BENEFITS P	LAN
COVERED SERVICES	RUBY
medical emmergency services	COVERED
outpatient services	General + Specialist consultation (15)
Inpatient medical services	
·	private ward (25 days cumulative)
malaria - Typhoid - ENDOCRINE / METABOLIC DISORDERS	COVERED COVERED COVERED
- ALLERGIES - MEASLES	COVERED COVERED
- CHICKEN POX - URINARY TRACT INFECTION	COVERED COVERED
. Uncomplicated urinary tract infection PEPTIC ULCER DISEASE	COVERED COVERED
. Acute exacerbation of peptic ulcer disease - INDIGESTION - UPPER AND LOWER RESPIRATORY TRACT INFECTION	COVERED COVERED COVERED
Pneumonia Bronchitis	COVERED COVERED
. Influenza . Viral Croup	COVERED COVERED
. Bronchiolitis . Tonsillitis	COVERED COVERED
- ASTHMA Catarrh and cold	COVERED COVERED
HIV/AIDS investigation for confirmation COVIRED  INVESTIGATIONS	
. PCV	COVERED COVERED
. WIDAL . FBC + DIFF	COVERED COVERED
. SERUM PREGNANCY TEST(BLOOD) . URINE PREGNANCY TEST (URINE)	COVERED COVERED
. ESR . RBS/FBS	COVERED COVERED
. URINALYSIS . M/C/S (URINE, SPUTUM, CSF, WOUND SWAB) . E/U/CR	COVERED COVERED COVERED
. E. DOOD GROUP AND GENOTYPE . HBSAG	COVERED COVERED
. HBV / HCV . H. PYLORI	COVERED COVERED
. COOMB'S TEST . BLOOD CULTURE	COVERED COVERED
. PERIPHERIAL BLOOD FILM . CLOTING PROFILE	COVERED COVERED
. BLEEDING TIME . INR . D- DIMER	COVERED COVERED COVERED
FECAL OCCULT BLOOD FERRITIN LEVELS	COVERED COVERED
. HDAIC . LFT	COVERED COVERED
. KFT MATERNITY AND CHILD	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 SERV.	
Minor Procedures Intermediate procedures	COVERED COVERED
Intermediate procedures	COVERD Surgical limit = 400,000.00 for individual
Intermediate procedures  Major procedures  EYE SERVICE Basic eye examination (only)	COVERD  Surgical limit = 400,000.00 for individual
Intermediate procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  . Stye  . Conjunctivitis	COVERD  Surgical limit = 400,000.00 for individual  COVERD  COVERD  COVERD  COVERD
Intermediate procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  . Stye  . Conjunctivitis . ocular allergies . Heralitis	COVERD  Surgical limit = 400,000.00 for individual  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD
Intermediate procedures  Major procedures  EYE SERVICE Basic eye examination (only)  Stye  Conjunctivitis  ocular allergies  Jeratilis  Optical Lens Limit (Biennial)  Fey surgeries (minor)	COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD
Intermediate procedures  Major procedures  EYE SERVICE Basic eye examination (only)  Stye  Conjunctivitis  ocular allergies  heratitis Optical Lens Limit (Biennial) Eye surgerice (minor) Eye surgery (intermediate) Eye surgerice (minor)	COVERD  Surgical limit = 400,000.00 for individual  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  A0,000  COVERD  COVERD  COVERD  COVERD  MOTOGRED  MOTOGRED
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Style Conjunctivitis Conjunctivitis Uptical Lines Limit (Bensial) Spe surgerise (minor) The surgerise (Major)  DENTAL CARI TREATMENT OF MINOR ALIMENTS	COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Stye  Compinetivitis  - ecular altergies  - ocular altergies  - ocular altergies  - ocular procedures  - ocular pro	COVERD  Surgical limit = 400,000.00 for individual  COVERD  A0,000  COVERD  COVERD  COVERD  NOT COVERD
Intermediate procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  . Stye  . Conjunctivitis . ocular allergies . heralitis Optical Lens Limit (Biennial) Eye surgeries (minor) Eye surgeries (Major)  DENTAL CARI TREATMENT OF MINOR ALIMENTS . Ginglvitis . Scury . Tootth pain Simple Extraction Simple Extraction Simple Extraction Routine pain management	COVERD
Intermediate procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  . Stye  . Conjunctivitis . ocular allergies . heralitis  Optical Lens Limit (Biennial) Eye surgeries (minor) Eye surgeries (minor) Eye surgeries (Major)  DENTAL CARI TREATMENT OF MINOR ALIMENTS . Ginglivitis . Scuryy . Tooth pain Simple Extraction Simple Extraction Routine pain management Annalgam filling Scaling and polishing	COURID
Intermediate procedures  Major procedures  EYE SERVICE Basic eye examination (only)  Stye  Conjunctivitis  ocular allergies  Areatitis Optical Lens Limit (Biennial) Eye surgeries (minor) Eye surgeries (minor) Eye surgeries (Major)  DENTAL CARI TREATMENT OF MINOR ALIMENTS  Ginglyitis  Scuryy  Trooth pain Simple Extraction Routine pain management Annalgam filling Scaling and polishing Denture and bridges RCT	COVERD  COVERD
Intermediate procedures  Major procedures  Basic eye examination (only)  Stype Conjunctivitis Conjunctivitis Contain allergies Interactivitis Optical Lens Limit (Biennial) Eye surgery (memor) Eye surgery (memor) Eye surgeries (minor) Eye surgeries (Major)  DENTAL CARN TREATMENT OF MINOR ALIMENTS Ginguivitis Scurvy Tooth pain Simple Cotraction Anneigan filling Scaling and polishing Denture and bridges RCT Surgical extraction  RADIOLOGICAL SET Surgical extraction	COVERD  Surgical limit = 400,000.00 for individual  COVERD  CO
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Service of the control	COVERD  COVERD
Intermediate procedures  Major procedures  Basic eye examination (only)  Stye  Conjunctivitis  ocular allergies  Averativitis  Optical Cans Limit (Biennial)  Eye surgeric (minor)  Dentral Cars  TREATMENT OF MINOR ALLMENTS  Ginglvitis  Scury  Trooth pain  Surgeric (minor)  Surgeric (minor)  Scury  Trooth pain  Surgeric (minor)  Scury  Trooth pain  Surgeric (minor)  Surgeric (minor)  Dentral Cars  TREATMENT OF MINOR ALLMENTS  Ginglvitis  Scury  Trooth pain  Surgeric pain management  Annaigan filling  Scaling and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICAL SEE  Xreva and Ultrasound	COVERD  COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Stype  Conjunctivitis  Conjunctivitis  Learaitis  Quitol Lane Limit (Biennial)  Sys surger(se (minor)  Dental Care  TREATMENT OF MINOR ALIMENTS  Ginglytitis  Scurry  Tooth pain  RADIOLOGICAL SER  Xrays and Ultrasound  T Scan & MR L(Sylv) co-payment)  Echtocardiography	COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Stye  Conjunctivitis  Department  Spe surger (intermediate)  Department (intermediate)  Department (intermediate)  Surger (intermediate)  Surg	COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Stye  Conjunctivitis  Conjunctivitis  Optical Lens Limit (Bensla)  Spe surger (Intermediate)  DentTal CARI  TREATMENT OF MINOR ALIMENTS  GinglyNits  Sculing and polishing  Denture and Drift (Intermediate)  Denture and Drift (Inter	COVERD  SON COVERD
Intermediate procedures  Major procedures  Basic eye examination (only)  Stye  Conjunctivitis  ocular allergies  Availating (Stein Conjunctivitis)  Optical Lens Limit (Biennial)  Sye surgeries (minor)  Sye surgeries (minor)  Sye surgeries (minor)  Sye surgeries (minor)  Dental Card  TREATMENT OF MINOR ALLMENTS  Gingivitis  Surgeries (Stein Conjunctivitis)  MEDICAL CHECK UP	COVERD  SON COVERD
Intermediate procedures  Major procedures  Basic eye examination (only)  Stye  Conjunctivitis  Differ Line Line (Reinala)  Type surgeries (minor)  Dentral Carl  TREATMENT OF MINOR ALIMENTS  Cinjunities  Scoury  Tooth pain  Simple Extraction  Routine pain management  Annagam filling  Scaling and polishing  Denture and bridges  RCT  Surgeries (minor)  Surgeries (minor)  Rabiological Ser  Surgeries (minor)  Rabiological Ser  Surgeries (minor)  Rabiological Ser  Surgeries (minor)  Rabiological Ser  MEDICAL CHECK UP	COVERD  SON CO
Intermediate procedures  Major procedures  Basic eye examination (only)  Stye  Conjunctivitis  . ocular allergies  . Averatics  Optical Loss (intermediate)  Tye surgeries (minor)  Total Loss  TREATMENT OF MINOR ALIMENTS  Gingivitis  Socurry  . Tooth pain  Simple Extraction  Routine pain management  Annaigam filling  Scaling and polishing  Dentra and bridges  RCT  Surgeries (minor)  Surgeries (minor)  RADIOLOGICAL SER  X-rays and Ultrasound  CT Scan & NRI (50% co-payment)  Electrocardiography  Doppler can  PHYSIOTHERAP  Sessions  MEDICAL CHECK UP  Annual Medical Examination	COVERD  SON COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Stype  Conjunctivitis  Occular allergies  Averatics  Optical Lons Limit (Wennial)  Type surgeria (minzor)  Total pain  Talatment Of MINOR ALIMENTS  Ciniquivitis  Scurry  Tooth pain  Tooth pain  Simple Extraction  Routine pain management  Menalgam filling  Scaling and polishing  Denture and bridges  RCT  Scaling and polishing  Denture and bridges  RCT  Surgeria extraction  RADIOLOGICAL SER  X-rays and Ultrasound  CT Scan a NRT (30% co-payment)  Electrocardiography  Doppler scan  PHYSIOTHERAP  Sessions  MEDICAL CHECK UP  Annual Medical Examination	COVERD  SON COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Busic eye examination (only)  Stype  Conjunctivitis  Outload allergies  Availatis  Optical Clean Limit (Wennial)  Eye surgeries (Ininon)  DENTAL CARI  TREATMENT OF MINOR ALIMENTS  Clingivitis  Socurry  Tooth pain  Simple Extraction  Routine gain management  Annalgam filling  Scaling and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICAL SER  X-rays and Ultrasound  CT Scan & NRI (50% co-payment)  Electrocardiography  Doppler scan  PHYSIOTHERAP  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Rand dialysic (Monetary limit of 30,000)	COVERD  SON COVERD  CO
Intermediate procedures  Major procedures  Region procedures  EYE SERVICE  Basic eye examination (only)  EVE Comprocivitis  Control adoption  Control adoption  Department of the Control	COVERD  SON COVERD  MRIGNOV+ONCE  COVERD  SON COVERD  MRIGNOV+ONCE  COVERD  MRIGNOV-OVERD  MRIGNOV-OVER
Intermediate procedures  Major procedures  Major procedures  Busic eye examination (only)  Stype  Conjunctivitis  Spe surgerice (micro)  DENTAL CARI  TREATMENT OF MINOR ALIMENTS  Ciniquivitis  Scaling and polishing  Dentation of Micro  Routine pain management  Annalgam filling  Scaling and polishing  Denture and bridges  RCT  Surgerice (micro)  K-rays and Ultrasound  CT Scan & MRI (So% co-payment)  Enchroaming on the MRI (So% co-p	COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  COVERD  COVERD  SON COVERD  SON COVERD  COVERD  COVERD  SON COVERD  SON COVERD  COVERD  COVERD  COVERD  COVERD  COVERD  SON COVERD  SON COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Stype  Group of the Comment of the Co	COVERD  SON COVERD  COVERD  COVERD  COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD
Intermediate procedures  Major procedures  Region procedures  EYE SERVICE  Basic eye examination (only)  Stye  Conjunctivitis  Conjunctivitis  Conjunctivitis  Conjunctivitis  Conjunctivitis  Conjunctivitis  General Conjunctivitis  General Conjunctivitis  General Conjunctivitis  General Conjunctivitis  See surger (intermediate)  Eye surgeries (misor)  Eye surgeries (misor)  Eye surgeries (misor)  Eye surgeries (Misor)  DEMTAL CARI  TREATMENT OF MINOR ALIMENTS  Gingivitis  Scurry  Tooth pain  Simple Extraction  Routine pain management  Annagam filling  Scaling and polishing  Demture and bridges  RCT  Surgeries (Misory Conjunctivitis)  Conjunctivitis  Conjunctivitis  Conjunctivitis  RADIOLOGICAL SERVICE  TO Scan & RRI (196% sco-psyment)  Echocardiography  Deppler scan  PHYSIOTHERAP  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  PRESCRIBE MEDICATION  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Road dialysis (Menetary limit of 30,000)  Infertility consultation, investigation and non-hormonal drug management  Blood pressure, diabetes and sickle cell anemia can be managed based on plan of choice.  PREMIUM PER AN  SINGLE INDIVIDUAL  FAMILY (MAXIMUM OF 4)  ADDITIONAL DEPENDANT EACH	COVERD  SON COVERD  30,000  COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE Basic eye examination (only)  ESTAP  Longinochtitis -cocular allergies -levelitis -protection of the procedure of the pr	COVERD  SON COVERD  30.000  MERCINCY - ONCE  COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  C
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE  Basic eye examination (only)  Stye  Conjunctivitis  Conjunctivitis  Conjunctivitis  Optical Lane Limit (Bensla)  Spe surgeris (misor)  DEMTAL CARI  TREATMENT OF MINOR ALIMENTS  GinglyNits  Scurry  Tooth pain  Simple Extraction  Routine pain management  Annaigam filling  Scaling and polishing  Demture and bridges  RCT  Surgeria (Wisconsider of the Conjunctivity)  Surgical extraction  RADIOLOGICAL SER  Cray and Ultracound  Cr Som & Nett (Grifs) co-payment)  Echtocardiography  Doppler scan  PHYSIOTHERAP  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  PRESCRIBE MEDICATION  Annual Medical Examination  PRESCRIBE MEDICATION  PRESCRIBE MEDICATION  PRESCRIBE medication  PREMIUM PER AN  SINGLE INDIVIDUAL  FAMILY (MAXXIMUM OF 4 )  ADDETIONAL DEPENDANT EACH	COVERD  SON COVERD  AND  AND  AND  AND  AND  AND  AND  A
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE Basic eye examination (only)  Seye  Conjunctivitis  Octical case alregies  Learning  Conjunctivitis  Optical Learning  Optical Learning  Determined (Bienniad)  Tye surgeries (inlone)  Tye surgeries (minor)  Touth pain  Sumple februation  Routine pain management  Anangam filling  Sociling and polishing  Denture and bridges  RCT  Surgeries (Solvice opprement)  Electrocardiography  Depture and bridges  Tyer and Ultrasound  CT Scan & NRI (50% co-payment)  Electrocardiography  Doppler Scan  PHYSIOTHERAP  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Road dishysis (Monetary limit of 30,000)  Infetility consultation, (investigation and non-hormonal drug management  Bood pressure, diabetes and sickle cell anemia can be managed based on plan of choice.  PREMIUM PER AN  SINGLE INDIVIDUAL  FAMILY (MAXIMUM OF 4)  ADDITIONAL DEPENDANT EACH  ADDITIONAL DEPENDANT EACH	COVERD  AND COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  COVERD
Intermediate procedures  Major procedures  Major procedures  EYE SERVICE Basic eye examination (only)  Seye  Conjunctivitis  Octical case alregies  Learning  Conjunctivitis  Optical Learning  Optical Learning  Determined (Bienniad)  Tye surgeries (inlone)  Tye surgeries (minor)  Touth pain  Sumple februation  Routine pain management  Anangam filling  Sociling and polishing  Denture and bridges  RCT  Surgeries (Solvice opprement)  Electrocardiography  Depture and bridges  Tyer and Ultrasound  CT Scan & NRI (50% co-payment)  Electrocardiography  Doppler Scan  PHYSIOTHERAP  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Road dishysis (Monetary limit of 30,000)  Infetility consultation, (investigation and non-hormonal drug management  Bood pressure, diabetes and sickle cell anemia can be managed based on plan of choice.  PREMIUM PER AN  SINGLE INDIVIDUAL  FAMILY (MAXIMUM OF 4)  ADDITIONAL DEPENDANT EACH  ADDITIONAL DEPENDANT EACH	COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  SON COVERD  COVERD  COVERD  COVERD  SON COVERD  SON COVERD  COVERD