

# Bastion Health Limited

Individual & Family Plans, Benefits and Premium



# Individual and Family Plans

Benefit Sub-Categories	Jade	Beryl	Ruby	Sapphire	Emerald	Diamond	Crimson
Region of cover	Nigeria	Nigeria	Nigeria	Nigeria	Nigeria & India	Nigeria & India	Nigeria & India
Annual benefit limits per individual	N500,000	N750,000	N1,000,000	N1,500,000	N2,500,000	N3,500,000	N5,000,000
<b>GENERAL CONSULTATION (OUTPATIENT CASES)</b>							
This involves treatment of basic medical and surgical (minor) outpatient cases.	N100,000	N150,000	N250,000	N350,000	N500,000	N750,000	N1,000,000
<b>SPECIALIST CONSULTATION: This includes all specialist fees. The list of diagnosis under this plan is exhaustive</b>							
O and G specialist	✓	✓	✓	✓	✓	✓	✓
General Surgeon	✓	✓	✓	✓	✓	✓	✓
Cardiologist	✓	✓	✓	✓	✓	✓	✓
Pediatrician	✓	✓	✓	✓	✓	✓	✓
Pediatric surgeon	✓	✓	✓	✓	✓	✓	✓
Dermatology	✓	✓	✓	✓	✓	✓	✓
Endocrinology	✓	✓	✓	✓	✓	✓	✓
Hematology	✓	✓	✓	✓	✓	✓	✓
cardiothoracic surgeon	✓	✓	✓	✓	✓	✓	✓
ENT Surgeon	✓	✓	✓	✓	✓	✓	✓
Urologist	✓	✓	✓	✓	✓	✓	✓
Orthopaedic Surgeon	✓	✓	✓	✓	✓	✓	✓
Gastroenterologist	✓	✓	✓	✓	✓	✓	✓
Psychiatrist	✓	✓	✓	✓	✓	✓	✓
Neonatologist	✓	✓	✓	✓	✓	✓	✓
<b>TELEMEDICINE AND HEALTH COACH</b>							
Telemedicine app - chat with a doctor consultation online 24/7	✓	✓	✓	✓	✓	✓	✓
<b>ADVANCED &amp; COMPLEX INVESTIGATIONS</b>							
CT, Scan, MRI Scan and echocardiograph	*	*	*	CT scan only	✓	✓	✓



# Individual and Family Plans

Benefit Sub-Categories	Jade	Beryl	Ruby	Sapphire	Emerald	Diamond	Crimson
<b>ACCIDENT AND EMERGENCY CARE</b>							
Care for accident and emergency cases, Ambulance transfer from roadside to hospital and hospital to hospital	✓	✓	✓	✓	✓	✓	✓
Stabilization, Emergency drugs and Investigations	✓	✓	✓	✓	✓	✓	✓
<b>INTENSIVE CARE UNIT</b>							
No of days applicable on the plan	*	*	1 day	2 days	3 days	3 days	5 days
<b>LABORATORY</b>							
Chest X-Rays	✓	✓	✓	✓	✓	✓	✓
Plain Abdominal X-Rays	✓	✓	✓	✓	✓	✓	✓
Limbs X-Rays	✓	✓	✓	✓	✓	✓	✓
Neck X-Rays	✓	✓	✓	✓	✓	✓	✓
Skull X-Rays	✓	✓	✓	✓	✓	✓	✓
Lumbosacral X-Rays	✓	✓	✓	✓	✓	✓	✓
X-Rays of Body Joints	✓	✓	✓	✓	✓	✓	✓
Ultrasound Scan	✓	✓	✓	✓	✓	✓	✓
Haematological tests	✓	✓	✓	✓	✓	✓	✓
Haemoglobin	✓	✓	✓	✓	✓	✓	✓
Packed Cell Volume	✓	✓	✓	✓	✓	✓	✓
White cell differential count	✓	✓	✓	✓	✓	✓	✓
Full Blood Count and differentials	✓	✓	✓	✓	✓	✓	✓
White Blood Cell count	✓	✓	✓	✓	✓	✓	✓
Red Blood Cell count	✓	✓	✓	✓	✓	✓	✓
<b>NEONATE CARE</b>							
Special Baby Care Unit (Intensive care Unit-including life support, Phototherapy & Incubator care). limit per plan	*	*	*	*	3 days	5 days	10 days
Congenital anomaly treatment (for children born on the plan). Limits per plan	*	*	*	*	N100,000	N200,000	N300,000
<b>FERTILITY SERVICES</b>							
Investigation and treatment at limits per plan	N10,000	N15,000	N25,000	N45,000	N75,000	N100,000	N200,000



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<b>CHEMISTRY</b>							
Fasting Blood Sugar	✓	✓	✓	✓	✓	✓	✓
Random Blood Sugar	✓	✓	✓	✓	✓	✓	✓
Electrolyte, Urea and Creatinine	✓	✓	✓	✓	✓	✓	✓
Prostate Specific Antigen	✓	✓	✓	✓	✓	✓	✓
Serum albumin	✓	✓	✓	✓	✓	✓	✓
Serum ALT/SGPT	✓	✓	✓	✓	✓	✓	✓
Serum AST/SGOT	✓	✓	✓	✓	✓	✓	✓
Serum Bilirubin (Direct and Indirect)	✓	✓	✓	✓	✓	✓	✓
Microbiology	✓	✓	✓	✓	✓	✓	✓
Malaria Parasite	✓	✓	✓	✓	✓	✓	✓
Widal	✓	✓	✓	✓	✓	✓	✓
Urine MCS	✓	✓	✓	✓	✓	✓	✓
Stool MCS	✓	✓	✓	✓	✓	✓	✓
Serology	✓	✓	✓	✓	✓	✓	✓
Hepatitis B Screening	✓	✓	✓	✓	✓	✓	✓
HIV Screening	✓	✓	✓	✓	✓	✓	✓
Genotype	✓	✓	✓	✓	✓	✓	✓
Blood group	✓	✓	✓	✓	✓	✓	✓

<b>ADMISSIONS AND ACCOMMODATION</b>	<b>N100,000</b>	<b>N200,000</b>	<b>N300,000</b>	<b>N400,000</b>	<b>N500,000</b>	<b>N650,000</b>	<b>800,000</b>
Accommodation Type	General ward	General ward	General ward	Semi - private	Semi - private	Private	Private
Accommodation including nursing care and consumables	3 days	5 days	7 days	15 days	20 days	25 days	30 days
Feeding on admission	✓	✓	✓	✓	✓	✓	✓
Accommodation for parents whose infants are on admission	*	1 day	2 days	3 days	3 days	5 days	7 days
Inpatient /Hospitalization Benefit Abroad	*	*	*	*	*	*	*

<b>Surgeries (Minor, Intermediate and Major)</b>	<b>N100,000</b>	<b>N200,000</b>	<b>N300,000</b>	<b>N400,000</b>	<b>N500,000</b>	<b>N750,000</b>	<b>N1,000,000</b>
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<b>ENT (Part of Surgical Limits)</b>							
Treatment of ENT diseases and removal of foreign bodies	✓	✓	✓	✓	✓	✓	✓
ENT Surgeries - (part of the surgical limit)	✓	✓	✓	✓	✓	✓	✓



# Individual and Family Plans

Benefit Sub-Categories	Jade	Beryl	Ruby	Sapphire	Emerald	Diamond	Crimson
<b>IMMUNIZATIONS (0-5 YEARS) Adults (5 - 18 )</b>							
BCG	✓	✓	✓	✓	✓	✓	✓
OPV	✓	✓	✓	✓	✓	✓	✓
PENTAVALENT	✓	✓	✓	✓	✓	✓	✓
HBV	✓	✓	✓	✓	✓	✓	✓
VITAMIN A	✓	✓	✓	✓	✓	✓	✓
MEASLES	✓	✓	✓	✓	✓	✓	✓
YELLOW FEVER	✓	✓	✓	✓	✓	✓	✓
MENINGITIS VACCINE	✓	✓	✓	✓	✓	✓	✓
MMR	✓	✓	✓	✓	✓	✓	✓
IPV	x	x	✓	✓	✓	✓	✓
ROTAVIRUS VACCINE	x	x	x	✓	✓	✓	✓
PNEUMOCOCCAL VACCINE	x	x	x	✓	✓	✓	✓
TYPHOID VACCINE	x	x	x	✓	✓	✓	✓
HPV VACCINE	x	x	x	✓	✓	✓	✓
<b>OBSTETRICS AND GYNAECOLOGY</b>							
	N70,000	N200,000	N200,000	N300,000	N300,000	N350,000	N400,000
Antenatal care	✓	✓	✓	✓	✓	✓	✓
Induction of labour & Normal delivery	✓	✓	✓	✓	✓	✓	✓
Assisted delivery	✓	✓	✓	✓	✓	✓	✓
Emergency or Elective Caesarean Section	✓	✓	✓	✓	✓	✓	✓
Post Natal care- 6 weeks	✓	✓	✓	✓	✓	✓	✓
Family Planning Services - Pills, Injectables, Copper IUCD, tubal ligation and Vasectomy	Only Pills & IUCD	Only Pills & IUCD	✓	✓	✓	✓	✓
Reimbursement for delivery abroad, limits per plan	x	x	x	x	Normal -\$70, CS- \$100	Normal -\$100, CS- \$150	Normal -\$150, CS- \$250
<b>HIV / AIDS TREATMENT (at designated approved centres)</b>							
	✓	✓	✓	✓	✓	✓	✓



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<b>DENTAL CARE</b>							
All dental care covered up to the limit per plan	N10,000	N15,000	N25,000	N45,000	N75,000	N100,000	N150,000
<b>EYE CARE</b>							
Primary Eye Care- Consultation, Examination, primary infections, and Medications	✓	✓	✓	✓	✓	✓	✓
Eye Surgeries covered as part of over all surgical limit	✓	✓	✓	✓	✓	✓	✓
Biennial Optical Lenses and Frames covered up to limit per plan	N5,000	N7,500	N7,500	N15,000	N30,000	N45,000	N45,000
<b>CANCER CARE</b>							
Consultation, Admission, Counselling, Hospice Care , Surgical - Chemotherapy - Radiotherapy; limits per plan	x	x	x	N100,000	N200,000	N300,000	N500,000
<b>RENAL CARE</b>							
Dialysis sessions limit per plans	x	x	x	2 sessions	3 sessions	3 sessions	6 sessions
<b>PHYSIOTHERAPY CARE</b>							
Number of sessions limit per plan	2 sessions	4 sessions	7 sessions	10 sessions	12 sessions	15 sessions	20 sessions
Specialist Consultation	✓	✓	✓	✓	✓	✓	✓
Pain therapy	✓	✓	✓	✓	✓	✓	✓



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<b>ANNUAL WELLNESS SCREENING</b>							
Physical examination	x	✓	✓	✓	✓	✓	✓
Visual Acuity	✓	✓	✓	✓	✓	✓	✓
Blood pressure	x	✓	✓	✓	✓	✓	✓
Fasting Blood Sugar	x	✓	✓	✓	✓	✓	✓
Full blood count	x	✓	✓	✓	✓	✓	✓
Urinalysis	x	x	✓	✓	✓	✓	✓
serum cholesterol	x	x	✓	✓	✓	✓	✓
ALT / AST	x	x	x	x	✓	✓	✓
ECG	x	x	x	x	✓	✓	✓
E/U/Cr	x	x	x	x	✓	✓	✓
Breast scan, cervical smears every 2 years for women > 35 years	x	x	x	x	x	✓	✓
PSA for men above 40 years	x	x	x	x	x	✓	✓
<b>CHRONIC DISEASE MANAGEMENT / PHARMACY BENEFIT</b>							
Drug delivery and pick up at partner pharmacies	x	x	x	x	N50,000	N80,000	N100,000
Personal health equipment - BP machine, Glucometer, Trackers	x	x	x	x	✓	✓	✓
<b>LIFESTYLE MANAGEMENT</b>							
Subsidized Fitness/ nutritional club membership (for non-network gym)	x	5%	5%	10%	10%	15%	20%
Network Gym Access	x	x	x	x	✓	✓	✓
Covid Home Care Kit	x	✓	✓	✓	✓	✓	✓
<b>SECOND OPINION ABROAD</b>							
	x	x	x	x	x	x	x
<b>MORTUARY SERVICES FOR FAMILY</b>							
	x	x	x	x	x	x	x



## Individual and Family Plans - Premium

Premium	Jade	Beryl	Ruby	Sapphire	Emerald	Diamond	Crimson
Annual premium per individual	20,000	44,246	64,035	79,557	117,550	225,147	375,000
Family of 2	39,200	86,722	125,509	155,932	230,398	441,288	735,000
Family of 3	58,500	129,420	187,302	232,704	343,834	658,555	1,096,875
Family of 4	78,000	172,559	249,737	310,272	458,445	878,073	1,462,500
Family of 5	97,000	214,593	310,570	385,851	570,118	1,091,963	1,818,750
Family of 6	115,800	256,184	370,763	460,635	680,615	1,303,601	2,171,250

### Policy Conditions

- The proposal is valid for 30 days which is effective from the date proposal is sent to the customer
- Waiting period of 2 weeks (14 days)
- The age limit on the plan is 60 years
- Maximum family size of 6 (principal, spouse and max . of 4 children)
- Discounts is granted based on family size and we also provide open networks of hospitals
- Graded access to benefits
  - 9 months waiting period for chronic illness , related chronic diseases, surgeries and cancer care
  - 12 months waiting period for Obstetrics & Gynaecology including antenatal, delivery and post natal care
- Standard payment structure is annual however additional charges apply if you wish to pay half yearly.
- All pre-existing conditions is not covered and final contract is subject to Bastion's terms and conditions





## Individual and Family Plans - Exclusions

- Cosmetic surgery or treatment
  - Pre-existing conditions
  - Auto immune diseases
  - Epidemic and Pandemic
  - Domestic Violence
  - Civil Disobedience
  - Teeth whitening and Dental Prothesis
  - Alternative /Un-orthodox medicine
  - Domiciliary/Hospice care
  - Neonatal care not listed under neonatal services
  - Self inflicted injuries
  - Congenital abnormalities
  - Infertility – All investigations and treatment
  - Orthodontics
  - Infectious and contagious diseases in an epidemic
  - Second opinion abroad/Refund of treatment abroad
- Services primarily for weight reduction or treatment of obesity
  - Advanced radiological investigations (e.g., C.T scan, Myelogram, EEG)
  - Advanced and complex investigations (e.g., Marrow biopsy, skeletal survey)
  - Prosthetic devices such as cardiac pacemaker, orthopaedic implants.
  - Management of Chronic Renal Failure (Dialysis and Transplant Surgery)
  - Induced Abortion
  - Laser Treatments and Transplants
  - Complex major surgeries (e.g., Heart, Brain and Great blood vessels)
  - Neurological surgeries
  - Management of Cancers
  - Professional Sports and wilful exposure to needless danger
  - All procedures, management and investigations not written/stated and covered by the plan
  - All types of dental or orthodontic cosmetic procedures including cost of consultation, examination, medication, procedures, follow-up visits
  - Teeth whitening, Braces, Veneers, Aligners, Crowns, Tooth replacement, Cosmetic dental surgical and non-surgical procedures



Thank you.



**Bastion**  
HEALTH