BENFITS	
COVERED SERVICES	SAPHIRE
medical emmergency services	COVERED
outpatient services	General + Specialist consultation (5)
inpatient medical services	General ward 15 days cumulative)
malaria - Typhoid	COVERED COVERED
- ENDOCRINE / METABOLIC DISORDERS	COVERED
- ALLERGIES - MEASLES	COVERED COVERED
- CHICKEN POX - URINARY TRACT INFECTION	COVERED COVERED
. Uncomplicated urinary tract infection	COVERED
- PEPTIC ULCER DISEASE  Acute exacerbation of peptic ulcer disease	COVERED COVERED
- INDIGESTION - UPPER AND LOWER RESPIRATORY TRACT INFECTION	COVERED COVERED
. Pneumonia	COVERED
. Bronchitis . Influenza	COVERED COVERED
. Viral Croup . Bronchiolitis	COVERED
. Tonsillitis - ASTHMA	COVERED COVERED
Catarrh and cold	COVERED
HIV/AIDS investigation for confirmation  INVESTIGATION	COVERED
. PCV	COVERED
. MP	COVERED
. WIDAL . FBC + DIFF	COVERED COVERED
. SERUM PREGNANCY TEST(BLOOD) . URINE PREGNANCY TEST (URINE)	COVERED COVERED
. ESR . RBS/FBS	COVERED COVERED
. URINALYSIS	COVERED
. M/C/S (URINE, SPUTUM, CSF, WOUND SWAB) . E/U/CR	COVERED COVERED
. BLOOD GROUP AND GENOTYPE . HBSAg	COVERED COVERED
. HBV / HCV . H. PYLORI	NOT COVERED  NOT COVERED
. COOMB'S TEST	NOT COVERED
. BLOOD CULTURE . PERIPHERIAL BLOOD FILM	NOT COVERED NOT COVERED
. CLOTING PROFILE . BLEEDING TIME	NOT COVERED  NOT COVERED
. INR . D- DIMER	NOT COVERED  NOT COVERED  NOT COVERED
. D- DIMER . FECAL OCCULT BLOOD	NOT COVERED NOT COVERED
. FERRITIN LEVELS . HbA1c	NOT COVERED NOT COVERED
. LFT . KFT	COVERED COVERED
MATERNITY AND C	
Confirmation of pregnancy	COVERED
Antenatal Care (from 12weeks) Management of labor and delivery	COVERED COVERED
Surgical intervention	COVERED
Postnatal care Febrile convulsions	NOT COVERED  COVERED
Routine immunization services ICU/SCBU (1st 24Hrs and monetary limit 50,000)	COVERED COVERED
SURGICAL S	•
Minor Procedures	COVERED
Intermediate procedures Major procedures	COVERED Surgical limit = 150,000 for individual
•	
EYE SER <sup>1</sup>	VICES
Basic eye examination (only)	COVERED
. Stye	COVERED
. Conjunctivitis . ocular allergies	COVERED COVERED
. keratitis Optical Lens Limit (Biennial)	
Eye surgeries (minor)	COVERED 10 000
	10,000 COVERED
Eye surgery (intermediate) Eye surgeries (Major)	10,000
Eye surgeries (Major)  DENTAL	10,000 COVERED COVERED NOT COVERED
Eye surgery (intermediate)  Eye surgeries (Major)  DENTAL  TREATMENT OF MINOR AILMENTS	10,000 COVERED COVERED NOT COVERED
Eye surgery (intermediate)  Eye surgeries (Major)  DENTAL  TREATMENT OF MINOR ALLMENTS  Gingivitis  Scurvy	10,000 COVERD COVERD NOT COVERD  ACRE  COVERD COVERD COVERD COVERD COVERD
Eye surgeries (Major)  DENTAL TREATMENT OF MINOR AILMENTS Gingivitis Scurvy Tooth pain Simple Extraction	10,000 COVRED COVRED COVRED  ANT COVRED  COVRED COVRED COVRED COVRED COVRED COVRED COVRED COVRED
Eye surgers (Intermediate) Eye surgeries (Major)  DENTAL TREATMENT OF MINOR AILMENTS Gingivitis Scurvy Tooth pain Simple Extraction Routine pain management	10,000 COVIRED COVIRED NOT COVIRED NOT COVIRED
Eye surgers (Major)  DENTAL TREATMENT OF MINOR AILMENTS . Ginglvitis . Scurvy . Tooth pain Simple Extraction Simple Extraction Routine pain management Amalgam filling Scaling and polishing	10,000 COVIRED COVIRED NOT COVIRED NOT COVIRED
Eye surgers (Major)  DENTAL TREATMENT OF MINOR AILMENTS . Gingivitis . Scurvy . Tooth pain Simple Extraction Routine pain management Amalgam filling Scaling and polishing Denture and bridges RCT	10,000 COVIRED COVIRED NOT COVIRED NOT COVIRED NOT COVIRED NOT COVIRED NOT COVIRED
Eye surgers (Major)  DENTAL TREATMENT OF MINOR AILMENTS Gingivitis Secury Tooth pain Simple Extraction Routine pain management Amalgam filling Scaling and polishing Denture and bridges RCT Surgical extraction RADIOLOGICAI	10,000 COVERD COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD
Eye surgeris (Major)  DENTAL TREATMENT OF MINOR AILMENTS .Gingivitis .Gunyivitis .Scurvy .Tootin pain Simple Extraction Koutine pain management Annalgam Rilling .Scurvy .Scurvy .Scurve .Scurvy .Tootin pain Simple Extraction .Koutine pain management Annalgam Rilling .Scurve .Scu	10,000 COVERD COVERD NOT COVERD NOT COVERD STRUCTS NOT COVERD NOT COVERD NOT COVERD STRUCTS COVERD
Eye surgeries (Major)  DENTAL  TREATMENT OF MINOR ALIMENTS  Gingivitis  Scurvy  Tooth pain  Simple Extraction  Routing pain in imagement  Sculing and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICAl  X-rays and Ultrasound  CT Scan & MRI (50% co-payment)	10,000 COVERD COVERD NOT COVERD NOT COVERD  COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD STRUCTS STRUCTS COVERD COVERD NOT COVERD NOT COVERD STRUCTS COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD
Eye surgeries (Major)  DENTAL  TREATMENT OF MINOR AILMENTS Gingivitis Gingivitis Secury Tooth pain Simple Extraction Routine pain management Amalgam filling Scaling and polishing Denture and bridges RCT Surgical extraction RADIOLOGICAl X-rays and Ultrasound Technocardiography Electrocardiography	10,000 COVIRED COVIRED NOT COVIRED NOT COVIRED NOT COVIRED NOT COVIRED L0,000 SERVICES COVIRED
Eye surgeries (Major)  DENTAL  TREATMENT OF MINOR AILMENTS Gingivitis Gingivitis Secury Tooth pain Simple Extraction Routine pain management Amalgam filling Scaling and polishing Denture and bridges RCT Surgical extraction RADIOLOGICAl X-rays and Ultrasound Technocardiography Electrocardiography	10,000 COVERD COVERD COVERD  COVERD  COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD MOT COVERD MOT COVERD MOT COVERD NOT COVERD
Eye surgeric (Major)  DENTAL  TREATMENT OF MINOR AILMENTS  Ginglytis  Ginglytis  Treatment of Minor Ailments  Ginglytis  Treatment of Minor Ailments  Ginglytis  Tooth pain  Simple Estraction  Routine pain management  Annalgam filling  Scaling and polishing  Denture and bridge  RCT  Surgical extraction  RADIOLOGICA  X-rays and Ultrasound  The Commander of Minor Commander  Estraction  RADIOLOGICA  Estraction  RADIOLOGICA  Estraction  PHYSIOTHI	10,000 COVERD NOT COVERD
Eye surgeric (Major)  DENTAL  TREATMENT OF MINOR ALIMENTS  Ginglytis  Secury  Secury  Secury  Simple Estraction  Routine pain management  Annalgam filling  Scaling and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICAl  X-rays and Ultrasound  CT Scan & MRI (50% co-payment)  Ethocardiopaphy  Ethocardiopaphy  Doppler scan  PHYSIOTHI  Sessions	10,000 COVERD COVERD COVERD  COVERD  COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD COVERD MOT COVERD MOT COVERD MOT COVERD NOT COVERD
Eye surgeric (Major)  DENTAL  TREATMENT OF MINOR AILMENTS  Ginglytis  Ginglytis  Treatment of Minor Ailments  Ginglytis  Treatment of Minor Ailments  Ginglytis  Tooth pain  Simple Estraction  Routine pain management  Annalgam filling  Scaling and polishing  Denture and bridge  RCT  Surgical extraction  RADIOLOGICA  X-rays and Ultrasound  The Commander of Minor Commander  Estraction  RADIOLOGICA  Estraction  RADIOLOGICA  Estraction  PHYSIOTHI	10,000 COVERD NOT COVERD
Eye surgeries (Major)  DENTAL TREATMENT OF MINOR AILMENTS . Gingivitis . Scurvy . Tooth pain Simple Extraction Routine pain management Amalgam filling Scaling and polishing Denture and bridges RCT Surgical extraction RADIOLOGICA X-rays and Ultrasound CT Scan a MRI (50% co-payment) Electrocardiography Electrocardiography Electrocardiography Electrocardiography Sessions  PHYSIOTHI Sessions  MEDICAL CHECK UP	10,000 COVERD COVERD NOT COVERD NOT COVERD NOT COVERD
Eye surgeric (Major)  DENTAL  TREATMENT OF MINOR ALIMENTS  Ginglytis  Secury  Secury  Secury  Simple Estraction  Routine pain management  Annalgam filling  Scaling and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICAl  X-rays and Ultrasound  CT Scan & MRI (50% co-payment)  Ethocardiopaphy  Ethocardiopaphy  Doppler scan  PHYSIOTHI  Sessions	10,000 COVERD NOT COVERD
Eye surgeries (Major)  DENTAL TREATMENT OF MINOR AILMENTS . Gingivitis . Scurvy . Tooth pain Simple Extraction Routine pain management Amalgam filling Scaling and polishing Denture and bridges RCT Surgical extraction RADIOLOGICA X-rays and Ultrasound CT Scan a MRI (50% co-payment) Electrocardiography Electrocardiography Electrocardiography Electrocardiography Sessions  PHYSIOTHI Sessions  MEDICAL CHECK UP	10,000 COVERD COVERD NOT COVERD NOT COVERD NOT COVERD
EYE SURPEY (INTERMEDIATE)  FYE SURPEY (MENDER ALLMENTS . Ginglyttis . Scurvy . Tooth pain . Treatment of Minor Allments . Scurvy . Tooth pain . Simple Call And the Minor Allments . Scurve and the Minor Allments . Scurve and pain	10,000 COVERD COVERD COVERD NOT COVERD NOT COVERD
EYE SURPEY (INTERMEDIATE)  EYE SURPEY (MENDER ALLMENTS . Gingivitis . Gingivitis . Scurvy . Tooth pain . Gingivitis . Scurvy . Tooth pain . Gingivitis . Gingivit	10,000 COVERD COVERD NOT COVERD NOT COVERD NOT COVERD SEAPHY
EYE SURPEY (INTERMEDIATE)  FERSON STREET (MAJOR)  DENTAL  TREATMENT OF MINOR ALIMENTS  Gingivitis  Secury  Tooth pain  Simple Extraction  Kontine pain management  Amalgam filling  Scaling and polishing  RECT  Surrice of the polishing  REDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Renal dialysis (Monetary limit of 30,000)	10,000 COVERD COVERD COVERD NOT COVERD NOT COVERD
Eye surgeries (Major)  DENTAL  TREATMENT OF MINOR AILMENTS  Ginglytis  Ginglytis  Treatment of Minor Ailments  Ginglytis  Treatment of Minor Ailments  Ginglytis  Tooth pain  Simple Extraction  Routine pain management  Annalagam filling  Scaling and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICA  X-rays and Ultrasound  Treatment of Minor Ailments  From Ailment of Minor Ailments  PHYSIOTHI  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Rend dilaying (Monekey Jimit of 30,000)  drug management  Angur management  And prescribe medication and non-hormonal drug management	10,000 COVIRED COVIRED COVIRED NOT COVIRED NOT COVIRED SEAPHY 3 Generic Generic
Eye surgeries (Major)  DENTAL  TREATMENT OF MINOR AILMENTS  Ginglytis  Ginglytis  Treatment of Minor Ailments  Ginglytis  Treatment of Minor Ailments  Treatments  Treatment of Minor Ailments  Treatment of Minor Ailments  Treatments  Tr	10,000 COVERD AND COVERD NOT COVERD COVERD NOT COVERD NOT COVERD NOT COVERD COVERD COVERD NOT COVERD NOT COVERD COVERD COVERD COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD COVERD NOT COVERD
EYE surgeries (Major)  DENTAL  TREATMENT OF MINOR ALIMENTS  Gingivitis  Secury  Secury  Secury  Secury  Security  Security  Secury  Security  RADIOLOGICAL  X-rays and Ultrasound  CT Scan & MRI (50% co-payment)  CE Security  CE Security  PHYSIOTHI  Security  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Renal dialysis (Monetary limit of 30,000)  Interlity consultation, investigation and non-hormonal drug management flood pressure, diabetes and sickle cell anemia can be managed based on plan of choice.  PREMIUM PE	10,000 COVIRED NOT COVIRED NOT COVIRED NOT COVIRED NOT COVIRED
EYE SURPEY (Intermediate) EYE SURPEY (MEMORIAL CHECK UP  DENTAL TREATMENT OF MINOR ALIMENTS . Gingivitis . Scurvy . Tooth pain Simple Extraction Simple Extraction Southie pain management Amalgam Rilling . Dental Committee of the Committee of th	10,000 COVERD COVERD COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD COVERD COVERD NOT COVERD NOT COVERD COVERD NOT COVERD COVERD COVERD COVERD NOT COVERD
EYE SURPEY (INTERMEDIATE)  EYE SURPEY (MEMORY ALLMENTS  Gingivitis  Secury  Tooth pain  Simple Extraction  Simple Extraction  Simple Extraction  Counties pain management  Amalgam filling  Secury  Extraction  RADIOLOGICA  Extraction  PHYSIOTHI  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Ramil planning services  Ramil planning services  Ramily planning services  Rocod pressure, diabetes and sickle cell amenia can be managed based on plan of choice.  PREMIUM PE  SINGLE INDIVIDUAL  FARILIY (MAXIMUM 0F 4 )	10,000 COVERD AND COVERD NOT COVERD COVERD NOT COVERD
EYE SURPEY (INTERMEDIATE)  FYE SURPEYER (Major)  DENTAL  TREATMENT OF MINOR ALIMENTS  Gingivitis  Secury  Secury  Secury  Secury  Security  RADIOLOGICAL  X-rays and Ultrasound  CT Scan & MRI (50% co-payment)  CENCORATION payby  Electrocardiography  Doppler scan  PHYSIOTHI  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning service  Renal dialysis (Monetary limit of 30,000)  Intellity consultation, investigation and non-hormonal drug management flored pressury dialysis and ricide cell anemia can be managed based on plan of choice.  PREMIUM PE  SINGLE INDIVIDUAL  ADDITIONAL DEPENDANT EACH	10,000 COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD COVERD NOT COVERD READ COVERD NOT COVERD READ NOT COVERD COVERD NOT COVE
Eye surgeries (Major)  DENTAL TREATMENT OF MINOR AILMENTS  Ongylvitis  Ongylvitis  Treatment of Minor Ailments  Ongylvitis  Treatment of Minor Ailments  Routine pain management  Annaigam filling  Socialing and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICA  Treatment of Minor Co-payment)  Echocan Company  Echocan Company  Technological Company  Deppler scan  PHYSIOTHI  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning services  Road dialysis (Mensekay limit of 30,000)  drog management  Treatment of Minor Mi	10,000 COVERD MOT COVERD NOT COVERD NOT COVERD NOT COVERD COVERD COVERD COVERD NOT COVERD REAPHY  3  COVERD COVERD COVERD NOT COVE
EYE SURPEY (INTERMEDIATE)  EYE SURPEYER (Major)  DENTAL  TREATMENT OF MINOR ALIMENTS  Ginglytis  Secury  Tooth pain  Routine pain management  Analyam filling  Scaling and polishing  Denture and bridges  RCT  Surgical extraction  RADIOLOGICAL  X-rays and Ultrasound  CT Scan B. RRI (50% co-payment)  Electrocardiography  Doppler scan  PHYSIOTHI  Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS  Family planning service  Renal dilaying (Mondery limit of 30,000)  Thertiffy consultation, investigation and non-hormonal drug management  Blood pressure, diabetes and sickle cell anemia can be managed based on plan of choice.  PREMIUM PE  SINGLE INDIVIDUAL  FAMILY (MAXIMUM OF 4)  ADDITIONAL DEPENDANT EACH  ADDITIONAL DEPENDANT EACH	10,000 COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD NOT COVERD COVERD NOT COVERD REAPHY  3 COVERD COVERD COVERD COVERD REAPHY
EYE SURGERY (Intermediate) EYE SURGERY (MEDIA)  DENTAL TREATMENT OF MINOR AILMENTS  Ginglytis  Sond Surgery (Intermediate) Simple Extraction Routine pain management Annalgam filling Scaling and polishing Denture and bridges RCT Surgical extraction RADIOLOGICAl X-rays and Ultrasound CT Scan & MRI (50% co-payment) Extraction (Intermediate Surgery) Doppler scan PHYSIOTHI Sessions  MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION  ADDED BENEFITS Family planning services Read dilayis (Monetary limit 53,000) Interhilly consultation, investigation and non-hormonal Blood pressure, diabetes and sickle cell anemia can be managed based orchoice.  PREMIUM PE SINGLE INDIVIDUAL TAMILY (MAXIMUM OF 4) ADDITIONAL DEPENDANT EACH	10,000 COVERD MOT COVERD NOT COVERD NOT COVERD NOT COVERD COVERD COVERD COVERD NOT COVERD REAPHY  3  COVERD COVERD COVERD NOT COVE
EYE surgeries (Major)  DENTAL TREATMENT OF MINOR AILMENTS Ginglytids Secury Secury Secury Simple Estraction Routine pain management Annalgam filling Scaling and polishing Denture and bridges RCT Surgeries (Major) Surgical extraction RADIOLOGICAl X-rays and Ultrasound CT Scan & MRI (50% co-payment) Electrocardiography Doppler scan PHYSIOTHI Sessions MEDICAL CHECK UP  Annual Medical Examination  PRESCRIBE MEDICATION ADDED BENEFITS Family planning services Renal dilayies (Monetary limit of 30,000) Intertity consultation, investigation and non-hormonal drug management forg management forg management ANDIOLOGICAL TRAINING ADDED BENEFITS FAMILY PHANTALING, investigation and non-hormonal forg management forg management ANDIOLOGICAL TRAINING ADDED BENEFITS FAMILY PHANTALING, investigation and non-hormonal FREMIUM PE SINGLE INDIVIDUAL TRAINING ADDITIONAL FAMILY PHANTALING OF 4 ) ADDITIONAL DEPENDANT EACH ADDITIONAL Freeding (N1500.00 Per day) Cym services	10,000 COVERD NOT COVERD RAPHY  3  50% copayments on investigation  Generic  COVERD NOT COVERD
Eye surgeries (Major)  DENTAL TREATMENT OF MINOR ALIMENTS . Ginglwitis . Scurvy . Tooth pain . Trooth pain . Trooth pain . Trooth pain . Tooth pain	10,000 COVERD AND COVERD NOT COVERD REAPHY  3 COVERD COVERD COVERD NOT COV