

# AGAPE MEDICAL SCHEME

*A proposal*

2011

---

# AGAPE MEDICAL SCHEME

---

## INTRODUCTION

*It is not enough to transact business within the environment, for any organization to win the heart & affection of the market, it must intentional give back and enhance the lives of the people living within the environment, it's the law of karma.... (O.S)*

The **AGAPE MEDICAL SCHEME™** was designed initially for religious organizations but was retooled to accommodate corporate organization's request as a social responsibility platform.

The **AGAPE MEDICAL SCHEME™** allows organization or group of individuals provide health insurance for their employee/group members while fulfilling their corporate social responsibility obligations and lending hand respectively.

***Aster Healthcare Limited will provide a free health insurance scheme for an orphan for every standard, comprehensive and ultimate scheme purchased by any corporate organization or group. This health insurance will span simple outpatient consultation to surgeries and other \*medical intervention where required.***

The organization or group's name and logo will appear on the orphans ID cards as co-sponsor of the orphanage medical scheme. Unless otherwise instructed, the name and logo of the organization will reflect on all media communication material related to the **AGAPE MEDICAL SCHEME™**.

## **WHAT IS THE AGAPE MEDICAL SCHEME™?**

The **AGAPE MEDICAL SCHEME™** is a medical insurance scheme designed initially for religious organizations but extended by demand to corporate organizations. It provides corporate organizations with the standard medical coverage available under the regular corporate health insurance plans with the added benefit of allowing organization to impact and empower the less privilege at virtually no cost.

## **WHAT ARE THE BENEFITS OF THE SCHEME?**

### **TO THE GROUP:**

- 1) Healthcare needs of employees and their families are covered allowing them to focus and deliver target goals.
- 2) Your organization will be a co-sponsor with Aster healthcare Limited of an orphan. This is included as part of your corporate social responsibility projects with all required documentation provided by Aster Healthcare Limited.
- 3) The scheme is customized for your organization and your logo/name appears in all media communication material/events including press briefings and media launch.
- 4) Aster Healthcare Limited works with designated officer of the organization to plan Health awareness and intervention for the organization.

## AGAPE MEDICAL SCHEME

---

### 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 available under the conventional health insurance plan.
- 3) Access to basic health and wellness services.

### 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. (Volume flexible payment option available).
- 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 scheme/organization. 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 organization. This report will include the name, location and contact of the orphan sponsored by your organization.

## 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)	Covered	Covered	Covered	Covered	Covered
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 organization provide medical coverage for employees while reaching out to the larger society to support a worthy cause.
- Enrich the information and knowledge disseminated to employees 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.

### **Dr Okogun Austin**

Dr. Austin Okogun is a partner in Lilly clinic warri, a multi disciplinary hospital service group with vast experience in integrated healthcare service delivery; he has attended several training both locally and internationally on healthcare management, service delivery and health systems development. With over a decade experience in private sector healthcare sector He is bringing on board a deep knowledge healthcare service delivery within emerging market like Nigeria

### **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; he has a master's degree from the Obafemi Awolowo University Ife. He has over eight years experience spanning clinical practice, training and business consulting and health insurance.

*\*standard exclusion applies.*