



GREENBAY HEALTHCARE SERVICES LIMITED

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INTRODUCTION:

A key component of financial security is providing adequately for the healthcare need of your family and yourself. It includes providing cover for your delivery, immunization for your ward, access to adequate healthcare irrespective of your location, access to specialist who can work with you to evaluate your health need, determine the best option and take appropriate action. Irrespective of your health need, the Greencare health plans are designed to provide the rest of mind and assurance that your healthcare need will be met adequately.

ABOUT GREENBAY HEALTHCARE SERVICES LIMITED:

GreenBay healthcare Services limited was set up to address service challenge noted within the health service and insurance industry. Operating based on the NHIS guideline; it delivers wide range of affordable healthcare solution to broad spectrum of client across Nigeria through our domestic health insurance coverage and **INTERNATIONAL HEALTH INSURANCE** solution through our partnership with the CIGNA Healthcare of United Kingdom.

With over two decade experience within the healthcare industry, our experienced consultants are available to answer your questions and provide uniquely customized solution for your health insurance needs.

The GreenBay Healthcare board consists of experienced entrepreneurs within and outside the healthcare sector.

GREENCARE PLAN;

Our health plans are designed to provide comprehensive coverage for health plan members.

GREENCARE BASIC PLAN

Provides basic coverage spanning, emergency care, outpatient consultation, and hospitalization within specified limit (30 days limit applies), laboratory and radio diagnostic investigations, surgical procedures subject to exclusions, primary dental and ophthalmological care.

GREENCARE STANDARD PLAN

Provides the basic coverage noted above in addition, it provides cover for emergency dialysis session and an annual basic medical examination.

GREENCARE COMPREHENSIVE PLAN

In addition to the scope of cover noted under our standard plan, the comprehensive plan provides coverage for high end radio diagnostic investigation, access to selected hospital panel on the band 2 category.

GREENCARE ULTIMATE PLAN

This is a comprehensive health plan with a higher annual limit of 1, 500,000 Naira, apart from the benefit under the comprehensive scheme, it provides coverage for advanced radio diagnostics investigation, higher limit for lenses and more comprehensive child hood immunization coverage. The Ultimate plan exclusively allows access to the band 3 group of hospitals.

GREENCARE EXECUTIVE PLAN

This is a comprehensive health plan with an annual limit of 3,000,000 Naira, it provides coverage for advanced radio diagnostics investigation, lenses and more comprehensive child hood immunization coverage..

EXCLUSIONS:

- Food supplements and herbal preparations as well as virility enhancing drugs
- Provision of prosthesis, corrective devices and medical appliances;
- Treatment of renal failure after thirty (30) days and after a maximum of three dialysis;
- 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 outside the shore of Nigeria, except where individual has purchased international health plan.
- 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;
- Occupational accident.
- Pre-existing condition unless otherwise approved and covered by GreenBay Healthcare services limited.

SUMMARY OF OUR PRIVATE HEALTH PLAN BENEFIT

BENEFITS	BASIC	STANDARD	COMPREHENSIVE	ULTIMATE	EXECUTIVE
Outpatient and Inpatient Consultations and 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
Basic X-rays and Scans	Covered	Covered	Covered	Covered	Covered
Routine Laboratory investigations	Covered	Covered	Covered	Covered	Covered
Maternity services (ANC, delivery including C S, Gynecology)	Covered (ANC & Normal delivery only)	Covered ANC & Normal delivery only)	Covered	Covered	Covered
Primary Ophthalmology care and surgery	Covered	Covered	Covered	Covered	Covered
Dental care	Primary dental care	Covered	Covered + Root canal treatment.	Covered + Root canal treatment	Covered + Root canal treatment
Specialist consultations	Covered	Covered	Covered	Covered	Covered
General surgery (minor-major)	Covered (minor to intermediate only)	Covered	Covered	Covered	Covered
Hospitalization/Admission	General ward (Maximum of 30 days)	Semi-private ward (Maximum of 30 days)	Private ward (Maximum of 45 days)	Private ward (Maximum of 45 days)	Private ward (Maximum of 45 days)
Eye Lenses only (Limit of N10, 000). Principal insured.	Not Covered	Covered	Covered	Covered up to N30, 000	Covered up to N30, 000
Treatment of chronic illnesses.(DM, HBP,SCD, asthma etc)	Covered	Covered	Covered	Covered	Covered
Physiotherapy	5 sessions	5 sessions	10 sessions	10 sessions	10 sessions
Annual Basic Medical Examination	Not Covered	Covered	Covered	Covered	Covered
Emergency dialysis (3 sessions)	Not Covered	Covered	Covered	Covered	Covered
Advanced diagnostic test (CT Scan and MRI)	Not covered	Not covered	Covered	Covered	Covered
Hospital category applicable	Band 1	Band 1& 2	Band 1 & 2	Band 1, 2 & 3	Band 1, 2 & 3
USE of RODING & PREMIER	Not covered	Not covered	Not covered	Not covered	Covered
Financial limit of cover	N500, 000	N750, 000	N900, 000	N1,800,000	N3, 000, 000
Premium per head per annum	N50, 000	N70, 000	N90, 000	N195,000	N500,000
Premium per family per annum	N150, 500	N210, 000	N270, 000	N570,000	N1500, 000

- Please note that pre existing condition attracts additional premium. (including but not limited to pregnancy and other chronic illnesses)
- Immunization scope is limited to childhood immunization.
- Screening for use as pre-employment, travel or other related services not covered. And annual medical exam is limited to full physical check, blood glucose, urinalysis, HIV screening blood group and genotype where not known.
- Waiting period of 14-28 days applies at the discretion of HMO

For a more comprehensive nationwide list of hospital network, please contact GreenBay healthcare Limited on info@greenbayhmo.com or call 08082183471 or 07088321896.