori
<b>DIAGNOSTIC RADIOLOGICAL INVESTIGATIONS</b>
➤ Plain X-Ray (Chest, Limbs, Vertebra) ➤ Echocardiogram ( <b>1 PER YEAR</b> )
<b>ULTRASOUND SCAN &amp; TESTS</b>
➤ Abdomen / Pelvic USS ( <b>2 PER YEAR</b> ) ➤ ECG ( <b>2 PER YEAR</b> ) ➤ <b>Pap Smear (1 PER YEAR)</b>
<b>DENTAL CARE</b>
➤ Preventive oral healthcare (COUNSELLING) ➤ Scaling and polishing ( <b>1 PER YEAR</b> ) ➤ Non-surgical extraction ( <b>2 PER YEAR</b> ) ➤ Dental X-ray ( <b>2 PER YEAR</b> ) ➤ <b>Composite Filing (2 PER YEAR)</b>
<b>SURGERIES</b>
➤ <b>Minor</b> <ul style="list-style-type: none"> <li>• Incisions and Drainages</li> <li>• Suturing of Minor Laceration</li> <li>• Wound dressing (5-day limit)</li> <li>• Herniorrhaphy, Appendectomy</li> <li>• Lumpectomy (ganglion, simple lipoma, breast)</li> <li>• POP application for simple fractures</li> </ul> ➤ <b>Major (Full Premium Payment)</b> <ul style="list-style-type: none"> <li>• Exploratory Laparotomy (Ruptured appendix &amp; Ruptured Ectopic)</li> <li>• Salpingectomy</li> <li>• Repair of recto-vaginal fistula</li> </ul>

## **RENAL DIALYSIS (FROM THE 2<sup>ND</sup> CONCECUTIVE YEAR AND AT DESIGNATED CENTRES)**

- **Acute or Chronic Kidney Diseases (at designated centers) (6 SESSIONS PER YEAR)**

## **CANCER TREATMENT: FROM SECOND CONSECUTIVE YEAR ON THE SCHEME AND AT DESIGNATED CENTRES) (₦2,500,000 LIMIT)**

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

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

**ENROLLEES ARE ENTITLED TO THESE TESTS FROM THE 1ST POLICY YEAR.**

- Physical examination
- Mammography
- CA-125
- Basic Eye Exam
- Occult blood test (blood-in-stool)
- Chest X-ray (PA View)
- HBsAg
- Pap smear
- Serum Albumin
- 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.
- Stabilisation for 48 HRS in a healthcare facility

## **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 a Clinical Psychologist (Mental Health Services)

PREMIUM TABLE		
POLICY DURATION	INDIVIDUAL	COUPLE
ANNUAL	60,000	100,000

**NB:**

- ❖ *Payment of premiums must be made on or before the 25th of every month for the policy to be active from the 8th of the following month.*
- ❖ *There is a 90days grace period for policy renewal for enrollees to enjoy the benefits covered under the 2<sup>nd</sup> consecutive year.*