



Elderly Plans

Mitera Health
Plans and Packages

Mitera Health Limited was borne out of the need to provide specific community health systems that catered to individuals and families on stringent budgets. The vision is to create an enabling environment where all persons would have equal access to quality and affordable healthcare services.

We are set to achieve this through the introduction of a flexible and convenient savings options via mobile money payment and a debit prepaid card system towards healthcare costs.

- Here are our competitive advantages:
- Mitera Maternity Savings Card, Health Savings Card & Mapp (Which enables savings for medical emergencies with Accruable loyalty points).
 - Convenient/flexible payment plans.
 - Wider enrolee age range cover.
 - Extensive hospital coverage.
 - Health and wellness programmes.
 - Pre-booking and consultation services.
 - Tele-medicine.
 - 24/7 multi-lingual contact centre.
 - Mobile App and Digital/online platforms.



Elderly Plan



Services	Benefits
Accidents & Emergencies: Resuscitative or Lifesaving Initial treatment	<ul style="list-style-type: none">• Up to Inpatient Limit
Accomodation (Including feeding)	<ul style="list-style-type: none">• Semi Private Ward (30 Days/Annum)
Adult Immunizations	<ul style="list-style-type: none">• Nil
Advanced & Complex Investigations (Limited to C.T scan, M.R.I Scan and Echocardiograph)	<ul style="list-style-type: none">• C.T / M.R.I Scan Only (1 session)
Ambulance *	<ul style="list-style-type: none">• Home to Hospital , Roadside to Hospital & Hospital to Hospital
Basic Laboratory services based on clinician’s Judgement (WHO list of essential invitro diagnostics)	<ul style="list-style-type: none">• Up to Outpatient Limit
Basic X-rays and Ultrasounds	<ul style="list-style-type: none">• Up to Outpatient Limit
Cancer Care: Oncology Tests, Drugs + Chemotherapy & Radiotherapy	<ul style="list-style-type: none">• ₦150,000
Chronic Disease Medication	<ul style="list-style-type: none">• Up to Phamacy Benefit Limit
Day Case procedures & Minor Surgeries	<ul style="list-style-type: none">• ₦250,000 limit
Day Case procedures & Minor Surgeries	<ul style="list-style-type: none">• ₦250,000 limit
Dental Care (relief of pain, composite & Amalgram fillings, Non surgical extractions, scaling and polishing, Dental surgical extraction & root canal therapy, Dental prosthetics)	<ul style="list-style-type: none">• ₦30,000
Ear, Nose and Throat care	<ul style="list-style-type: none">• ₦30,000
General Consultations (Initial and Follow up)	<ul style="list-style-type: none">• Up to Outpatient Limit
Health Checks	<ul style="list-style-type: none">• Limited to : Physical, BP, Urinalysis), Blood sugar, enotype, Blood group, PCV Serum, Cholesterol and Pap’s smear, Prostate specific antigen, Mammography
Hospital Category	<ul style="list-style-type: none">• B, C, D
Inpatient Limit (₦)	<ul style="list-style-type: none">• ₦1,000,000
Inpatient Non-chronic prescription medicines	
Intensive Care services	<ul style="list-style-type: none">• Nil
Intermediate Surgeries	<ul style="list-style-type: none">• Nil
Kidney dialysis	<ul style="list-style-type: none">• Nil
Mortuary Services (Cleaning, embalment, Storage, Autopsy)	<ul style="list-style-type: none">• Nil
Optical care: Eye testing, treatment of acute and chronic eye diseases	<ul style="list-style-type: none">• Treatment of Acute Eye Diseases only/₦30,000 Limit
Optical care: Lenses, Frames & Contact lenses (Once in two years)	<ul style="list-style-type: none">• ₦20,000
Outpatient Limit (₦)	<ul style="list-style-type: none">• ₦350,000
Outpatient Non chronic Prescription Medicines	<ul style="list-style-type: none">• Nil
Pharmacy Benefit Limit (₦)	<ul style="list-style-type: none">• ₦150,000
Physiotherapy	<ul style="list-style-type: none">• 6 sessions
Psychiatric Treatment	<ul style="list-style-type: none">• Nil
Region of Cover	<ul style="list-style-type: none">• Domestic
Specialist Consultations (Initial and follow up)	<ul style="list-style-type: none">• Up to Outpatient Limit
IVR/Telemedicine Consultations	<ul style="list-style-type: none">• Unlimited

PREMIUM BI ANNUALLY (₦)	₦87,000.00
PREMIUM PER ANNUM (₦)	₦145,000.00



Elderly+ Plan

Services	Benefits
Inpatient Limit (₦)	• ₦3,000,000
Accidents & Emergencies: Resuscitative or Lifesaving Initial treatment	• Up to Inpatient Limit
Accommodation (Including feeding)	• Private Ward (30 Days/Annum)
Intensive Care Services	• 3 Days
Day Case procedures & Minor surgeries Intermediate surgeries Major Surgeries	• ₦1,000,000 Limit (14 MONTHS MORATORIUM)
Outpatient Limit	• ₦1,350,000
Advanced & Complex Investigations (Limited to C.T scan, M.R.I Scan and Echocardiograph)	• Covered (8 sessions)
Ambulance *	• Home to Hospital , Roadside to Hospital & Hospital to Hospital
Basic Laboratory services based on clinician's Judgement (WHO list of essential invitro diagnostics)	• Up to Outpatient Limit
Basic X-rays and Ultrasounds	• Up to Outpatient Limit
Cancer Care: Oncology Tests, Drugs + Chemotherapy & Radiotherapy	• ₦1,000,000 (14 MONTHS MORATORIUM)
Telemedicine Consulttations	• Unlimited
General Consultations (Initial and follow up)	• Up to Outpatient Limit
Specialist Consultations (Initial and follow up)	• Up to Outpatient Limit
Ear, Nose and throat care	• ₦80, 000 Limit
Dental Care (relief of pain, composite & Amalgram fillings, Non surgical extractions, scaling and polishing, Dental surgical extraction & root canal therapy, Dental prosthetics)	• ₦80, 000
Immunization	• Nil
Adult Immunizations	• Meningitis, Yellow fever, Hepatitis B
Health Checks	• Limited to : Physical, BP, Urinalysis), Blood sugar, enotype, Blood group, PCV Serum, Cholesterol and Pap's smear, Prostate specific antigen, Mammography
Kidney Dialysis	• Covered – 3 Months
Mortuary Services (Cleaning, embalment, Storage, Autopsy)	• ₦50, 000 limit
Optical Care: Lenses, Frames & Contact lenses (Once in two Years)	• ₦40, 000
Optical care: Eye testing, treatment of acute and chronic eye diseases	• ₦80, 000 Limit
Pysiotherapy	• 20 sessions
Psychiatric Treatment	• Outpatient Only (3 months Limit)
Pharmacy Benefit Limit (₦)	• ₦300, 000
Chronic disease Medication	• Up to pharmacy benefit limit
Inpatient Non chronic Prescription Medicines	• Up to pharmacy benefit limit
Outpatient Non chronic Prescription Medicines	• Up to pharmacy benefit limit

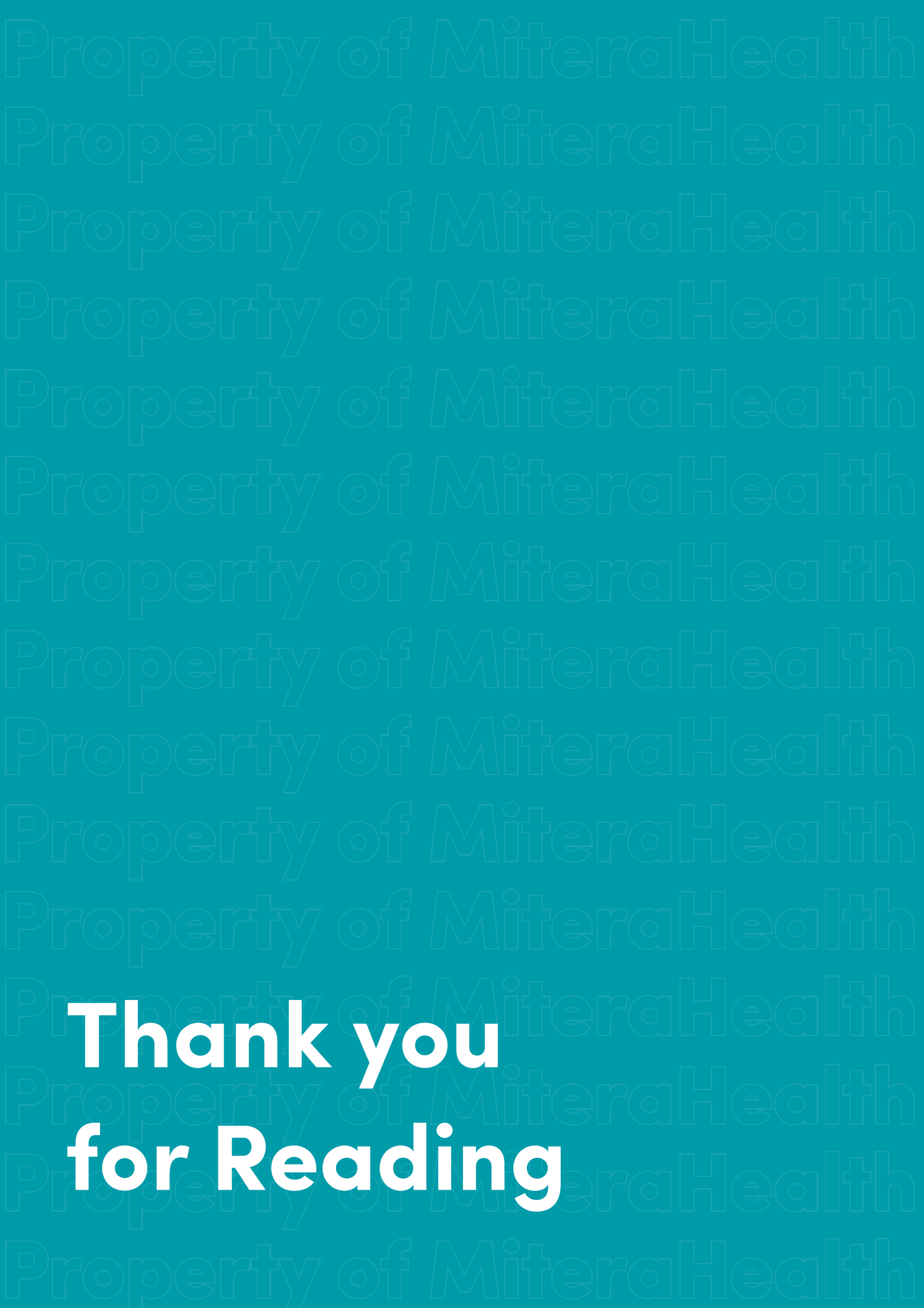
PREMIUM BI ANNUALLY (₦)	₦363,000.00
PREMIUM PER ANNUM (₦)	₦605,000.00

Exclusion List

Exclusion List	Benefits
Medical examinations, services and supplies.	<ul style="list-style-type: none">• Medical examinations for the purposes of obtaining and maintaining employment.• Medical examinations for the purposes of admission into schools, as a fulfillment of obligation required by schools from time to time, licensing and/or insurance.• Including, but not limited to provision of hearing aids.
Advanced Surgeries	<ul style="list-style-type: none">• Including, but not limited to Fetal surgeries, Neuro surgeries, surgeries of the heart and/or liver, Organ transplant (including bone marrow transplant), shunt operations and cardiothoracic surgeries
Cosmetic Services	<ul style="list-style-type: none">• Including, but not limited to cosmetic surgery, dentures, advanced conservative restorations, orthodontic and associated treatment.• Provision of artificial limbs.
Custodial Care	<ul style="list-style-type: none">• Home Care
Dental Care	<ul style="list-style-type: none">• Including, but not limited to dental appliances, implants and supplies arising from procedures like surgeries.
Experimental, unorthodox or trado-medical care	<ul style="list-style-type: none">• Including, but not limited to treatment of bone fractures in traditional bone setting homes.• Any treatment that is not officially recognized by orthodox medicine.
Eye Treatment	<ul style="list-style-type: none">• Treatment of glaucoma, retinal detachment, cataract extraction or any treatment not specifically mentioned in the benefit cover.• Laser Eye surgeries.
Force majeure	<ul style="list-style-type: none">• Including, but not limited to Conditions relating to epidemics, Injuries arising from participating in wars, riots, strike and/or civil strife.
Professional sports and high risk sports	<ul style="list-style-type: none">• Bodily injuries arising from partaking in professional sports, including, but not limited to mountaineering where ropes and glides are used, aviation (except when patient is travelling solely as a passenger), Hand gliding and parachuting, horse racing, car and motorbike racing.
Illnesses of unknown cause	<ul style="list-style-type: none">• All diseases arising from unknown causes are excluded.
Injuries related to intoxication or fights and physical brawls.	<ul style="list-style-type: none">• Injuries while under the influence of or disablement due wholly or partly to the effect of intoxicating liquor or drugs other than those prescribed by a medical practitioner• Treatment of drug addiction, attempted suicide and/or willfully inflicted injuries.
Obstetrics	<ul style="list-style-type: none">• We do not cover this at all on our retail plans
Overseas treatment	<ul style="list-style-type: none">• All medical expenses incurred outside Nigeria.
Force majeure	<ul style="list-style-type: none">• This applies even if they are prescribed, recommended, or approved by the person's attending Physician or dentist.• In order for a treatment, service or supply to be considered Medically necessary, the service or supply must: be care or treatment which is likely to produce a significant positive outcome as and no more likely to produce a negative outcome than any alternative service or supply both as to the Sickness or Injury involved and the person's overall health condition be a diagnostic procedure which is indicated by the health status of the person and be as likely to result in information that could affect the course of treatment as and no more likely to produce a negative outcome than any alternative service or supply both as to the sickness or injury involved and the person's overall health condition; and as to diagnosis, care and treatment, be not costlier (taking into account all health expenses incurred in connection with the treatment, service or supply), than any alternative service or supply to meet the above tests.• In determining if a service or supply is appropriate under the circumstances, Mitera Health will take into consideration: information relating to the affected person's health status; reports in peer reviewed medical literature; reports and guidelines published by nationally recognized health care organizations that include supporting scientific data; the opinion of health professionals in the generally recognized health specialty involved; and any other relevant information brought to MiteraHealth's attention.• In no event will the following services or supplies be considered to be Medically Necessary: those that do not require the technical skills of a medical, a mental health, or a dental professional; or those furnished mainly for the personal comfort or convenience of the person, any person who cares for him or her, or any persons who is part of his or her family, any healthcare provider, or healthcare facility; or those furnished solely because the person is an inpatient on any day on which the person's Sickness or Injury could safely, and adequately, be diagnosed or treated while not confined; or those furnished solely because of the setting, if the service or supply could safely and adequately be furnished in a Physician's or a dentist's office or other less costly setting.
Work-related accidents	<ul style="list-style-type: none">• According to the prescribed law.
Search and rescue	<ul style="list-style-type: none">• MITERAHEALTH shall not cover or pay for search and rescue operations if an enrollee is lost in a remote area.
Treatment of newborns not registered	<ul style="list-style-type: none">• MITERAHEALTH shall not cover or pay for any treatment incurred by or for any new-born that is not registered on any of our plans.
Treatment for sexual dysfunction	<ul style="list-style-type: none">• MITERAHEALTH shall not pay for appointments and treatments for sexual dysfunction, as well as virility enhancing drugs.
Miscellaneous	<ul style="list-style-type: none">• Solicitation by enrollee of a specific treatment and/or drug where the attending physician has not deemed it appropriate to provide such.• Congenital abnormalities/Birth defects• Complications (or further treatment) arising from treatment of ailments not covered by the scheme or treatment received from hospitals not on the network where prior authorization had not been obtained from Reliance HMO, in cases that do not qualify as emergencies.• Any benefit not explicitly stated in the list of covered services.• Injuries sustained as a result of a criminal action.

Questions or Enquiries?

We would love a feedback. Please send us an email via **info@miterahealth.com.ng** or call **(+234) 906 254 7420**



**Thank you
for Reading**