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About Ashmed Integrated Health Services

Ashmed Integrated Health Services is a duly accredited National Health Maintenance Organization (HMO) with a fully paid-up capital of over ₦750,000,000.00. We are licensed to deliver managed healthcare services to both public and private sector employers, employees, and individuals across Nigeria.

Ashmed Integrated Health Services widely known as ASHMED HMO is a new generation HMO, distinguished by a highly responsive service team and a cutting-edge ICT platform specifically designed for health management. We remain the only HMO that assigns dedicated personnel to client organizations, ensuring personalized service delivery and efficient healthcare management.

We are among the fastest-growing HMOs in Nigeria, achieving accreditation within the first three months of incorporation with the Corporate Affairs Commission (CAC). Within this same period, we successfully enrolled over 200,000 clients and established a robust network of more than 1,000 healthcare providers nationwide.

Our services are delivered on a prepaid basis through an extensive network of primary, secondary, and tertiary healthcare providers strategically located across the country.



Mission/Vision

At Ashmed HMO, our mission is to provide employers and employees with a diverse range of managed care solutions that enhance access to quality healthcare services while promoting employee well-being and productivity.

Our vision is to reduce and manage the financial burden of healthcare on individuals and organizations by offering predictable and sustainable healthcare expenditure models that support effective budgeting and long-term planning.

We are committed to delivering a variety of unique and flexible health plans tailored to meet the diverse needs of our clients, with the added option of developing fully customized healthcare packages to suit specific organizational or individual requirements.



Some of our Esteemed Clients

Ashmed Integrated Health Services is proud to provide managed healthcare services to a broad and diverse clientele across various sectors. Some of our current clients include:

- Supreme Court of Nigeria
- Federal Ministry of Humanitarian Affairs, Disaster Management and Social Development
- Kaduna Polytechnic
- Nuhu Bamali Polytechnic, Zaria (under TISHIP)
- Kaduna State Government
- Zamfara State Government
- Plateau State Government (employees and their families)
- Taraba State Government
- Sokoto State Government
- Adamawa State Government
- College of Education, Gidan Waya
- All Farmers Association of Nigeria (AFAN)
- Ahmadu Bello University (staff and their families)
- Federal College of Education, Zaria (students)
- Federal College of Education, Jama'are (staff and their families)
- Federal Polytechnic, Shendam (staff and their families)
- Nasarawa State Government

...and several other distinguished institutions and organizations not listed here.

About the Scheme

Health insurance is a system that covers part or all of an individual's medical expenses by pooling risks across a large group. It enables access to quality healthcare while reducing the financial burden on individuals and Family.



Health Care Plan

To meet the needs of organizations or individuals, please find below the proposed covered services and their cost implications.

GENERAL BENEFITS SERVICES (MINIMUM OF 100 PEOPLE)					
COVERED SERVICES	TOPAZ	SAPPHIRE	EMERALD	RUBY	DIAMOND
medical emmergency services	COVERED	COVERED	COVERED	COVERED	COVERED
outpatient services	General consultation +one specialist	General + Specialist consultation (5)	General + Specialist consultation (10)	General + Specialist consultation (15)	General + Specialist consultation
inpatient medical services	General ward (10)	General ward 15 days cumulative)	semi private ward (20 days cumulative)	private ward (25 days cumulative)	Private ward
malaria	COVERED	COVERED	COVERED	COVERED	COVERED
- Typhoid	COVERED	COVERED	COVERED	COVERED	COVERED
- ENDOCRINE / METABOLIC DISORDERS	COVERED	COVERED	COVERED	COVERED	COVERED
- ALLERGIES	COVERED	COVERED	COVERED	COVERED	COVERED
- MEASLES	COVERED	COVERED	COVERED	COVERED	COVERED
- CHICKEN POX	COVERED	COVERED	COVERED	COVERED	COVERED
- URINARY TRACT INFECTION	COVERED	COVERED	COVERED	COVERED	COVERED
. Uncomplicated urinary tract infection	COVERED	COVERED	COVERED	COVERED	COVERED
- PEPTIC ULCER DISEASE	COVERED	COVERED	COVERED	COVERED	COVERED

. Acute exacerbation of peptic ulcer disease	COVERED	COVERED	COVERED	COVERED	COVERED
- INDIGESTION	COVERED	COVERED	COVERED	COVERED	COVERED
- UPPER AND LOWER RESPIRATORY TRACT INFECTION	COVERED	COVERED	COVERED	COVERED	COVERED
. Pneumonia	COVERED	COVERED	COVERED	COVERED	COVERED
. Bronchitis	COVERED	COVERED	COVERED	COVERED	COVERED
. Influenza	COVERED	COVERED	COVERED	COVERED	COVERED
. Viral Croup	COVERED	COVERED	COVERED	COVERED	COVERED
. Bronchiolitis	COVERED	COVERED	COVERED	COVERED	COVERED
. Tonsillitis	COVERED	COVERED	COVERED	COVERED	COVERED
- ASTHMA	COVERED	COVERED	COVERED	COVERED	COVERED
Catarrh and cold	COVERED	COVERED	COVERED	COVERED	COVERED
HIV/AIDS investigation for confirmation	COVERED	COVERED	COVERED	COVERED	COVERED
INVESTIGATIONS					
. PCV	COVERED	COVERED	COVERED	COVERED	COVERED
. MP	COVERED	COVERED	COVERED	COVERED	COVERED
. WIDAL	COVERED	COVERED	COVERED	COVERED	COVERED
. FBC + DIFF	COVERED	COVERED	COVERED	COVERED	COVERED
. SERUM PREGNANCY TEST(BLOOD)	COVERED	COVERED	COVERED	COVERED	COVERED
. URINE PREGNANCY TEST (URINE)	COVERED	COVERED	COVERED	COVERED	COVERED
. ESR	COVERED	COVERED	COVERED	COVERED	COVERED
. RBS/FBS	COVERED	COVERED	COVERED	COVERED	COVERED
. URINALYSIS	COVERED	COVERED	COVERED	COVERED	COVERED
. M/C/S (URINE, SPUTUM, CSF, WOUND SWAB)	COVERED	COVERED	COVERED	COVERED	COVERED
. E/U/CR	COVERED	COVERED	COVERED	COVERED	COVERED
. BLOOD GROUP AND GENOTYPE	COVERED	COVERED	COVERED	COVERED	COVERED
. HBSAg	NOT COVERED	COVERED	COVERED	COVERED	COVERED
. HBV / HCV	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. H. PYLORI	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. COOMB’S TEST	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. BLOOD CULTURE	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED

. PERIPHERIAL BLOOD FILM	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. CLOTHING PROFILE	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. BLEEDING TIME	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. INR	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. D- DIMER	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. FECAL OCCULT BLOOD	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. FERRITIN LEVELS	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. HbA1c	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
. LFT	NOT COVERED	COVERED	COVERED	COVERED	COVERED
. KFT	NOT COVERED	COVERED	COVERED	COVERED	COVERED
MATERNITY AND CHILD SERVICES					
Confirmation of pregnancy	COVERED	COVERED	COVERED	COVERED	COVERED
Antenatal Care (from 12weeks)	COVERED	COVERED	COVERED	COVERED	COVERED
Management of labor and delivery	NOT COVERED	COVERED	COVERED	COVERED	COVERED
Surgical intervention	NOT COVERED	COVERED	COVERED	COVERED	COVERED
Postnatal care	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
Febrile convulsions	COVERED	COVERED	COVERED	COVERED	COVERED
Routine immunization services	COVERED	COVERED	COVERED	COVERED	COVERED
ICU/SCBU (1 st 24Hrs and monetary limit 50,000)	NOT COVERED	COVERED	COVERED	COVERED	COVERED
SURGICAL SERVICES					
Minor Procedures	COVERED	COVERED	COVERED	COVERED	COVERED
Intermediate procedures	NOT COVERED	COVERED	COVERED	COVERED	COVERED
Major procedures	NOT COVERED	Surgical limit = 150,000 for individual	Surgical limit = 200,000 for individual	Surgical limit = 400,000.00 for individual	Surgical Unlimited
EYE SERVICES					
Basic eye examination (only)	COVERED	COVERED	COVERED	COVERED	COVERED

. Styte	COVERED	COVERED	COVERED	COVERED	COVERED
. Conjunctivitis	COVERED	COVERED	COVERED	COVERED	COVERED
. ocular allergies	COVERED	COVERED	COVERED	COVERED	COVERED
. keratitis	COVERED	COVERED	COVERED	COVERED	COVERED
Optical Lens Limit (Biennial)	5,000	10,000	15,000	30,000	50,000
Eye surgeries (minor)	NOT COVERED	COVERED	COVERED	COVERED	COVERED
Eye surgery (intermediate)	NOT COVERED	COVERED	COVERED	COVERED	COVERED
Eye surgeries (Major)	NOT COVERED	NOT COVERED	NOT COVERED	NOT COVERED	NOT COVERED
DENTAL CARE					
TREATMENT OF MINOR AILMENTS	COVERED	COVERED	COVERED	COVERED	COVERED
. Gingivitis	COVERED	COVERED	COVERED	COVERED	COVERED
. Scurvy	COVERED	COVERED	COVERED	COVERED	COVERED
. Tooth pain	COVERED	COVERED	COVERED	COVERED	COVERED
Simple Extraction	COVERED	COVERED	COVERED	COVERED	COVERED
Routine pain management	COVERED	COVERED	COVERED	COVERED	COVERED
Amalgam filling	NOT COVERED	COVERED	COVERED	COVERED	COVERED
Scaling and polishing	NOT COVERED	COVERED	COVERED	COVERED	COVERED
Denture and bridges	NOT COVERED	NOT COVERED	50% COVERED	60% COVERED	80% COVERED
RCT	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
Surgical extraction	5000	10,000	15,000	30,000	50,000

RADIOLOGICAL SERVICES					
X-rays and Ultrasound	COVERED	COVERED	COVERED	COVERED	COVERED
CT Scan & MRI (50% co-payment)	NOT COVERED	EMERGENCY ONLY	EMERGENCY + ONCE	EMERGENCY + ONCE	TWICE
Echocardiography	NOT COVERED	COVERED	COVERED	COVERED	COVERED
Electrocardiography	NOT COVERED	NOT COVERED	NOT COVERED	50% COVERED	70% COVERED
Doppler scan	NOT COVERED	NOT COVERED	30% COVERED	50% COVERED	70% COVERED
PHYSIOTHERAPY					
Sessions	0	3	5	10	15
MEDICAL CHECK UP					
Annual Medical Examination	NOT COVERED	50% copayments on investigation	45% copayment on investigations	35% copayment on investigations	15% copayment on investigations
PRESCRIBE MEDICATION	Generic	Generic	Generic	Branded	Branded
ADDED BENEFITS					
Family planning services	COVERED	COVERED	COVERED	COVERED	COVERED
Renal dialysis (Monetary limit of 30,000)	NOT COVERED	NOT COVERED	NOT COVERED	COVERED	COVERED
Infertility consultation, investigation and non-hormonal drug management	NOT COVERED	NOT COVERED	COVERED	COVERED	COVERED
Blood pressure, diabetes and sickle cell anemia can be managed based on plan of choice.	NOT COVERED	COVERED	COVERED	COVERED	COVERED

PREMIUM PER ANNUM					
SINGLE INDIVIDUAL	N40,500.00	N47,000.00	N55,000.00	N170,000.00	N320,000.00
FAMILY (MAXIMUM OF 4)	N150,000.00	N180,000.00	N300,000.00	N600,000.00	N1,000,000.0
ADDITIONAL DEPENDANT EACH	N20,000.00	N30,000.00	N55,000.00	N140,000.00	N240,000.00
ADDITIONAL BENEFITS					
	COVERED	COVERED	COVERED	2500/DAY	3000/DAY
Feeding (N1500.00 Per day)					
Gym services	NOT COVERED	NOT COVERED	Once a week	Twice a week	Thrice a week
Ambulance services	NOT COVERED	Hospital to Hospital only	Hospital, accident scene	Home, accident scene, and Hospital to Hospital	All services within the country
Mortuary services	NOT COVERED	Five days	Ten days	Fifteen days	Twenty days



Our Edge

AIHS HMO provides you with a rich amalgam of health insurance, travel health insurance, TPA, and TISHIP, Medical tourism and much more with benefits at increasingly graduated levels for all our health Plans.

Our Technology

We are driven by technology to provide quality healthcare.

At AIHS HMO, technology drives our operations as it undergirds our operational efficiencies and provides access to timely data which is beneficial to both providers and enrollees.

At Ashmed HMO we don't just keep up with technology – we leverage it to deliver faster, smarter, and more secure healthcare solutions. Our robust ICT infrastructure ensures seamless operations, top-tier security, and an unmatched experience for members and providers alike. Partnering with us means choosing innovation, reliability, and a future-ready approach to healthcare.

We are excited about the opportunity to power your health insurance needs with cutting-edge technology.

Several technology portals are made available through controlled access to view and manage enrollee's health data, and for providers to submit and receive payments for services delivered.



Some of our Sensitization, and Medical Outreach Activities to Clients and Public



Among such technology are:

- Responsive Customer care through our 24 hours call Centre software for streamlined complaint resolution process.

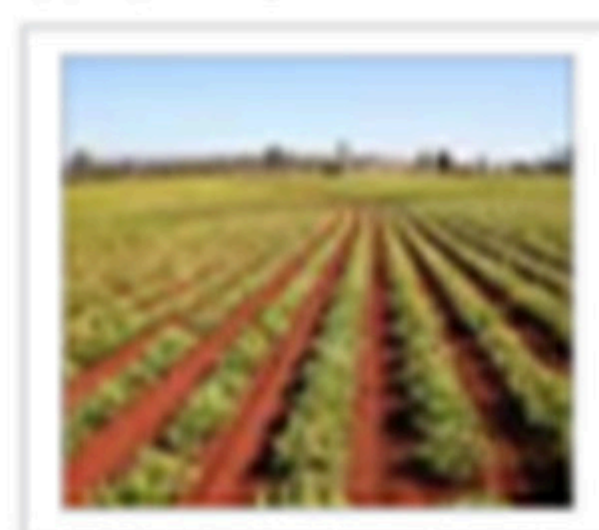
- The AIHS HMO portal is a software designed to manage AIHS Health Maintenance Organization (HMO), automating the running of the HMO with seamless operations to healthcare providers for the full benefit of our enrollees and clients.

- **The Ash-Magic APP**

We leveraging on technology by developing a native mobile App which will be launched soon. This AIHS HMO Mobile App is your full access benefit at your convenience from your mobile devices.

This App allows you to confirm the providers you have access to, view an e-version of your ID Card, track and locate a hospital near you and much more.

Some of our Esteemed Clients



Management



TOKZAKA MA'AJI DANJUMA
Managing Director/CEO



QUEEN RUQAYYAH ADEBOYE
Executive Director



DR AHMAD ABDULRAHMAN
Head, of Medicals



DR. OLUBUKOLA T. OLANIYAN
Head, National Business
Development Manager



OLORUNTOBI MAYOKUN
Provider Manager



VINCENT WILLIAMS
Head, ICT



MUSTAPHA B YAKUBU
Head, Informal



NANDI SILAS
Head, Accounts

Conclusion

Should the proposed plan fall short of your requirements, we are prepared to adjust it to suit your specific needs.



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Opposite Legislative Quarters, APO Zone C Abuja.

Our Zonal and State offices:

- Kaduna
- Ogun
- Nasarawa
- Yola
- Port-Hacourt
- Zamfara
- Lagos
- Jos
- Sokoto