

AGAPE MEDICAL SCHEME

A proposal

2011

AGAPE MEDICAL SCHEME

INTRODUCTION

LUKE 14:28

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has sufficient to finish it.....

A key tenet taught across the gospel is the essential role of **planning and making provision for the future**. Essentially the Christian life is living for the promise of God kingdoms and our rule with him.

A major dimension of our existence that requires more delicate and detailed planning relates to managing our personal and family finance. This dimension is particularly important because financial planning is essential for our personal and communal security.

While the subject of financial planning is not strange to the body of Christ, investments, asset planning et.c are recurrent part of our teaching, **the concept of insurance particularly as related to health** is still relatively, a rarely taught and understood topic.

It is the burden to teach, aid and encourage believers to SECURE their HEALTH that is the basis of the design of our **AGAPE HEALTH SCHEME™**

WHAT IS THE AGAPE MEDICAL SCHEME™?

The **AGAPE MEDICAL SCHEME™** is a medical insurance scheme designed solely for Pastors, believers within the full and part time ministries and church members who do not have access to health insurance cover within their work place or businesses.

WHAT ARE THE BENEFITS OF THE SCHEME?

TO THE CHURCH:

- 1) Healthcare needs of Pastors and their family are covered allowing them to focus on the work of the kingdom.
- 2) A percentage (7.5 --- 10%) of the fund received is dedicated to the AGAPE FUND this fund will be utilized to provide medical insurance for selected orphanages, support social causes as instructed by the specific ministries or to support wellness/health related skills and knowledge dissemination within the church.
- 3) The scheme is customized for specific ministries.
- 4) Aster Healthcare Limited works with designated officer of the ministry to plan Health Awareness and intervention for the Ministry.

TO MEMBERS ENROLLED ON THE SCHEME:

- 1) Access to a comprehensive health insurance plan that provides cover for medical needs including antenatal and delivery for all enrolled members.
- 2) Access to a full bouquet of services otherwise only available to employee within the corporate group only.
- 3) It provides a platform for believers to sow seed of faith and support less privileged within the society.
- 4) Access to basic health and wellness services provided through the churches.
- 5) Allows proper budgeting and adequate planning.

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HOW DOES THE SCHEME WORKS?

- The **AGAPE MEDICAL SCHEME™** is a prepaid medical insurance scheme with premium paid annually. Once Aster healthcare Limited receives the premium, it will provide enrolment form and process for registration on the database.
- Aster Healthcare Limited provides a panel of hospital across Nigeria where members enrolled on the scheme can access medical services. These hospitals are distributed to provide access irrespective of location.
- Aster healthcare Limited will issue ID card customized for the ministry. These ID card grants access to receive medical care for covered services on the Astercare HMO network of hospitals.
- Aster Healthcare Limited will monitor the quality of care delivered to members enrolled on the scheme to ensure that enrollees receive quality service at all times.
- Aster healthcare Limited will give quarterly reports at agreed intervals to the ministry.

AGAPE MEDICAL SCHEME

*What are the services covered under the **AGAPE MEDICAL SCHEME™**?*

Benefits	AGAPE Basic	AGAPE Standard	AGAPE Comprehensive	AGAPE Ultimate	AGAPE Executive
Out patient & inpatient consultation & treatment.	Covered	Covered	Covered	Covered	Covered
Accident and Emergency including admission in ICU.	Covered	Covered	Covered	Covered	Covered
Immunizations	NPI	NPI	NPI	Comprehensive	Comprehensive
Full out-patient consultations	Covered	Covered	Covered	Covered	Covered
Supply of drugs & Medicaments	Covered	Covered	Covered	Covered	Covered
Treatment of HIV/AIDS	Covered	Covered	Covered	Covered	Covered
Basic X-rays and Scans	Covered	Covered	Covered	Covered	Covered
Advanced diagnostic test (CT Scan, MRI)	Not covered	Not covered	Covered	Covered	Covered
Routine Laboratory investigations	Covered	Covered	Covered	Covered	Covered
Maternity services (ANC, Delivery including C/Section)	Covered	Covered	Covered	Covered	Covered
Primary Ophthalmology care & surgery	Covered	Covered	Covered	Covered	Covered
Dental care (Primary Dent Care)	Covered	Covered	Covered + **RC.	Covered + **RC	Covered + **RC
Specialist consultations	Covered	Covered	Covered	Covered	Covered
Annual Basic Medical Examination	Not Covered	Covered	Covered	Covered	Covered
Gen Surgery (minor-Complex)					
Hospitalization/Admission	General ward	Semi-private ward	Private ward	Private ward	Private ward
Eye Lenses (Limit of N10, 000)	Not Covered	Covered	Covered	Covered (N20, 000)	Covered (N20, 000)
Treatment of chronic illnesses.(DM, HBP,SCD, asthma etc)	Covered	Covered	Covered	Covered	Covered
Rx infertility (excluding IVF, Artificial Insemination etc)	Not Covered	Covered	Covered	Covered	Covered
Emergency dialysis (3 sessions)	Covered	Covered	Covered	Covered	Covered
Hospital category applicable	Band 1 & 2	Band 1& 2	Band 1 & 2	Band 1, 2 &3	Band 1, 2 &3
Financial limit of cover	No limit	No limit	No limit	No limit	No limit

**RC (ROOT CANAL)

* FAMILY DISCOUNT APPLIES.

AGAPE MEDICAL SCHEME

EXCLUSIONS:

The following services are excluded under the **AGAPE MEDICAL SCHEME™**:

- Food supplements and herbal preparations as well as virility enhancing drugs
- Provision of prosthesis, corrective devices and medical appliances;
- Treatment of cancer.
- Treatment of renal failure after thirty (30) days and after a maximum of three dialyses;
- Congenital anomaly/Birth defects
- All organ transplants;
- Cosmetic surgeries;
- Treatment for drug / substance abuse;
- Provision of dentures, braces, crown, cosmetic dental procedures and other advanced restorative dental procedures;
- Provision of hearing aids;
- Treatment by alternative medicine and other unorthodox medical practice;
- Treatment of injuries resulting from participating in war and/or on the outbreak of war, participating in riots, strike, civil commotion or any illegal act.
- Overseas treatment
- Occupational accident.

CONCLUSION:

The **AGAPE MEDICAL SCHEME™** is a tool that:

- Allow ministries provide medical coverage for workers in the ministry.
- Reach out to the larger society to support a worthy cause.
- Enrich the information and knowledge disseminated to members through the health and wellness knowledge sharing platforms.

ABOUT ASTER HEALTHCARE LIMITED.

Aster Health care Limited is an integrated healthcare solution provider set up to provide service as a health maintenance organization. It is a new generation health maintenance organization created in response to service delivery challenge observed within the health care service industry.

Drawing from over twenty five years cumulative experience within the healthcare industry, our overall goal is to work with employers and individual in managing their healthcare expenditure while providing GUARANTY OF QUALITY for services delivered to members of the aster care network.

OUR VISION

To be the premier health management organization in Africa while maintaining a reputation for superior service excellence.

OUR MISSION

We will continuously design flexible health plan and solutions that meet the evolving need of our target market at optimal cost and highest service standard

OUR VALUE:

- ✚ Empathy.
- ✚ Integrity.
- ✚ Respect and courtesy in all dealings.
- ✚ Innovation.

PARTNERS:

HOSPITAL NETWORK

The **AGAPE MEDICAL SCHEME™** is delivered through the ASTERCARE HEALTH LIMITED's network of OVER 300 hospitals distributed across Nigeria. These hospitals are accredited by the national health insurance scheme (NHIS).

INTERNATIONAL HEALTH INSURANCE

AGAPE MEDICAL SCHEME™ offers international health insurance coverage through ASTER HEALTHCARE LIMITED'S international health insurance partnership agreement with HCC medical insurance company formerly: the Multinational underwriter of the United States, one of the largest international insurance company globally.

BOARD OF DIRECTORS

Mrs. Helen Jemerigbe

Chairperson

Mrs. Jemerigbe is a retired deputy director general of Nigeria Employers Consultative Assembly. She brings to the board her awesome experience in the organized private sector businesses in Nigeria.

Dr Austin Ebhomielen

Dr Ebhomielen is the proprietor and medical director of faith city hospital, which is one of the most modern privately, owned healthcare facility in Nigeria today. He brings to the board his extensive experience in managing healthcare delivery in Nigeria

Dr Ntia Nsikak

Dr Ntia Nsikak is an Occupational health physician, an associate fellow of the faculty of occupational medicine of the United Kingdom, a certified stress management consultant and public health physician.

He has over twelve years experience in clinical and occupational health positions across multinational organization including ISOS and British Gas, a multinational and global Oil and gas company with presence in all continents globally. He currently consults for British Gas on corporate social responsibility project and is on board of a National division two football club.

Mr Eyo Asuquo

Mr. Asuquo is currently the managing director of Arbico Nigeria Plc. He had at various times worked at senior management positions at UBA, HEIRS Insurance, KPMG etc and brings his rich knowledge of corporate business environment to the board.

Dr. Izegaegbe Oikeh.

Managing Director

Dr. Oikeh graduated from University of Nigeria, Nsukka with a bachelor's degree in medicine and surgery. He also has a postgraduate diploma in management from Obafemi Awolowo University, Ife and another in health, safety and environmental management from the College of Medicine, University of Lagos. He has completed the course work and is writing his thesis for the award of a master in public health degree from the University of Ibadan. He has nearly a decade of experience within the health insurance industry heading team with function ranging from quality assurance to business development and sales function.

Dr. Olufemi Seyi

Executive Director Operation.

Dr. Olufemi Seyi is a graduate of the College of Medicine, University of Ilorin, and a master's degree in Business administration from the Obafemi Awolowo University Ife. He has over seven years experience spanning clinical practice, management consulting and the Health insurance industry.