

## HALLMARK HEALTH SERVICES BENEFIT SCHEDULE

SERVICE DESCRIPTION	CUSTOMIZED BERYL
<b>Out-patient Services (Accessible from Day 1 EXCEPT Specialist consultation which is Accessible after 3 months)</b>	
Out-Patient Care, General and Specialist Consultation	Covered
Prescribed Medications	Covered
Management of Chronic Conditions (Accessible after 3months)	Limited to Diabetes and Hypertension only.
<b>In-patient Services</b>	
Admissions (including feeding)	Standard Ward (10 days)
Nursing care & Consumables	Covered
Prescribed Medications	Covered
<b>Diagnostic services</b>	
Basic Radiological studies e.g. Plain x-ray & Ultrasonography (abdominal and Pelvic)	Covered
Laboratory Services- Histopathology, Hematological investigations, Microbiological investigations, Serology & Clinical chemistry	Covered
Spirometry, Electrocardiogram (ECG) - Rest & EEG-Electroencephalogram	Not Covered
Advanced and Complex Investigations: Echocardiogram, CT scan, MRI only	Not Covered
<b>Physiotherapy Services</b>	
Physiotherapy Sessions (Up to approved limits)	3 Sessions
Prescribed Physiotherapeutic appliances: Cervical collar, Crutches only	Not Covered
<b>Obstetrics and Gynecological Services ( NGN100,000) (Accessible after 6 months)</b>	
Antenatal care	All-inclusive Maternity care N100,000
Induction of labour & Normal delivery	Within the maternity care limit
Assisted delivery	Within the maternity care limit
Emergency or Medically indicated Elective Caesarean Section	Within Maternity limit stated
Post-natal care	Covered
Family Planning Services - Pills, Injectables, IUCD, tubal ligation and Vasectomy (Within Surgical Limits)	Pills and IUCD Only
Fertility services (Confirmatory Investigation only)	Counseling only
<b>Neonatal/Pediatric services (Accessible after 6 months)</b>	
Primary Care including Circumcision, Ear piercing and Exchange Blood transfusion	Covered
NPI Immunizations - BCG, Measles, DPT, Oral Polio, Vitamin A supplementation, Pentavalent	Covered
Additional Immunizations (Varicella, Rotarix, Pneumococcal & MMR)	Not Covered
<b>Accidents and Emergencies</b>	
Evacuation (Hospital to Hospital & Road Side to Hospital)	Covered
Stabilization, Emergency drugs and Investigations (Including CT scan and MRI only)	Covered without CT and MRI
Intensive Care Unit (ICU) excluding life support	Not Covered