

Plans	Titanium Compact (TIC)	Titanium Klassic (TIK)	Titanium Ultra (TIU)	Titanium Deluxe (TID)	Titanium Royal (TIR)
Individual	-	-	-	-	-
Family	-	-	-	-	-
<i>Medical Services</i>					
General Consultation, investigations and treatment prescribed drugs and dressings,necessary lab/diagnostic procedures and plain x-rays	Covered	Covered	Covered	Covered	Covered
Preventive Care & Counselling including annual physical examination	Covered	Covered	Covered	Covered	Covered
Minor Surgeries such as suturing of lacerations, I&D	Covered	Covered	Covered	Covered	Covered
Routine Immunization childhood polio, measles,BCG,DPT	Covered	Covered	Covered	Covered	Covered
Hospital Admission including prescribed drugs and dressings and necessary lab/diagnostic procedures	Standard Ward	Semi-Private Ward	Private Ward	Private Ward	Private Ward
Accident & Emergency nationwide cover including local evacuation within scope of benefit and subject to overall limit	Covered up to N100,000	Covered up to N 150,000	Covered up to N200,000	Covered up to N350,000	Covered up to N400,000
Specialist Consultation paediatric, internal medicine,obstetrics & gynaecology,general surgery,orthopaedic & ENT	Covered	Covered	Covered	Covered	Covered
Surgical Procedures such as herniorraphy, appendicectomy,reduction of fracture, removal of foreign body from ear, nose & throat	Covered	Covered	Covered	Covered	Covered
Annual Routine Medical Screening physical examination, urinalysis & haemogram	Not Covered	Covered	Covered	Covered	Covered
Comprehensive Medical Screening involving physical examination and tests for all organ functions and cancer screening (for principal beneficiary only)	Not Covered	Not Covered	Not Covered	Covered	Covered
Non NPI Immunization Hepatitis B, MMR, Varicella, Rotarix	Not Covered	Not Covered	Not Covered	Covered	Covered
Maternity Care including antenatal care, normal delivery and caesarian	Covered to N100,000	Covered to N150,000	Covered to N200,000	Covered to N350,000	Covered up to N400,000
HIV/AIDS counseling and annual testing, provision of ARV's at designated centres only	Covered	Covered	Covered	Covered	Covered
Psychiatric Illness assessment and treatment of acute phase not more than 2 weeks	Not Covered	Covered	Covered	Covered	Covered
<i>Optical/Ophthalmological Services</i>					
Consultation & Refraction visual acruity, intraocular pressure test	Covered	Covered	Covered	Covered	Covered
Provision of lenses and frames plain, bifocal & varifocal lenses subject to limit of coverage	Covered up to N6,000	Covered up to N6,500	Covered up to N10,000	Covered up to N30,000	Covered up to N40,000
Eye care & Surgery such as pterygium excision, cataract extraction & glaucoma treatment	Not Covered	Covered	Covered	Covered	Covered
<i>Dental Services</i>					
Consultation & Treatment dental dental X-rays, prescribed drugs, pian therapy, simple extraction and amalgam filling	Covered	Covered	Covered	Covered	Covered
Scaling & polishing & surgical extraction	Not Covered	Not Covered	Covered	Covered	Covered

Additional Dental Services Root canal treatment & crowning excluding cosmetic treatment	Not Covered	Not Covered	Not Covered	Covered up to N35,000	Covered up to N50,000
<i>Additional Services</i>					
Physiotherapy	Covered	Covered	Covered	Covered	Covered
Special Investigations Echocardiogram, Electroencephalogram, IVU, Barium studies	Not Covered	Covered	Covered	Covered	Covered
Advanced Radiological Investigation CT Scan, MRI	Not Covered	Not Covered	Not Covered	Covered	Covered
Family Planning IUCDs, Injectables, oral contraceptives & norplant	Not Covered	Not Covered	Covered	Covered	Covered
Treatment of infertility Diagnosis and drug treatment	Not Covered	Not Covered	Not Covered	Covered up to N 100,000	Covered up to N 150,000
Cancer Care Up to the point of diagnosis	Not Covered	Not Covered	Not Covered	Not Covered	Covered
Radiotherapy	Not Covered	Not Covered	Not Covered	Not Covered	Covered up to N150,000
Chemotherapy	Not Covered	Not Covered	Not Covered	Not Covered	Covered up to N150,000
Renal Dialysis for first 3 sessions	Not Covered	Not Covered	Not Covered	Not Covered	Covered
Maximum benefit per Beneficiary/annum	=N=431,000p.a	=N=501,500p.a	=N=1,000,000p.a	=N=1,375,000p.a	=N=2,175,500p.a

*Benefit limits are not transferable

*Premium and benefits are subject to change

*Family = Principal, Spouse and a maximum of 4 children under 21 years

Exclusions

Provision of medical services to those not registered on the scheme

Medical services not included in selected plan

Drug abuse and addiction, self inflicted injury

Occupational and industrial injuries and conditions

Injuries and conditions arising from natural disasters, civil unrest, riots, domestic violence,

Injuries arising from extreme sports

Transplants and any surgical procedures requiring implants

- Treatment of pre-existing conditions

Medical or surgical treatment for obesity

Surgical operations of the cranial cavity, brain, spinal cord, heart and chest cavity

Cosmetic treatments and surgeries for purposes to improve appearance

- Prostheses

Treatment of chronic psychiatric disorders

Experimental services