

MEDICAL BENEFIT SCHEDULE

ANNUAL MEDICAL BENEFITS SCHEDULE	
PRODUCT NAME	SUPERCARE PLUS
OVERALL OUT PATIENT(OP) LIMIT (GHS)	GHS 15000
GP Consultation	Covered within OP limit
Specialist Consultation	Covered within OP limit
Pathology Investigations (Basic & Advance Laboratory)	Covered within OP limit
Radiology (Advance & Basic Imaging)	X-ray, USG, CT, ECG, EEG, MRI ,Endoscopy, Colonoscopy
Prescribed Medicines (Acute/Chronic)	Covered within OP limit
Physician (Pre authorizations Only)	Covered within OP limit
Antenatal Care	Covered within OP limit
Optical (Frames and Lenses) Annual	Covered up to GHS 2,000.00
Dental – Basic &	Covered up to GHS 2,000.00
Specialist	Covered up to GHS 5,000.00
Herbal Medicine	Covered within OP limit
Psychological Services	Covered up to GHS 5,000.00
Psychiatry Care	Covered within OP limit
Annual Screening	Covered up to GHS 1,000.00
Vitamins	Covered as part of treatment (Excluding lifestyle medication and dietary supplements)

OVERALL IN PATIENT (IP) LIMIT (GHS)	GHS 110,000.00
Hospital Accommodation	Covered Up to GHS 800.00 per day
Normal Delivery, Assisted,	Covered Up to GHS 12,000.00
Neo Natal Care (Prematurity, Incubators, Phototherapy)	Covered Up to GHS 4,000.00
Circumcision (first 28 days of baby's life)	Covered Up to GHS 600.00
Surgery	Covered Up to GHS 12,000.00
Intensive Care (subject to pre authorization)	Covered within IP limit
Ambulance Service	Covered within IP limit
Critical Care	Covered up to GHS 40,000.00

EXCLUSIONS LIST

The insurer shall not be liable for payments for any non-specified benefits as well as the following except when agreed in writing by the Company): -

1. Cosmetic surgery for aesthetic purposes and reconstructive procedures
2. Medical devices for secondary management like Hearing aids, contact lenses, braces, elastic stockings, Zimmer frames and wheelchairs and Self-use medical devices e.g. BP monitors, glucometers
3. Investigations, treatments, and surgery for obesity including slimming medications
4. Intentional self-injury or illness resulting from alcoholism and drunkenness, drug addiction or the use of drugs not medically prescribed
5. Treatment available as free public health services e.g. Immunization, TB, Buruli Ulcer, Public health emergencies and all its related treatment, VCT for HIV, Trachoma, Family planning, contraception etc.
6. Homeopathic treatment, Alternative medicine, Spa cures, Rejuvenation cures, Massages, Exercise therapy, Rest cure
7. Medical examinations for non-medical purposes e.g. pre-marital medical examinations, Allergy screening, pre-employment, visa etc.
8. Neurosurgery, cardiothoracic, colorectal surgery, joint replacement surgery, minimally invasive surgical procedures, organ transplant, chronic renal dialysis, spinal surgery except covered under critical care
9. Congenital abnormalities.
10. Assisted reproduction, fertility and hormonal treatment, treatment of sexual dysfunction.
11. Termination of pregnancy except where there is an immediate threat to maternal life.
12. Treatment which involves rehabilitation other than physiotherapy
13. Diagnosis and treatment overseas
14. Dietary supplement (multivitamin/mineral etc.) for non-anaemic purposes
15. Chiropractic procedures and alternate medicine
16. Cancers and all cancer related treatment except covered under critical care
17. Treatment and investigation of Hepatitis B and C except covered under critical care
18. Mortuary services
19. Over the counter medications and supplies
20. Any expenses incurred in connection with injury or illness caused or contributed to by war or invasion or whilst engaging in a contact sport or taking part in military, naval or Airforce services or operation or riot or civil commotion.
21. Dental exclusions – Orthodontics (cosmetic dental surgery), dentures, artificial teeth, bridges, crowns and braces.
22. Treatment of sickness or injury by a member or dependent and for which any other party be liable, unless otherwise provided for under this policy (e.g. motor accident, workman compensation, group accident policy).
23. Any benefit not specified within the benefit option selected