BENEFITS	PLAN
COVERED SERVICES	EMERALD
medical emmergency services	COVERED
outpatient services	General + Specialist consultation (10)
inpatient medical services	semi private ward (20 days cumulative)
malaria	COVERED
- Typhoid	COVERED
- ENDOCRINE / METABOLIC DISORDERS	COVERED
- ALLERGIES - MEASLES - CHICKEN POX	COVERED COVERED COVERED
- URINARY TRACT INFECTION . Uncomplicated urinary tract infection	COVERED COVERED
PEPTIC ULCER DISEASE     Acute exacerbation of peptic ulcer disease	COVERED COVERED
- INDIGESTION - UPPER AND LOWER RESPIRATORY TRACT INFECTION	COVERED COVERED
. Pneumonia . Bronchitis . Influenza	COVERED COVERED COVERED
. Viral Croup . Bronchiolitis	COVERED COVERED
. Tonsillitis - ASTHMA	COVERED COVERED
Catarrh and cold HIV/AIDS investigation for confirmation	COVERED COVERED
INVESTIGA . PCV	TIONS
. MP . WIDAL	COVERED COVERED
. FBC + DIFF . SERUM PREGNANCY TEST(BLOOD)	COVERED COVERED
. URINE PREGNANCY TEST (URINE) . ESR . RBS/FBS	COVERED COVERED COVERED
. WISI PBS . URINALYSIS . M/C/S (URINE, SPUTUM, CSF, WOUND SWAB)	COVERED  COVERED  COVERED
. E/U/CR . BLOOD GROUP AND GENOTYPE	COVERED COVERED
. HBSAg . HBV / HCV . H. PYLORT	COVERED COVERED
. COOMB'S TEST . BLOOD CULTURE	COVERED COVERED COVERED
. PERIPHERIAL BLOOD FILM . CLOTING PROFILE	COVERED COVERED
. BLEEDING TIME . INR	COVERED COVERED
. D- DIMER . FECAL OCCULT BLOOD	COVERED COVERED
. FERRITIN LEVELS . HbA1c . LFT	COVERED  COVERED  COVERED
. KFT MATERNITY AND C	COVERED
Confirmation of pregnancy	COVERED
Antenatal Care (from 12weeks) Management of labor and delivery	COVERED COVERED
Surgical intervention Postnatal care Febrile convulsions	COVERED COVERED COVERED
Routine immunization services ICU/SCBU (1st 24Hrs and monetary limit 50,000)	COVERED COVERED
SURGICAL SI	RVICES
Minor Procedures	
Intermediate procedures	COVERED  COVERED  Surgical limit = 200,000 for individual
Intermediate procedures  Major procedures	
Intermediate procedures  Major procedures  EYE SERV	COVERD  Surgical limit = 200,000 for individual  TCES
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)	COVERD Surgical limit = 200,000 for individual  TCES  COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Stye  . Conjunctivitis	COVERD  Surgical limit = 200,000 for individual  TCES
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Stys . Conjunctivits . consult allergies . kerstitis Optical tens Limit (Biennial)	Surgical limit = 200,000 for individual  COVERD  COVERD  COVERD  COVERD  COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Sign . Conjunctivitis . ocular allergies . kerstitis Optical tens Limit (Biennial) Fye surger(intermediate) Fye surger(intermediate)	COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Sign . Conjunctivitis . ocular allergies . kerstitis Optical tens Limit (Biennial) Fye surger(intermediate) Fye surger(intermediate)	COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Stye . Conjunctivitis . coular allergies . keratitis Optical Lens Limit (Biennial) Eye surgeries (minor) Eye surgeries (minor) Eye surgeries (Major)  DENTAL I	COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Stye . Conjunctivitis . conjunctivitis . contral elegies . keratitis (poptical tens Limit (Blennial) Eye surgerior (Ininor) Cye surgerior (Inino	COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . 5 lye . Conjunctivitis . o. coular allergies . keratitis Optical Lens Limit (Biennial) Eye surgeries (minor) Eye surgeries (minor) Eye surgeries (minor) Eye surgeries (Major)  DENTAL ( TREATMENT OF MINOR ALLMENTS . Ginghirtis . Scurvy . Tooth pain Simple Extraction Simple Extraction Simple Extraction Simple Extraction	COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Sitys . Conjunctivitis . ocular allergies . keratitis Optical tens Limit (Biennial) Fye surger (Intermediate) Fye surger (Intermediate) Fye surger (Intermediate) Fye surger (Intermediate) TREATMENT OF MINOR ALIMENTS . Ginglyitis . Surger jain Simple Extraction Simple Extraction Routine pain management Amalgam Billing Scaling and polishing	COVERD  COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Stye  . Conjunctivitis . ocular allergies . keartitis . Optical Lones Limit (Biennial) . Eye surgerie (minor) . Eye surgerie (minor) . Eye surgerie (minor) . Eye surgerie (Minor) . DENTAL ( TREATMENT OF MINOR ALLMENTS . Glinghitis . Scurry . Tooth pain . Simple Estraction . Routine pain management . Arnalgam filling . Scaling and polishing . Denture and bridges . RCT . Surgeries . Surgeries . Surgeries . Scaling and polishing . Denture and bridges . RCT . Surgeries . Surgeries . Surgeries . Surgeries . Tooth pain . Simple Estraction . Routine gain management . Arnalgam filling . Scaling and polishing . Denture and bridges . RCT . Surgeries . Sur	COVERD  COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Stye  . Conjunctivitis . ocular allergies . keartitis Optical Lone Limit (Biennial) Eye surgerie (minor) Eye surgerie (minor) Eye surgerie (minor) Eye surgerie (Major)  DENTAL  TREATMENT OF MINOR ALLMENTS . Ginghitis . Scurry . Tooth pain Simple Estraction Routine pain management Amalgam filling Scaling and polishing Denture and bridges RCT Surgical Surgical Surgical Surgical estraction RADIOLOGICAL X-rays and Ultrasound	COVERD  COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERV  Basic eye examination (only)  . 5 Sye . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Research . DENTAL . TREATMENT OF MINOR ALLMENTS . Gingivitis . Scurvy . Tooth pain . Simple Extraction . Research . Secury . Tooth pain . Simple Extraction . Research	COVERD  SERVICES  EXPRICES
Intermediate procedures  Major procedures  EVE SERV  Basic eye examination (only)  . Stye . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Merzitis . Merz	COVERD  COVERD
Intermediate procedures  Major procedures  EVE SERV  Basic eye examination (only)  . Stye . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Merzitis . Merz	COVERD  SERVICES
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Stye  . Conjunctivitis . cociar allergies . Avertise . Conjunctivitis . cociar allergies . Avertise . Conjunctivitis . Conjun	COVERD  SERVICES
Intermediate procedures  Major procedures  EVE SERV  Basic eye examination (only)  . Stye  . Conjunctivitis . Consultation (only)  Fee surgery (intermediate)  Fee surgeries (inter)  Fee surgeries (inter)  Fee surgeries (inter)  Fee surgeries (inter)  Fee surgeries (Major)  DENTAL (  TREATMENT OF MINOR ALIMENTS . Gingivitis . Scurvy . Tooth pain Simple Extraction Routine pain management Annalgam filling . Scaling and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICAL  K-rays and Ultrasound CT Scan & ARE (1998) co-payment) Echtocardiography  Doppler scan	COVERD  SERVICES  SERVICES  SERVICES  COVERD  JS GOODS
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Stye  . Conjunctivitis . cociar allergies . Avertise . Conjunctivitis . cociar allergies . Avertise . Conjunctivitis . Conjun	COVERD  SERVICES  SERVICES  COVERD  ONE COVERD  ONE COVERD  ONE COVERD  SERVICES  SERVICES  SERVICES  SERVICES  ONE COVERD  ON
Totermediate procedures  Major procedures  Region procedures  Basic eye examination (only)  . 5 Sye . Conjunctivitis . Ocalier allergies . keratitis Optical lens Linit (Biennial) Fye surgeries (minor) Fye surgeries (minor) Fye surgeries (minor) Fye surgeries (Minor) Gye surgeries (Minor) Fye surgeries (Minor) Sye surgeries (Minor) Solitation Solitation Solitation Solitation Solitation RADIOLOGICAL Crypt and Ultrasound CT Scan AREI (59% co-payment) Electrocardiography Doppler scan  PHYSIOTHE Sessions  MEDICAL CHECK UP	COVERD  SERVICES  SERVICES  COVERD  SERVICES  COVERD  SERVICES  SERVICES  COVERD  SERVICES  SERV
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Sty . Conjunctivitis . Ocaliza allergies . Acestifitis Optical tens Limit (Biennial) Fye surgeries (inition) Fye surgeries (inition) Fye surgeries (inition) Fye surgeries (Major)  DENTAL of TREATMENT OF MINOR ALIMENTS . Ginglivitis . Sourvy . Tooth pain . Tooth pain . Routine pain management . Amalgam filling . Scaling and optishing Denture and bridges RCT . Surgical extraction . RADIOLOGICAL X-rays and Ultrasound . To Sean a NRE (50% co-payment) . Echocardiography . Echocardiography . Deplet scan  PHYSIOTHE . Sessions  MEDICAL CHECK UP	COVERD  SON COVERD  SO
Intermediate procedures  Major procedures  EVE SERV  Basic eye examination (only)  . Stye . Conjunctivitis . Conjunctivitis . Conjunctivitis . Conjunctivitis . Resettitis . Optical Less Limit (Siemial) . Fee surgery (intermediate) . Servivy . Tooth pain . Simple Extraction . Routtine pain management . Annalgam filling . Scalings and polishing . Debuture and bridges . RC Surgery . Sourgery . Sourgery . Sourgery . Sourgery . To Tooth pain . Sourgery . Sourgery . Tooth pain . Sourgery . Sourger	COVERD  SERVICES  COVERD  AND COVERD  SERVICES  COVERD  AND COVERD  AND COVERD  AND COVERD  AND COVERD  SERVICES  GENERAL COVERD  AND COVERD  AND COVERD  AND COVERD  GENERAL COVERD  AND COVERD  AND COVERD  GENERAL COVERD  AND COVERD  AND COVERD  AND COVERD  GENERAL COVERD  AND COVERD  AND COVERD  AND COVERD  AND COVERD  AND COVERD  GENERAL COVERD  AND
Intermediate procedures  Major procedures  EVE SERV  Basic eye examination (only)  . Styp Conjunctivitis . Ocular allergies . Acesatisis Optical tens Limit (Biennial) Fye surgery (Intermediate) Fye surgery (	COVERD  SOS COVERD  ASSOCIATION  NOT COVERD  SOS COVERD  ASSOCIATION  NOT COVERD  SOS COVERD  SOS COVERD  SOS COVERD  ASSOCIATION  SOS COVERD  GOVERD  SOS COVERD  GOVERD  SOS COVERD  GOVERD  SOS COVERD  GOVERD  GOVERD  SOS COVERD  GOVERD  GOVERD  GOVERD  SOS COVERD  GOVERD  GOV
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Styp Conjunctivitis . Restattis Optical tans Linit (Biennial) Eye surgerifen (Ininor) Expelse adaction . Conjunctivitis	COVERD  Surgical limit = 200,000 for individual  COVERD  SSN COVERD  SSN COVERD  SSN COVERD  ABBIGURY + ONCE  COVERD  NOT COVERD  BOS COVERD  A55% COPARD  SS COVERD  COVERD  COVERD  COVERD  A55% COPARD  Generic  COVERD  GENERIC  COVERD  C
Intermediate procedures  Major procedures  EVE SERV  Basic eye examination (only)  . Stye . Conjunctifis . Conjunctifis . Conjunctifis . Conjunctifis . Restifis . Optical Less Limit (Siemial) . Fee surger (internediate) . Fee	COVERD  Surgical limit = 200,000 for individual  COVERD  SERVICES  COVERD  ANALY  S  Generic  COVERD  COVERD  COVERD  ASPACY  Generic  COVERD
Intermediate procedures  Major procedures  Pagic eye examination (only)  Sity  Conjunctivitis  RADIOLOGICAL  Craysa and Ultrusound  Craysa and Crays	COVERD  Surgical limit = 200,000 for individual  CES  COVERD  SSN COVERD  SSN COVERD  SSN COVERD  ABBIGINEY + ONCE  COVERD  NOT COVERD  ASPACE  COVERD  ASPACE  COVERD  ASPACE  COVERD  ASPACE  COVERD  ASPACE  COVERD  Generic  COVERD  COVERD  COVERD  COVERD  COVERD  Generic  COVERD  COVE
Intermediate procedures  Major procedures  EVE SERV  Basic eye examination (only)  . Stys . Songmethists . Songmethists . Songmethists . Resettis Optical tess Limit (Blemial) . Eye surgeries (Initing) . DENTAL ( . TREATMENT OF MINOR ALIMENTS . Gingivitis . Sourry . Tooth pain . Surgical extraction . RADIOLOGICAL . X-rays and Ultrasound . RADIOLOGICAL . X-rays and Ultrasound . RADIOLOGICAL . X-rays and Ultrasound . PHYSIOTHE . Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION . ADDED BENEFITS . Family planning services . Renal dialysis (Monetary limit of 30,000) . Intertuit; consultation, investigation and non-hormonal drug . RODI pain of choice PREMIUM PEI . SINGLE MONTONAL . PAMILY (MAXIMUM Of 4) . ADDITIONAL DEPENDANT EACH	COVERD  Surgical limit = 200,000 for individual  COVERD  Sex COVERD  15,000  SEXVCES  COVERD  MOTCOVERD  MOTCOVERD  30% COVERD  ASPAY  S  COVERD  ASPAY  ASPAC  COVERD  COVERD  COVERD  COVERD  COVERD  ASPAY  ASPAC  COVERD
Intermediate procedures  Major procedures  EYE SERV  Basic eye examination (only)  . Styp Conjunctivitis . Occiliant (Silemial) . Service and the service and s	COVERD  Surgical limit = 200,000 for individual  COVERD  Sex COVERD  15,000  SEXVCES  COVERD  MOTCOVERD  MOTCOVERD  30% COVERD  ASPAY  S  COVERD  ASPAY  ASPAC  COVERD  COVERD  COVERD  COVERD  COVERD  ASPAY  ASPAC  COVERD
Intermediate procedures  Major procedures  EVE SERV  Basic eye examination (only)  Sty  Control allergies  Leventits  Optical teas Limit (Blemial)  Fye surgerise (minor)  Fye surgerise (minor)  Fye surgerise (minor)  Fye surgerise (minor)  Fye surgerise (Major)  DENTAL 1  TREATMENT OF MINOR ALIMENTS  . Gingivitis  . Scurvy  . Tooth pain  Simple Edizaction  Routine pain management  Anaulagem filling  Scalety and populning  Scalety and populning  Scalety and populning  Scalety and populning  Edizaction (Tooth pain (Soliton)  For Surgical extraction  RADIOLOGICAL  X-rays and Ultrasound  T Scan & NRE (Soliton)  For Scan & NRE (Soliton)  RADIOLOGICAL  X-rays and Ultrasound  CT Scan & NRE (Soliton)  Echocardiography  Electrocardiography  Electrocardiography  Doppler scan  PHYSIOTHE  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Renal dilayis (Monetary limit of 30,000)  Intertitify consultation, investigation and non-hormonal drug  RIOLOGICAL  RIOLOGICAL  PREMIUM PEI  SINGLE PINITY (MAXIMUM OF 4 )  ADDITIONAL DEPENDANT EACH	Surgical limit = 200,000 for individual  Surgical limit = 200,000 for individual  COVERD  SIS COVERD  SIS COVERD  SIS COVERD  SIS COVERD  AND COVERD  COVERD  COVERD  SIS COVERD  SIS COVERD  COVERD  COVERD  COVERD  SIS COVERD  COVE
Intermediate procedures  Major procedures  Major procedures  EYE SERV.  Basic eye examination (only)  Shy Conjunctivitis Controlled (included in the procedure)  Service (included in the procedure)  Service (included in the procedure)  Dentral (included in the procedure)  TREATMENT OF RUNOR ALLMENTS  Ginglindis Scurry  TROTH IN THE STRUCK ALLMENTS  Simple Extraction  ROUTION (included in the procedure in the pro	COVERD  Surgical limit = 200,000 for individual  COVERD  SOS COVERD  15,000  SERVICES  SERVICES  COVERD  MOTCOVERD  MOTCOVERD  ASSOCIATED  COVERD  ASSOCIATED  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  ASSOCIATED  COVERD  COV
Intermediate procedures  Major procedures  Resic eye examination (only)  Sey  Sasic eye examination (only)  Sty  Conjunctivitis  Conjunctivitis  Control of the sey o	COVERD  SIS COVERD  SIS COVERD  AND COVERD  NOT COVERD  SIS COVERD  COVERD  COVERD  COVERD  AND COVERD  NOT COVERD  COVERD  COVERD  COVERD  COVERD  NOT COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  NOT COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  AND COVERD  COVERD  COVERD  AND COVERD  CO
Intermediate procedures  Major procedures  Pajor procedures  EYE SERV.  ESTATE AND	COVERD  SISCOVERD  SISCOVERD  ASSIVICES  COVERD  ASSIVICES  COVERD  COVERD  ASSIVICES  COVERD  ASSIVICES  COVERD  COVERD  COVERD  ASSIVICES  COVERD  COVERD  COVERD  COVERD  COVERD  ASSIVICES  COVERD  COVERD  COVERD  ASSIVICES  COVERD  ASSIVICES  COVERD  COVERD  ASSIVICES  COVERD  COVERD  ASSIVICES  COVERD  CO