



INFORMAL GOLD HEALTH PLAN

S/N	BENEFITS	SERVICE CATEGORY	BENEFIT CLASS	PRICE
1	G.P Consultation, Proper History Taking, Examination to help reach a diagnosis and counselling.	Primary	CONSULTATION	Nil
2	Immunization against childhood killer diseases; BCG, Oral Polio, DPT, Measles Hepatitis B, HPV, Vitamin A, Yellow fever, and other vaccines included in the	Primary	HEALTH	Nil
3	Drainage Of Simple Abscess (I&D), Minor Wound Dressing, Minor Wound Debridement, Surgical Repairs of Minor Lacerations, & Passage of Urethral	Primary	HEALTH	Nil
4	Acute Uncomplicated Febrile Illness, Uncomplicated Diarrhoeal Diseases, Uncomplicated Malaria, Acute Upper Respiratory Tract Infections, Simple Anaemia (Not Requiring Blood Transfusion), Worm Infestation, Uncomplicated Bacteria, Fungal, Parasitic & Viral Infection and Illnesses, Dog Bite, Snake, Scorpion	Primary	HEALTH	Nil
5	RVS, Counselling and Health Education, Treatment of Simple Opportunistic	Primary	HEALTH	Nil
6	Counselling, Health Education, Management of Uncomplicated STIs.	Primary	HEALTH	Nil
7	Psychosomatic Illness, Insomnia (Counselling)	Primary	HEALTH	Nil

8	(Paediatrics) Feeding Problems and Nutritional Services, Treatment of Common	Primary	HEALTH	
9	Hives, Measles, Upper Respiratory Tract Infections, Other Childhood Exanthemas, Simple Skin Diseases and Viral Illnesses.	Primary	HEALTH	Nil
10	Treatment Of Minor Eye Ailments Including Conjunctivitis, simple contusions, and abrasions.	Primary	HEALTH	Nil
11	Penlight inspection of the anterior portion of the eye.	Primary	HEALTH	Nil
12	Direct ophthalmoscopy	Primary	HEALTH	2000
13	Dilatation of the eye	Primary	HEALTH	1000
14	Establishing An Intravenous Line, Establishing Patent Airway, Management of	Primary	HEALTH	Nil
15	Control Of Bleeding, Cardio-Pulmonary Resuscitation, Immobilization of Fractures Using Splints, To Ease Transportation of Patients, Aspiration of Mucus Plug to Clear,	Primary	HEALTH	Nil
16	Family Planning Counselling and Sex Education Only.	Primary	HEALTH	Nil
17	Hospital Bed Occupancy (Cumulative Per Year)	Primary	HEALTH	Nil
18	Growth Monitoring, Nutritional Advice and Health Education	Primary	HEALTH	Nil
19	Dental Care Education (Preventive and Promoter Oral Care)	Primary	HEALTH	Nil
20	Primary Consultation for referrals	Primary	HEALTH	1,000
21	Malaria Parasite (MP Test)	Primary	HEALTH	1,000
22	White Blood Cells (WBC)	Primary	HEALTH	1,500

23	Fasting Blood Sugar (FBS)	Primary	HEALTH	1,500
24	Random Blood Sugar (RBS)	Primary	HEALTH	1,500
25	Hb/PCV	Primary	HEALTH	1,000
26	Urinalysis	Primary	HEALTH	1,000
27	Blood Film Microfilaria	Primary	HEALTH	2,000
28	Erythrocyte Sedimentation Rate (ESR)	Primary	HEALTH	1,500
29	Full Blood Count (FBC)	Primary	HEALTH	2,500
30	WBC-Differential	Primary	HEALTH	1,500
31	Pregnancy Test (Urine)	Primary	HEALTH	1,000
32	Widal (Typhoid Test)	Primary	HEALTH	1,500
33	VDRL (Syphilis Test)	Primary	HEALTH	1,500
34	Retroviral Screening (RVS)	Primary	HEALTH	1,500
35	Severe Malaria	Secondary	HEALTH	Nil
36	Typhoid	Secondary	HEALTH	Nil
37	Pneumonia	Secondary	HEALTH	Nil
38	Specialist Initial Consultation (subject to confirmation)	Secondary	HEALTH	7,000
39	Specialist Review (per visit)	Secondary	HEALTH	3,000
40	Optometrist Consultation	Secondary	HEALTH	1000

41	Special Nursing Care (E.G. Intensive Care, SCBU, Paediatric Emergency Etc.)	Secondary	HEALTH	1000
42	Nursing Care & Surgical Admission Hospital Bed Occupancy (per annum)	Secondary	HEALTH	1,500
43	General Anaesthetic Fee (1 Procedure per Procedure)	Secondary	HEALTH	25,000
44	Spinal Anaesthetic Fee (1 Procedure per Procedure)	Secondary	HEALTH	20,000
45	Antral Washout (Co-payment 50/50)	Secondary	HEALTH	30,000
46	Ear Syringing (Uni-Lateral)	Secondary	HEALTH	3,500
47	Ear Dressing (Per Annum)	Secondary	HEALTH	2,500
48	Foreign Body Removal from Ear	Secondary	HEALTH	7,000
49	Nasal Toileting	Secondary	HEALTH	3,500
50	Foreign Body Removal from Nose	Secondary	HEALTH	7,000
51	Indirect Laryngoscopy	Secondary	SURGERY	15,000
52	Release Of Tongue Tie	Secondary	SURGERY	7,000
53	Evacuation Of Retained Product of Conception	Secondary	SURGERY	15,000
54	Marsupialisation (Bartholin Cyst)	Secondary	SURGERY	20,000
55	Repair Of Episiotomy	Secondary	SURGERY	10,000
56	Colporrhaphy- Vaginal Wall Repair/ Colpoperineorrhaphy	Secondary	SURGERY	50,000
57	Instrumental Delivery (Forceps, Vacuum Extraction)	Secondary	SURGERY	15,000
58	Repair Of Third-Degree Tears	Secondary	SURGERY	30,000

59	Pelvic/Abdominal Abscess Drainage	Secondary	SURGERY	80,000
60	Repair Of Perforated Uterus	Secondary	SURGERY	80,000
61	Repair Of Ruptured Uterus	Secondary	SURGERY	80,000
62	Salpingectomy (E.G. For Ectopic Pregnancy)	Secondary	SURGERY	100,000
63	Salpingo- Oophorectomy	Secondary	SURGERY	80,000
64	ANC/Single Delivery Delivery Is Every Two Years for Four Live Births	Secondary	SURGERY	50,000
65	ANC/Multiple Delivery. Delivery Is Every Two Years for Two Live Births	Secondary	SURGERY	60,000
66	C/S +Spinal (Delivery Is Every Two Years for Four Live Births)	Secondary	SURGERY	100,000
67	Repeat CS +Spinal (Delivery Is Every Two Years for Four Live Births)	Secondary	SURGERY	120,000
68	Appendectomy	Secondary	SURGERY	80,000
69	Herniorrhaphy (Unilateral)	Secondary	SURGERY	80,000
70	Herniorrhaphy (Bilateral)	Secondary	SURGERY	120,000
71	Herniotomy	Secondary	SURGERY	90,000
72	Haemorrhoidectomy	Secondary	SURGERY	80,000
73	Suprapubic Cystostomy	Secondary	SURGERY	20,000
74	Surgery Of Torsion of Spermatic Cord	Secondary	SURGERY	70,000
75	Hydrocelectomy (Co-payment 50/50)	Secondary	SURGERY	90,000
76	Prostatectomy (Co-payment 50/50)	Secondary	SURGERY	250,000

77	Myomectomy (Co-payment 50/50)	Secondary	SURGERY	120,000
78	Tonsillectomy (Co-payment 50/50)	Secondary	SURGERY	200,000
79	Mastoidectomy (Co-payment 50/50)	Secondary	SURGERY	315,000
80	Nebulisation + Sterile Water/Normal Saline (per day)	Secondary	HEALTH	2,500
81	Oxygen Therapy	Secondary	HEALTH	10,000
82	MUA & Pop Application	Secondary	ORTHOPEDIC	12,000
83	Above Knee Pop Cast	Secondary	ORTHOPEDIC	12,000
84	Cylinder Pop Cast	Secondary	ORTHOPEDIC	12,000
85	Below Knee Pop Cast	Secondary	ORTHOPEDIC	12,000
86	Above Knee Back Slab	Secondary	ORTHOPEDIC	12,000
87	Above Elbow Pop Cast	Secondary	ORTHOPEDIC	12,000
88	Below Elbow Pop Cast	Secondary	ORTHOPEDIC	12,000
89	U-Shaped Pop Cast	Secondary	ORTHOPEDIC	12,000
90	U-Shaped Pop Back Slap	Secondary	ORTHOPEDIC	12,000
91	Hanging Cast	Secondary	ORTHOPEDIC	12,000
92	Hip Spica Pop Cast	Secondary	ORTHOPEDIC	12,000
93	Minaur Jacket Pop Cast	Secondary	ORTHOPEDIC	12,000
94	Thoracolumbar Pop Cast	Secondary	ORTHOPEDIC	12,000

95	Lumber Pop Cast	Secondary	ORTHOPEDIC	12,000
96	Full Arm Casts	Secondary	ORTHOPEDIC	12,000
97	Full Leg Casts	Secondary	ORTHOPEDIC	12,000
98	Scotch Cast	Secondary	ORTHOPEDIC	12,000
99	Amputation- Fingers	Secondary	ORTHOPEDIC	15,000
100	Amputation-Toes	Secondary	ORTHOPEDIC	15,000
101	Removal of Pop	Secondary	ORTHOPEDIC	2,500
102	Major Wound Dressing	Secondary	SURGERY	2,500
103	Major Debridement	Secondary	SURGERY	7,000
104	Catheterization Of Urinary Bladder Up to three Sessions Annually)	Secondary	SURGERY	1,000
105	Circumcision	Secondary	SURGERY	5,000
106	Incision And Drainage of Abscess Per Annum)	Secondary	SURGERY	10,000
107	Lumpectomy + Histology Excision	Secondary	SURGERY	40,000
108	Suture Of Major Wound	Secondary	SURGERY	15,000
109	In Growing Toe Nail Excision	Secondary	SURGERY	20,000
110	Plain white lens/bifocal/Readers	Secondary	HEALTH	10,000
111	Photo/AR/Special Order Lenses	Secondary	HEALTH	25,000
112	Indirect Ophthalmoscopy Per Annum)	Secondary	HEALTH	5,000

113	Slit-lamp Biomicroscopy (per annum)	Secondary	HEALTH	2,500
114	Retinoscopy	Secondary	HEALTH	2,500
115	Auto-refraction Per Annum)	Secondary	HEALTH	3,000
116	Subjective Refraction/Glasses (Test once every two years)	Secondary	HEALTH	2,000
117	Tonometry (Per Annum)	Secondary	HEALTH	4,000
118	Central Visual Field (VF)	Secondary	HEALTH	5,000
119	Fluorescence Staining	Secondary	HEALTH	1,000
120	Ocular dressing/Padding	Secondary	HEALTH	1,500
121	Subconjunctival Injection	Secondary	HEALTH	15,000
122	Intravitreal Injection (Anti-VEGF)	Secondary	HEALTH	25,000
123	Paracentesis (Ac-Washout)	Secondary	HEALTH	10,000
124	Foreign body removal	Secondary	HEALTH	10,000
125	Chalazion Excision (procedure per Annum)	Secondary	HEALTH	15,000
126	Evisceration	Secondary	HEALTH	50,000
127	Enucleation	Secondary	HEALTH	60,000
128	Eyelid repair	Secondary	HEALTH	25,000
129	Pterygium Excision	Secondary	HEALTH	50,000
130	Cataract Surgery (After 6 Months on the Scheme except in emergency cases)	Secondary	HEALTH	140,000

131	Critical Care in ICU (Per Day)	Secondary	HEALTH	15,000
132	Aspirations/Paracentesis	Secondary	HEALTH	3,000
133	Lumbar Puncture	Secondary	HEALTH	5,000
134	Phototherapy Per Day	Secondary	HEALTH	2,000
135	Resuscitation	Secondary	HEALTH	7,000
136	Simple Extraction	Secondary	SURGERY	5,000
137	Amalgam Restoration (Class I) Anterior	Secondary	SURGERY	4,000
138	Amalgam Restoration (Class II) Posterior	Secondary	SURGERY	5,000
139	Composite Restoration Anterior	Secondary	SURGERY	5000
140	Composite Restoration Posterior	Secondary	SURGERY	7,000
141	Pulpal Treatment (Children)	Secondary	SURGERY	5,000
142	G.I.C Filling (Anterior)	Secondary	SURGERY	5,000
143	G.I.C Filling (Posterior)	Secondary	SURGERY	7,000
144	Surgical Extraction	Secondary	SURGERY	15,000
145	Full Electrolytes	Secondary	LABORATORY	2,500
146	Sodium	Secondary	LABORATORY	500
147	Potassium	Secondary	LABORATORY	500
148	Chloride	Secondary	LABORATORY	500

149	Bicarbonate	Secondary	LABORATORY	500
150	Urea	Secondary	LABORATORY	500
151	Helicobacter Pylori (Ulcer test)	Secondary	LABORATORY	2,500
152	Liver Function Test (LFT)	Secondary	LABORATORY	3,000
153	Thyroid Function Test	Secondary	LABORATORY	8,000
154	Total Bilirubin	Secondary	LABORATORY	600
155	Direct Bilirubin	Secondary	LABORATORY	600
156	Alkaline Phosphatase	Secondary	LABORATORY	600
157	Alanine Aminotransferase (SGPT)	Secondary	LABORATORY	600
158	Aspartate Aminotransferase (SGOT)	Secondary	LABORATORY	600
159	Fasting Lipid Profile	Secondary	LABORATORY	3,000
160	Total Protein	Secondary	LABORATORY	1,000
161	Albumin	Secondary	LABORATORY	1,000
162	Globulin	Secondary	LABORATORY	1,000
163	Acid Phosphatase (Total & Prostatic) Each	Secondary	LABORATORY	1,100
164	Cholesterol	Secondary	LABORATORY	1,000
165	Triglyceride	Secondary	LABORATORY	1,000
166	Uric Acid	Secondary	LABORATORY	1,000

167	Iron	Secondary	LABORATORY	600
168	Phosphate	Secondary	LABORATORY	800
169	CSF: Chloride	Secondary	LABORATORY	1,000
170	CSF: Protein	Secondary	LABORATORY	1,000
171	CSF: Glucose	Secondary	LABORATORY	1,000
172	Urea Clearance	Secondary	LABORATORY	900
173	Pregnancy (Blood)	Secondary	LABORATORY	1,000
174	Calcium	Secondary	LABORATORY	600
175	Electrolyte, Urea, Creatine (E/U/Cr)	Secondary	LABORATORY	3,500
176	Mean Corp. HB Conc. (MCHC)	Secondary	LABORATORY	350
177	Mean Cell Volume (MCV)	Secondary	LABORATORY	350
178	Mean Cell Haemoglobin (MCH)	Secondary	LABORATORY	350
179	Red Cell Count (RBC)	Secondary	LABORATORY	600
180	Reticulocyte Count	Secondary	LABORATORY	600
181	Platelets Count	Secondary	LABORATORY	600
182	Bleeding Time	Secondary	LABORATORY	1,000
183	Clotting Time	Secondary	LABORATORY	1,000
184	Prothrombin Time (PT)	Secondary	LABORATORY	1,000

185	Partial Prothrombin Time (PTT)	Secondary	LABORATORY	1,000
186	Peripheral Blood Film	Secondary	LABORATORY	2,500
187	Blood Grouping	Secondary	LABORATORY	1000
188	HB Genotype	Secondary	LABORATORY	800
189	Screening Of Donor Blood	Secondary	LABORATORY	1,000
190	Cross Match	Secondary	LABORATORY	600
191	Urine Microscopy/ Culture & Sensitivity	Secondary	LABORATORY	1,200
192	Stool Microscopy/ Culture	Secondary	LABORATORY	1,200
193	Stool Occult Blood Test	Secondary	LABORATORY	1,200
194	Blood Microscopy/ Culture & Sensitivity	Secondary	LABORATORY	2,200
195	Blood Microfilaria	Secondary	LABORATORY	700
196	Blood Trypanosomes	Secondary	LABORATORY	700
197	Sputum Gram Stain	Secondary	LABORATORY	1,200
198	SPUTUM: Z.N Stain For AFB	Secondary	LABORATORY	1,500
199	Sputum Microscopy/ Culture & Sensitivity	Secondary	LABORATORY	1,200
200	CSF Microscopy & Count	Secondary	LABORATORY	1,200
201	CSF Gram Stain	Secondary	LABORATORY	1,200
202	CSF Microscopy/ Culture & Sensitivity	Secondary	LABORATORY	1,200

203	SWABS- Pus, Wound, Throat, Eye, Ear, Urethral, Aspirates, HVS, Endocervical Microscopy/ Culture & Sensitivity	Secondary	LABORATORY	1,200
204	SKIN Snip (Microfilaria)	Secondary	LABORATORY	1,200
205	SKIN Microscopy (KOH Mount)	Secondary	LABORATORY	1,200
206	SKIN Scraping for Fungal Element (Culture)	Secondary	LABORATORY	1,500
207	SKIN Heaf's/ Mantoux Test	Secondary	LABORATORY	1,500
208	Hepatitis B Surface Antigen (HBSAG)	Secondary	LABORATORY	1000
209	HIV Confirmatory Test	Secondary	LABORATORY	1,500
210	Hepatitis C Virus (HCV)	Secondary	LABORATORY	1,500
211	Rhesus Factor Determination	Secondary	LABORATORY	1,500
212	Tissue Biopsy	Secondary	LABORATORY	10,000
213	Lymph Nodes Biopsy	Secondary	LABORATORY	8,000
214	Hand/ Finger X-ray	Secondary	RADIOLOGY	2,500
215	Wrist X-ray	Secondary	RADIOLOGY	2,500
216	Forearm X-ray	Secondary	RADIOLOGY	2,500
217	Elbow X-ray	Secondary	RADIOLOGY	2,500
218	Humerus X-ray	Secondary	RADIOLOGY	3,000
219	Shoulder X-ray	Secondary	RADIOLOGY	1,500

220	Clavicle X-ray	Secondary	RADIOLOGY	2,500
221	Foot/Toe X-ray	Secondary	RADIOLOGY	2,500
222	Ankle X-ray	Secondary	RADIOLOGY	2,500
223	Leg (Tibia/Fibula) X-ray	Secondary	RADIOLOGY	2,500
224	Knee X-ray	Secondary	RADIOLOGY	2,500
225	Hip X-ray	Secondary	RADIOLOGY	2,500
226	Femur Or Thigh X-ray	Secondary	RADIOLOGY	3,500
227	Pelvic X-ray	Secondary	RADIOLOGY	2,500
228	Chest (PA/AP) X-ray	Secondary	RADIOLOGY	2,500
229	Chest (Pa/Lateral) X-ray	Secondary	RADIOLOGY	2,500
230	Chest For Ribs 7(Oblique) X-ray	Secondary	RADIOLOGY	2,500
231	Apical/Lordotic X-ray	Secondary	RADIOLOGY	2,500
232	Sternum X-ray	Secondary	RADIOLOGY	2,500
233	Thoracic Inlet X-ray	Secondary	RADIOLOGY	2,500
234	Cervical Spine X-ray	Secondary	RADIOLOGY	4,000
235	Lateral Neck (Soft Tissue) X-ray	Secondary	RADIOLOGY	3,500
236	Thoracic Spine X-ray	Secondary	RADIOLOGY	3,500
237	Thoraco Lumber Spine X-ray	Secondary	RADIOLOGY	4,000

238	Lumbar Spine X-ray	Secondary	RADIOLOGY	4,000
239	Lumbo Sacral Spine X-ray	Secondary	RADIOLOGY	4,000
240	Sacrum X-ray	Secondary	RADIOLOGY	3,500
241	Sacroiliac Joint (S.I.J) X-ray	Secondary	RADIOLOGY	3,500
242	Cervical Spine (Oblique) X-ray	Secondary	RADIOLOGY	4,000
243	Abdomen (Plain) X-ray	Secondary	RADIOLOGY	3,500
244	Abdomen (Erect/Supine) X-ray	Secondary	RADIOLOGY	4,000
245	Skull (Ap/Lat) X-ray	Secondary	RADIOLOGY	4,500
246	Mastoids X-ray	Secondary	RADIOLOGY	4,000
247	Sinuses AP/LNT/OM X-ray	Secondary	RADIOLOGY	5,000
248	Mandibles (Jaw) X-ray	Secondary	RADIOLOGY	4,000
249	Temporo- Mandibular Joints (Tmj) X-ray	Secondary	RADIOLOGY	4,000
250	Occipito- Mental (Om) X-ray	Secondary	RADIOLOGY	4,000
251	Periapical X-ray	Secondary	RADIOLOGY	4,000
252	Panoramic View	Secondary	RADIOLOGY	8,000
253	Electrocardiography (ECG)	Secondary	RADIOLOGY	3,000
254	Electroencephalography	Secondary	RADIOLOGY	8,000
255	Micturating To- Urethrogram	Secondary	RADIOLOGY	8,000

256	Obstetric Scan	Secondary	ULTRASOUND	3,000
257	Abdominal Scan	Secondary	ULTRASOUND	3,500
258	Pelvic Scan	Secondary	ULTRASOUND	3,000
259	Breast Scan	Secondary	ULTRASOUND	4,000
260	Bladder Scan	Secondary	ULTRASOUND	4,000
261	Abdominal Pelvic Scan	Secondary	ULTRASOUND	4,000
262	Prostrate Scan	Secondary	ULTRASOUND	4,000
263	Thyroid Scan	Secondary	ULTRASOUND	4,000
264	Testes/Scrotal Scan	Secondary	ULTRASOUND	4,000

	NOTES
	Antenatal Care and Delivery
1	Antenatal care and delivery (ANC/D) are a bundle and it is covered once every two (2) years for four (4) live births.
2	Antenatal (ANC) registration begins at twelve (12) weeks of pregnancy and the claim for the registration should be accompanied by a scan (Three obstetric scans are covered under the ANC bundle).
3	The neonate is covered for the following six (6) weeks post-delivery; (Cord care, Eye care, Management of simple neonatal infections and routine immunizations under the NPI Scheme).
	Ophthalmologist Care
1	Glasses are prescribed once in two years across all health plans.

2	In cases when the prescribed lens is a special-order lens and exceeds the maximum amount the enrollee is entitled to that service, the enrollee must sign an indemnity form from the health care facility.
Bed Space	
1	The Informal Gold Health plan Hospital bed occupancy Capitated for 5 days per Annum
Co-Payment	
1	Co-payment of 10% applies for all drugs and investigations, across all health plans.
2	50/50 co-payment applies for selected services (Bundled surgeries are inclusive).
Exclusions List	
	Services not currently listed on the Benefits Package are regarded as services under exclusion and are not covered under EDOHIS. The following are excluded from all plans;
1	Transplant surgery
2	Plastic / Cosmetic surgeries
3	Virility-enhancing drugs
4	Infertility Investigations & treatment
5	Herbal drugs, nonprescription drugs, food drugs and experimental drugs and treatment
6	Joint replacement and prosthetic limbs
7	Psychiatric illness
8	Neonatal care not listed under neonatal services
9	Obesity treatment
10	Speech disorders × Learning difficulties

11	Consultations with unrecognized consultants, hospitals, family doctors, therapists, dental practitioners or complementary medicines practitioners
12	General mortuary services
13	All cancer cares
14	Blood transfusions
15	Any other treatment not listed in the benefit package