

MARCELLE RUTH
CANCER CENTRE & SPECIALIST HOSPITAL



LEADWAY
Health[®] HMO



MARCELLE RUTH
In Partnership with
LEADWAY Health

Comprehensive Health Insurance

Get started Today

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General Benefits

Benefits Sub-Categories	Leadway Health MRCare Plan
Provider Network	Category A+B+C+D
Territory	Local In-country + Africa + India + UAE
OVERALL LIMIT (Millions)	Unlimited
OUT-PATIENT LIMIT (Millions)	Unlimited

DAY TO DAY BENEFITS (Out-Patient)	Treatment of conditions that do not require the patient to be admitted in the hospital
GP consultations within network	Covered
Specialist consultations within network	Covered
Telemedicine consultations	Covered
Prescribed Medications	A+B+C+D
Management of Chronic Conditions (pharmacy Benefit)	Covered up to N300,000
Laboratory Tests, Ultrasound and X-Rays	Covered

TELEMEDICINE AND TELECONSULTATION	
Chat with Doctors and Nurses when in need of care during any medical emergency	Covered
Free chats with Doctors and Nurses when in need of any routine medical information	Covered
GPS-enabled access to hospital directories when hospital information is needed	Covered

HOSPITALISATION BENEFITS	Including specialist consultations, theatre, accommodation, basic radiology, medication and pathology. Subject to pre-authorisation and clinical protocols.
Admission	20days (Private ward)
Accommodation for parent whose infant is on admission	7 days
Ambulance Services	Covered

Benefits Sub-Categories	Leadway Health MRCare Plan
Intensive Care ward within network	Covered up to N3,000,000
Psychiatric hospitalization	10 days
Outpatient Psychiatry care (12weeks)	Covered

MATERNITY (Subject to 1year Moratorium)	Including pre and post-natal care, childbirth by emergency or medically indicated elective C-section (subject to pre-authorization), maternity complications, ultrasound scans, ectopic pregnancies. Limits are per pregnancy.
Within Marcelle Ruth Network (ANC, Maternity and Postcare)	Covered
Out of Network	ANC + Delivery - N175,000CS Delivery- N350,000
Maternity complications*	Covered
Neonatal care (Including incubator)	28 days
Reimbursements for delivery abroad	Up to N350,000
Family Planning	Pills, Injectibles, Copper IUCD, Vasectomy, Tubal Ligation (only during CS) and Norplant
Male Circumcision and Ear Piercing	Covered
Congenital anomaly treatment (only on children born within the plan)	Limit of 1million per annum

IMMUNISATIONS	Only drawn from mother's benefit within the first 48hrs birth as an enrollee, whichever is earlier.
NPI Immunization for 0-5 year: BCG, Measles, DPT, Oral po;io, Vitamin A Supplementation, Pentavalent vaccine, Yellow Fever Measles, Hepatitis B, HIB	Covered
Additional Immunisations (For ages 0-5 years): Chicken Pox, MMR, Pneumococcal, Meningitis, vTyphoid, Rotavirus	Covered
GPS-Addition Immunization (above 6-17 years): Yellow Fever, Meningitis, Hepatitis B	Covered
Baby wellness programme	Covered

MAJOR DISEASES	
Cancer limit (Subject to results of preliminary screening at start of each policy year)	N10 Million

Benefits Sub-Categories	Leadway Health MRCare Plan
Cancer markers Screening (Female)	CEA, CA125, CA199, FIT, Mamography, HPV by PCR
Cancer markers Screening (Male)	CA199, PSA, FIT
Other Major disease i.e Kidney disease, auto-immune, sickle cell anaemia (subject to 12 months moratorium)	N1 Million

SURGERIES (Subject to 6 months moratorium)	This provide cover for minor, intermediate and Major surgeries including the cost of admission, surgeon, nursing, anesthesia, theatre, drugs and other consumables.Covered from the overall limits and subject to preauthorization
Minor, Intermediate, Major Surgeries & Tertiary Surgeries	Covered up to 2,000,000
Anaesthesia, Surgeon, Admission, Drugs, Surgical supplies/Consumables, administration of blood or blood products, etc	

OPHTHALMOLOGY	Unlimited
Primary eye care(consultation, examination, simple/primary infection, medications, eye tests)	
Lenses & Frames (Once every two years)	N45,000
Surgeries subject to pre-authorization and overall limits	Covered up to overall surgery limit

ENT	Ear, Nose & Throat Treatments
Treatment of ENT diseases	Covered up to overall surgery limit
Surgeries subject to pre-authorization	

DENTISTRY	Treatments of the teeth, all drawn from out-patient limits
Primary (Basic) Dental	N150,000
Secondary (Specialised) Dental	

DIAGNOSTICS	Medical investigations required to diagnosis condition of patient
Pathology (laboratory services)	Covered
Basic Radiology (black & white X rays & abdominal & pelvic ultrasonography)	Covered
Fertility Services (consultation & investigation only)	Counseling, USS, SFA, HSG, Hormonal Assay, Hysteroscopy (up to 100,000)

Benefits Sub-Categories	Leadway Health MRCare Plan
Advanced Investigations- Echocardiogram, MRI, CT scan, Electrocardiogram (ECG), Spirometry, Electroencephalogram	Covered up to N200,000

PHYSIOTHERAPY	Covered and subject to pre-authorisation
Physiotherapy sessions	Limit of 12 sessions per annum
EXTERNAL MEDICAL DEVICES & APPLIANCES such as crutches, neck collars etc Limits are per incident. Subject to overall limits and pre-authorisation	Covered inclusive of Wheelchairs

CHRONIC DISEASES TREATMENT	Treatment for more than 3 months. For example, hypertension, diabetes, HIV, asthma and so on. Treatment and medication covered from chronic conditions limits, subject to out-patient limits
Chronic Diseases medication	Covered up to N300,000
Equipment for chronic conditions monitoring (Subject to policy terms)	Glucometer and/or Sphygmomanometer
ROUTINE HEALTH CHECKS: Must be done at the inception of the plan (At a designated Center; MARCELLE RUTH). Subject to pre-authorisation	Age 22+/All Gender: (Physical, BP, HIV, Cholesterol, Blood sugar, PCV, Urinalysis, LFT, E/u/Cr and ECG and Cancer Markers) once every year; Age 30+ Females: Pap smear and physical breast examination, every 3 years. Age 40+ Males: PSA every 3 years.

ADDITIONAL BENEFITS	
Mortuary	Limit of 0.2million per annum
Vaccination at home (at selected cities)	Covered
Travel Insurance on Principal(Benefits below)	One year
Cover for emergency medical & hospitalization expenses abroad	\$4,000
Cover for emergency dental expenses abroad	\$3,000
International Evacuation	Not Covered
Employee Assistance Programme (EAP)	Covered
INDIVIDUAL PREMIUM	N1,259,000.00
FAMILY PREMIUM	N6,924,500.00

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