

HCI HEALTHCARE LIMITED				
HELPMEWAKA PACKAGE (1-4 Principal lives)				
	TITANIUM ULTRA	TITANIUM DELUXE	CITIZEN FRESH	CITIZEN DELIGHT
REGION OF COVER	Nigeria	Nigeria	Nigeria	Nigeria
PROVIDER TYPE	Standard Network	Enhanced Network	Standard Network	Standard Network
PREMIUM PER PERSON PER YEAR	80,000	160,000	160,000	220,000
PREMIUM PER FAMILY PER YEAR (Maximum of 4 children under 21 years of age)	260,000	550,000	550,000	700,000
OUT-PATIENT BENEFIT				
GP Consultations at chosen accredited primary care provider including investigations, Basic Imaging (X Ray & USS) nursing care and prescribed medications	Covered	Covered	Covered	Covered
Acute care benefits including out-of-network care	Covered	Covered	Covered	Covered
Minor Surgeries	Covered	Covered	Covered	Covered
Annual physical in your doctor room	Covered	Covered	Covered	Covered
SPECIALIST CONSULTATION				
Consultation with common specialist (Gynaecologist, Obstetrician, General Surgeon, Paediatrician, ENT Surgeon, Family Physician, Cardiologist)	Covered up to 8 visits a year	Covered up to 10 visits a year	Covered up to 6 visits a year	Covered up to 7 visits a year
Consultation with Rare Specialists- Neurosurgion, Endocrinologist, Rheumatologist, Nephrologist etc				
CHRONIC DISEASE MANAGEMENT				
Prescribed Medications (after 12mths on the scheme)	Up to N70,000 per Year	Up to N90,000 per Year	Up to N40,000 per Year	Up to N50,000 per Year
PREVENTIVE & HEALTH PROMOTION BENEFIT				
Routine medical Screening	Covered	Covered	Not Covered	Covered
Comprehensive Annual Medical screening at designated facilities:	Not Covered	Not Covered	Not Covered	Covered
UNDER FIVE IMMUNIZATION BENEFIT				
NPI-approved Immunization limited to BCG, OPV, HEPATITIS B, DPT, HEAMOPHILLUS INFLUENZA B, MEASLES, YELLOW FEVER	Covered	Covered	N/A	N/A

Non-NPI Immunization limited to ROTAVIRUS, PNEUMOCOCCAL, CHICKEN POX, TYPHOID FEVER, MENINGITIS	Not Covered	Covered	N/A	N/A
MAJOR DISEASE CONDITION BENEFITS				
Surgical Procedures (Intermediate & Major)	Up to N150,000 Limit	Up to N250,000 limit	Up to N100,000 limit	Up to N120,000 limit
Cancer care limited to diagnosis, radiotherapy & chemotherapy	Not Covered	Not Covered	Not Covered	Up to N100,000 limit
REPRODUCTIVE HEALTH BENEFIT				
Family Planning including IUCDS, INJECTABLES, ORAL CONTRACEPTIVES, NORPLANT(after 12months on the scheme)	Up to N15,000 per Year	Up to N20,000 per Year	N/A	N/A
Infertility limited to diagnosis & prescribed medications	Not Covered	Up to N50,000 per Year	N/A	N/A
MATERNITY BENEFITS: (Family Plan holders only after 12mths)				
Ante-natal care at registered network provider	Up to N150,000 Limit	Up to N200,000 Limit	N/A	N/A
Normal Delivery including Post-Partum Care			N/A	N/A
Operative Delivery including Post-partum care			N/A	N/A
Medical Conditions during Pregnancy	Covered	Covered	N/A	N/A
Complications from Pregnancy & Childbirth	Covered	Covered	N/A	N/A
IN-PATIENT BENEFIT				
Ward admission & Feeding	Private Ward up to 15 days per year	Private ward up to 18 days per year	Semi-Private ward up to 10 days per year	Private ward up to 15 days per year
Laboratory investigations, Nursing care, dressing & prescribed medications	Covered	Covered	Covered	Covered
Specialist Review	Covered up to specialist consult limit stated above	Covered up to specialist consult limit stated above	Covered up to specialist consult limit stated above	Covered up to specialist consult limit stated above
PAEDIATRIC CARE (FAMILY PLAN HOLDER ONLY)				
Consultation with Neonatologist & Paediatrician	Covered up to 2 consults max	Covered up to 2 consults max	N/A	N/A

Neonatal care including Phototherapy & Incubator care	Up to 24hrs a year	Up to 48hrs a year	N/A	N/A
Exchange blood transfusion	covered up to N35,000	covered up to N50,000	N/A	N/A
ACCIDENT & EMERGENCY BENEFIT				
Nationwide Emergency evacuation, Emergency room care including consultations, investigations, surgical intervention & prescribed medications to stabilize patient in Emergency room only	Up to N100,00 Limit	Up to N150,000 limit	Up to N80,000 limit	Up to N100,000 limit
EYE CARE BENEFIT				
Consultation with Optician including test, Lens & Prescribed Medications	Up to N7,500 Limit	Up to N10,000 limit	Up to N42,500 limit	Up to N60,000 limit
DENTAL CARE BENEFIT				
Consultation with Dentist including Dental investigations, pain therapy, simple & surgical extraction, Amalgam filling, Root canal treatment, Gingival treatment & crowning only	Up to 10,000 per Year	Up to N15,000 limit	Up to N15,000 limit	Up to N20,000 limit
ADDITIONAL BENEFITS				
Physiotherapy	7 Sessions	10 sessions	10 sessions	10 sessions
Psychiatry assessment & treatment of acute phase up to 2 weeks	Covered	Covered	Covered	Covered
HIV/AIDS Treatment at designated centres	Covered	Covered	Covered	Covered
Specialized Laboratory Studies like Hormonal Assays, D-dimers, Cardiac Enzymes etc	Covered	Covered	Covered	Covered
Specialized Imaging Studies echocardiogram, IVU, Contrast studies, Doppler Scan etc	Covered	Covered	Covered	Covered
Advanced Radiological Studies CT scan or MRI (once annually)	Limited to CT-Scan	Covered	Covered	Covered
OVERALL LIMIT Per Individual	700,000	850,000	No limit	No limit
Financial Limit per Family	1,497,000.00	2,125,000.00		
*Please note that there is a 12months waiting period for all chronic conditions, maternity & surgical cases.				