

Mitera Health  
Plans and Packages

# Corporate Plans



**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 enrollee 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.



## Mi Alpha Plan



Services : 30 or more principals/staff	Benefits
<b>Emergency services</b>	<ul style="list-style-type: none"> <li>• Ambulance services (hospital to hospital)</li> <li>• Stabilization</li> <li>• Emergency drug and investigations.</li> </ul>
<b>Outpatient services</b>	<ul style="list-style-type: none"> <li>• General consultation</li> <li>• Specialist consultation <b>(12 times a year)</b></li> <li>• Routine Laboratory tests</li> <li>• Prescribed drugs</li> <li>• Physiotherapy <b>(3 sessions)</b></li> <li>• Management of chronic diseases (Hypertension, diabetes, glaucoma, Asthma, Arthritis only)</li> <li>• Chronic disease drug limit - <b>₦100,000</b> Per annum</li> </ul>
<b>In - patient services</b>	<ul style="list-style-type: none"> <li>• General ward</li> <li>• General / specialist doctor's review</li> <li>• Routine Laboratory tests</li> <li>• Hospital feeding (where available)</li> <li>• Dialysis for acute renal disease <b>(1 session-emergency)</b></li> <li>• Max admission days : <b>20 DAYS</b></li> <li>• Intensive care unit : <b>24 HOURS</b></li> </ul>
<b>Maternity services</b>	<ul style="list-style-type: none"> <li>• <b>AVAILABLE FOR FAMILY PLAN ONLY</b></li> <li>• Antenatal Care covered</li> <li>• Deliveries <b>(Normal, Assisted &amp; Caesarean Section delivery)</b></li> <li>• Induction of labour and assisted delivery</li> </ul>
<b>Reproductive health services</b>	<ul style="list-style-type: none"> <li>• Family planning Services <b>(Oral Contraceptives and IUCD)</b></li> <li>• Infertility Services - <b>Covered prior diagnosis: semen analysis, Ultrasound only</b></li> <li>• Care for mother and child after delivery - <b>24 hours post delivery</b></li> </ul>
<b>Child health Services</b>	<ul style="list-style-type: none"> <li>• Routine NPI Immunization: <b>BCG, Poliomyelitis, Measels, Yellow fever, Diphtheria, Pertussis, Tetanus, Hepatitis B, Pentavalent vaccine, Pneumococcal</b></li> <li>• Phototherapy</li> <li>• Incubator Care : <b>48 HOURS</b></li> </ul>
<b>Surgical Services</b>	<ul style="list-style-type: none"> <li>• <b>₦250, 000</b> limit per annum</li> <li>• Minor procedures covered</li> <li>• Intermediate covered</li> <li>• Major procedures covered</li> </ul>
<b>Radiological Services</b>	<ul style="list-style-type: none"> <li>• X-rays &amp; Ultrasound Scans</li> <li>• Electrocardiogram <b>(ECG and EEG)</b></li> <li>• CT Scan : <b>Life threatening emergencies (Brain scan)</b></li> </ul>
<b>Eye Care services</b>	<ul style="list-style-type: none"> <li>• Overall amount limit - <b>₦10,000</b></li> <li>• Optical Care (Treatment of chronic &amp; Acute eye diseases) up to limit</li> <li>• Optical Limit (Frames &amp; Lens) - <b>₦6,500</b></li> </ul>
<b>Dental Care Services</b>	<ul style="list-style-type: none"> <li>• Overall amount limit - <b>₦20,000</b></li> <li>• Routine examination covered</li> <li>• Treatment of infection covered</li> <li>• Simple extraction covered</li> <li>• Amalgam dental fillings</li> <li>• Scalping &amp; Polishing</li> </ul>
<b>Cancer care services</b>	<ul style="list-style-type: none"> <li>• Cancer treatment covered <b>** up to surgical limit **</b></li> </ul>
<b>HIV/AIDS MANAGEMENT</b>	<ul style="list-style-type: none"> <li>• Anti-retroviral treatment facilitation at designated centers in Nigeria - <b>covered</b></li> </ul>
<b>MEDICAL CHECK UP (At designated centres only)</b>	<ul style="list-style-type: none"> <li>• Routine physicals - <b>covered</b></li> <li>• Annual medical examinations - <b>(BASIC: Physical, BP, BMI, Blood sugar, PCV, Urinalysis)</b></li> </ul>
<b>Mental Health Services</b>	<ul style="list-style-type: none"> <li>• Counselling - <b>covered</b></li> <li>• Outpatient consultation &amp; treatment - <b>(Up to 8 weeks)</b></li> </ul>
<b>Complementary Services</b>	<ul style="list-style-type: none"> <li>• <b>Health talk, Health Seminars, E-Newsletters</b> (covered quarterly)</li> <li>• Health Savings account</li> <li>• Pharmacy Benefit Program (Hypertension, Diabetes, Asthma, etc)</li> <li>• Lifestyle and Weight Management</li> </ul>
<b>HOSPITAL ACCESS</b>	<ul style="list-style-type: none"> <li>• <b>BAND D</b></li> </ul>

**PREMIUM PER ANNUM (₦)**

<b>INDIVIDUAL</b>	<b>₦35,957.63</b>
<b>FAMILY (Insured + spouse + 4 children under 18yrs)</b>	<b>₦161,809.31</b>

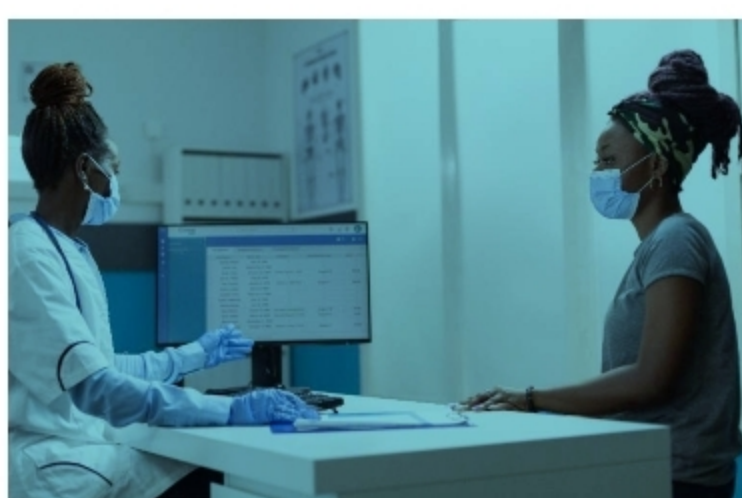
# Mi Beta Plan



Services : 30 or more principals/staff	Benefits
<b>Emergency services</b>	<ul style="list-style-type: none"> <li>Ambulance services (hospital to hospital)</li> <li>Stabilization</li> <li>Emergency drug and investigations.</li> </ul>
<b>Outpatient services</b>	<ul style="list-style-type: none"> <li>General consultation</li> <li>Specialist consultation (<b>12 times a year</b>)</li> <li>Routine Laboratory tests</li> <li>Prescribed drugs</li> <li>Physiotherapy (<b>5 sessions</b>)</li> <li>Management of chronic diseases (Hypertension, diabetes, glaucoma, Asthma, Arthritis only)</li> <li>Chronic disease drug limit - <b>₦100,000</b> Per annum</li> </ul>
<b>In - patient services</b>	<ul style="list-style-type: none"> <li>Semi-private ward</li> <li>General / specialist doctor's review</li> <li>Routine Laboratory tests</li> <li>Hospital feeding (where available)</li> <li>Dialysis for acute renal disease (<b>3 sessions</b>)</li> <li>Max admission days : <b>25 DAYS</b></li> <li>Intensive care unit : <b>48 HOURS</b></li> </ul>
<b>Maternity services</b>	<ul style="list-style-type: none"> <li><b>AVAILABLE FOR FAMILY PLAN ONLY</b></li> <li>Antenatal Care covered</li> <li>Deliveries (<b>Normal, Assisted &amp; Caesarean Section delivery</b>)</li> <li>Induction of labour and assisted delivery</li> </ul>
<b>Reproductive health services</b>	<ul style="list-style-type: none"> <li>Family planning Services (<b>Oral Contraceptives and IUCD</b>)</li> <li>Infertility Services - <b>Covered prior diagnosis: semen analysis, Ultrasound only</b></li> <li>Care for mother and child after delivery - <b>24 hours post delivery</b></li> </ul>
<b>Child health Services</b>	<ul style="list-style-type: none"> <li>Routine NPI Immunization: <b>BCG, Poliomyelitis, Measels, Yellow fever, Diphtheria, Pertussis, Tetanus, Hepatitis B, Pentavalent vaccine, Pneumococcal</b></li> <li>Phototherapy</li> <li>Incubator Care : <b>72 HOURS</b></li> </ul>
<b>Surgical Services</b>	<ul style="list-style-type: none"> <li><b>₦350,000</b> limit per annum</li> <li>Minor procedures covered</li> <li>Intermediate covered</li> <li>Major procedures covered</li> </ul>
<b>Radiological Services</b>	<ul style="list-style-type: none"> <li>X-rays &amp; Ultrasound Scans</li> <li>Electrocardiogram (<b>ECG and EEG</b>)</li> <li>CT Scan : <b>Life threatening emergencies (Brain scan)</b></li> </ul>
<b>Eye Care services</b>	<ul style="list-style-type: none"> <li>Overall amount limit - <b>₦15,000</b></li> <li>Optical Care (Treatment of chronic &amp; Acute eye diseases) up to limit</li> <li>Optical Limit (Frames &amp; Lens) - <b>₦10,000</b></li> </ul>
<b>Dental Care Services</b>	<ul style="list-style-type: none"> <li>Overall amount limit - <b>₦30,000</b></li> <li>Routine examination covered</li> <li>Treatment of infection covered</li> <li>Composite dental fillings</li> <li>Surgical extraction</li> <li>Root canal treatment</li> <li>Simple extraction covered</li> <li>Amalgam dental fillings</li> <li>Scalping &amp; Polishing</li> </ul>
<b>Cancer care services</b>	<ul style="list-style-type: none"> <li>Cancer treatment covered <b>** up to surgical limit **</b></li> </ul>
<b>HIV/AIDS MANAGEMENT</b>	<ul style="list-style-type: none"> <li>Anti-retroviral treatment facilitation at designated centers in Nigeria - <b>covered</b></li> </ul>
<b>MEDICAL CHECK UP (At designated centres only)</b>	<ul style="list-style-type: none"> <li>Routine physicals - <b>covered</b></li> <li>Annual medical examinations - (<b>BASIC: Physical, BP, BMI, Blood sugar, PCV, Urinalysis</b>)</li> </ul>
<b>Mental Health Services</b>	<ul style="list-style-type: none"> <li>Counselling - <b>covered</b></li> <li>Outpatient consultation &amp; treatment - (<b>Up to 8 weeks</b>)</li> </ul>
<b>Complementary Services</b>	<ul style="list-style-type: none"> <li><b>Health talk, Health Seminars, E-Newsletters</b> (covered quarterly)</li> <li>Health Savings account</li> <li>Pharmacy Benefit Program (Hypertension, Diabetes, Asthma, etc)</li> <li>Lifestyle and Weight Management</li> </ul>
<b>HOSPITAL ACCESS</b>	<ul style="list-style-type: none"> <li><b>BAND C</b></li> </ul>

## PREMIUM PER ANNUM (₦)

<b>INDIVIDUAL</b>	<b>₦56,608.75</b>
<b>FAMILY (Insured + spouse + 4 children under 18yrs)</b>	<b>₦254,739.38</b>



# Mi Delta Plan

Services : 30 or more principals/staff

Benefits

## Emergency services

- Ambulance services (hospital to hospital)
- Stabilization
- Emergency drug and investigations.

## Outpatient services

- General consultation
- Specialist consultation (**12 times a year**)
- Routine Laboratory tests
- Prescribed drugs
- Physiotherapy (**5 sessions**)
- Management of chronic diseases (Hypertension, diabetes, glaucoma, Asthma, Arthritis only)
- Chronic disease drug limit - **₦120,000** Per annum

## In - patient services

- Private ward
- General / specialist doctor's review
- Routine Laboratory tests
- Hospital feeding (where available)
- Dialysis for acute renal disease (**3 sessions**)
- Max admission days : **30 DAYS**
- Intensive care unit : **72 HOURS**

## Maternity services

- **AVAILABLE FOR FAMILY PLAN ONLY**
- Antenatal Care covered
- Deliveries (**Normal, Assisted & Caesarean Section delivery**)
- Induction of labour and assisted delivery

## Reproductive health services

- Family planning Services (**Oral Contraceptives and IUCD**)
- Infertility Services - **Covered prior diagnosis: semen analysis, Ultrasound only**
- Care for mother and child after delivery - **24 hours post delivery**

## Child health Services

- Routine NPI Immunization: **BCG, Poliomyelitis, Measels, Yellow fever, Diphtheria, Pertussis, Tetanus, Hepatitis B, Pentavalent vaccine, Pneumococcal**
- Additional Childhood Immunization - Under 5 years (**Rotavirus, Meningococcal**)
- Phototherapy
- Incubator Care : **1 WEEK**

## Surgical Services

- **₦500, 000** limit per annum
- Minor procedures covered
- Intermediate covered
- Major procedures covered

## Radiological Services

- X-rays & Ultrasound Scans
- Electrocardiogram (**ECG and EEG**)
- Echocardiogram and **Doppler scan**
- CT Scan : **Life threatening emergencies (Brain scan)**

## Eye Care services

- Overall amount limit - **₦20,000**
- Optical Care (Treatment of chronic & Acute eye diseases) up to limit
- Optical Limit (Frames & Lens) - **₦10,000**

## Dental Care Services

- Overall amount limit - **₦50,000**
- Routine examination covered
- Treatment of infection covered
- Composite dental fillings
- Surgical extraction
- Root canal treatment
- Simple extraction covered
- Amalgam dental fillings
- Scalping & Polishing

## Cancer care services

- Cancer treatment covered **\*\* up to surgical limit \*\***

## HIV/AIDS MANAGEMENT

- Anti-retroviral treatment facilitation at designated centers in Nigeria - **covered**

## MEDICAL CHECK UP (At designated centres only)

- Routine physicals - **covered**
- Annual medical examinations - (**BASIC: Physical, BP, BMI, Blood sugar, PCV, Urinalysis**)

## Mental Health Services

- Counselling - **covered**
- Outpatient consultation & treatment - (**Up to 8 weeks**)

## Complementary Services

- **Health talk, Health Seminars, E-Newsletters** (covered quarterly)
- Health Savings account
- Pharmacy Benefit Program (Hypertension, Diabetes, Asthma, etc)
- Lifestyle and Weight Management

## HOSPITAL ACCESS

- **BAND C & D**

## PREMIUM PER ANNUM (₦)

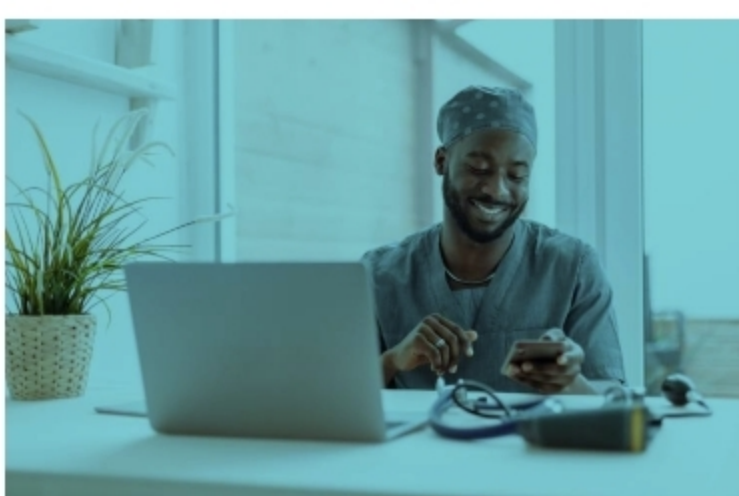
INDIVIDUAL

**₦98,325.00**

FAMILY (Insured + spouse + 4 children under 18yrs)

**₦442,462.50**

# Mi Omega Plan



Services : 30 or more principals/staff

Benefits

### Emergency services

- Ambulance services (hospital to hospital)
- Stabilization
- Emergency drug and investigations.

### Outpatient services

- General consultation
- Specialist consultation **(12 times a year)**
- Routine Laboratory tests
- Prescribed drugs
- Physiotherapy **(10 sessions)**
- Management of chronic diseases (Hypertension, diabetes, glaucoma, Asthma, Arthritis only)
- Chronic disease drug limit - **₦250,000** Per annum

### In - patient services

- Semi - Private ward
- General / specialist doctor's review
- Routine Laboratory tests
- Hospital feeding (where available)
- Dialysis for acute renal disease **(5 sessions)**
- Max admission days : **30 DAYS**
- Intensive care unit : **5 DAYS**

### Maternity services

- **AVAILABLE FOR FAMILY PLAN ONLY**
- Antenatal Care covered
- Deliveries **(Normal, Assisted & Caesarean Section delivery)**
- Induction of labour and assisted delivery

### Reproductive health services

- Family planning Services **(Oral Contraceptives and IUCD)**
- Infertility Services - **Covered prior diagnosis: semen analysis, Ultrasound only**
- Care for mother and child after delivery - **24 hours post delivery**

### Child health Services

- Routine NPI Immunization: **BCG, Poliomyelitis, Measels, Yellow fever, Diphtheria, Pertussis, Tetanus, Hepatitis B, Pentavalent vaccine, Pneumococcal**
- Additional Childhood Immunization - Under 5 years
- Phototherapy
- Incubator Care : **2 WEEKS**

### Surgical Services

- **₦1,000, 000** limit per annum
- Minor procedures covered
- Intermediate covered
- Major procedures covered

### Radiological Services

- X-rays & Ultrasound Scans
- Electrocardiogram **(ECG and EEG)**
- Echocardiogram and Doppler scan.
- Contrast Studies **(Barium Meal, Barium Swallow/ enema)**
- CT Scan : **Life threatening emergencies (Brain scan)**
- **MRI**

### Eye Care services

- Overall amount limit - **₦30,000**
- Optical Care (Treatment of chronic & Acute eye diseases) up to limit
- Secondary Ophthalmic Investigations/or Surgery - **₦100,000 limit**
- Optical Limit (Frames & Lens) - **₦25,000**

### Dental Care Services

- Overall amount limit - **₦60,000**
- Routine examination covered
- Treatment of infection covered
- Composite dental fillings
- Surgical extraction
- Root canal treatment
- Simple extraction covered
- Amalgam dental fillings
- Scalping & Polishing

### Cancer care services

- Cancer treatment covered **\*\* up to surgical limit \*\***

### HIV/AIDS MANAGEMENT

- Anti-retroviral treatment facilitation at designated centers in Nigeria - **covered**

### MEDICAL CHECK UP (At designated centres only)

- Routine physicals - **covered**
- Annual medical examinations - **(COMPREHENSIVE: Physical, BP, BMI, Blood sugar, PCV, Urinalysis)**

### Mental Health Services

- Counselling - **covered**
- Outpatient consultation & treatment - **(Up to 8 weeks)**

### Complementary Services

- **Health talk, Health Seminars, E-Newsletters** (covered quarterly)
- Health Savings account
- Pharmacy Benefit Program (Hypertension, Diabetes, Asthma, etc)
- Lifestyle and Weight Management

### HOSPITAL ACCESS

- **BAND B, C & D**

### PREMIUM PER ANNUM (₦)

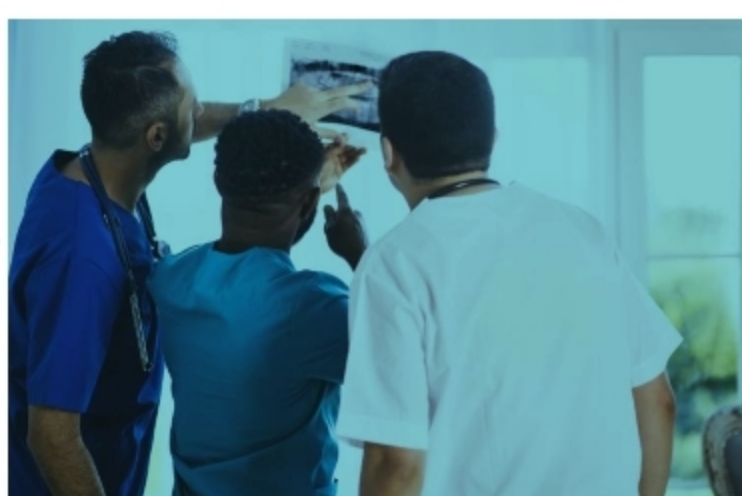
INDIVIDUAL

**₦131,250.00**

FAMILY (Insured + spouse + 4 children under 18yrs)

**₦595,125.00**

# Mi Omega+ Plan



Services : 30 or more principals/staff

Benefits

### Emergency services

- Ambulance services (hospital to hospital)
- Stabilization
- Emergency drug and investigations.

### Outpatient services

- General consultation
- Specialist consultation **(12 times a year)**
- Routine Laboratory tests
- Prescribed drugs
- Physiotherapy **(15 sessions)**
- Management of chronic diseases (Hypertension, diabetes, glaucoma, Asthma, Arthritis only)
- Chronic disease drug limit - **₦350,000** Per annum

### In - patient services

- **Private ward**
- General / specialist doctor's review
- Routine Laboratory tests
- Hospital feeding (where available)
- Dialysis for acute renal disease **(5 sessions)**
- Max admission days : **45 DAYS**
- Intensive care unit : **7 DAYS**

### Maternity services

- **AVAILABLE FOR FAMILY PLAN ONLY**
- Antenatal Care covered
- Deliveries **(Normal, Assisted & Caesarean Section delivery)**
- Induction of labour and assisted delivery

### Reproductive health services

- Family planning Services **(Oral Contraceptives and IUCD)**
- Infertility Services - **Covered prior diagnosis: semen analysis, Ultrasound only**
- Care for mother and child after delivery - **24 hours post delivery**

### Child health Services

- Routine NPI Immunization: **BCG, Poliomyelitis, Measels, Yellow fever, Diphtheria, Pertussis, Tetanus, Hepatitis B, Pentavalent vaccine, Pneumococcal**
- Additional Childhood Immunization - Under 5 years
- Phototherapy
- Incubator Care : **2 WEEKS**

### Surgical Services

- **₦1,500, 000** limit per annum
- Minor procedures covered
- Intermediate covered
- Major procedures covered

### Radiological Services

- X-rays & Ultrasound Scans
- Electrocardiogram **(ECG and EEG)**
- Echocardiogram and Doppler scan.
- Contrast Studies **(Barium Meal, Barium Swallow/ enema)**
- CT Scan : **Life threatening emergencies (Brain scan)**
- **MRI**

### Eye Care services

- Overall amount limit - **₦40,000**
- Optical Care (Treatment of chronic & Acute eye diseases) up to limit
- Secondary Ophthalmic Investigations/or Surgery - **₦100,000 limit**
- Optical Limit (Frames & Lens) - **₦40,000**

### Dental Care Services

- Overall amount limit - **₦100,000**
- Routine examination covered
- Treatment of infection covered
- Composite dental fillings
- Surgical extraction
- Root canal treatment
- Simple extraction covered
- Amalgam dental fillings
- Scalping & Polishing

### Cancer care services

- Cancer treatment covered **\*\* up to surgical limit \*\***

### HIV/AIDS MANAGEMENT

- Anti-retroviral treatment facilitation at designated centers in Nigeria - **covered**

### MEDICAL CHECK UP (At designated centres only)

- Routine physicals - **covered**
- Annual medical examinations - **(COMPREHENSIVE: Physical, BP, BMI, Blood sugar, PCV, Urinalysis)**

### Mental Health Services

- Counselling - **covered**
- Outpatient consultation & treatment - **(Up to 8 weeks)**

### Complementary Services

- **Health talk, Health Seminars, E-Newsletters** (covered quarterly)
- Health Savings account
- Pharmacy Benefit Program (Hypertension, Diabetes, Asthma, etc)
- Lifestyle and Weight Management

### HOSPITAL ACCESS

- **BAND A, B, C & D**

### PREMIUM PER ANNUM (₦)

INDIVIDUAL

**₦287,000.00**

FAMILY (Insured + spouse + 4 children under 18yrs)

**₦1,291,500.00**

# Exclusion List

Exclusion List	Benefits
<b>Medical examinations, services and supplies.</b>	<ul style="list-style-type: none"> <li>• Medical examinations for the purposes of obtaining and maintaining employment.</li> <li>• 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.</li> <li>• Including, but not limited to provision of hearing aids.</li> </ul>
<b>Advanced Surgeries</b>	<ul style="list-style-type: none"> <li>• 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</li> </ul>
<b>Cosmetic Services</b>	<ul style="list-style-type: none"> <li>• Including, but not limited to cosmetic surgery, dentures, advanced conservative restorations, orthodontic and associated treatment.</li> <li>• Provision of artificial limbs.</li> </ul>
<b>Custodial Care</b>	<ul style="list-style-type: none"> <li>• Home Care</li> </ul>
<b>Dental Care</b>	<ul style="list-style-type: none"> <li>• Including, but not limited to dental appliances, implants and supplies arising from procedures like surgeries.</li> </ul>
<b>Experimental, unorthodox or trade-medical care</b>	<ul style="list-style-type: none"> <li>• Including, but not limited to treatment of bone fractures in traditional bone setting homes.</li> <li>• Any treatment that is not officially recognized by orthodox medicine.</li> </ul>
<b>Eye Treatment</b>	<ul style="list-style-type: none"> <li>• Treatment of glaucoma, retinal detachment, cataract extraction or any treatment not specifically mentioned in the benefit cover.</li> <li>• Laser Eye surgeries.</li> </ul>
<b>Force majeure</b>	<ul style="list-style-type: none"> <li>• Including, but not limited to Conditions relating to epidemics, Injuries arising from participating in wars, riots, strike and/or civil strife.</li> </ul>
<b>Professional sports and high risk sports</b>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>
<b>Illnesses of unknown cause</b>	<ul style="list-style-type: none"> <li>• All diseases arising from unknown causes are excluded.</li> </ul>
<b>Injuries related to intoxication or fights and physical brawls.</b>	<ul style="list-style-type: none"> <li>• 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</li> <li>• Treatment of drug addiction, attempted suicide and/or willfully inflicted injuries.</li> </ul>
<b>Obstetrics</b>	<ul style="list-style-type: none"> <li>• We do not cover this at all on our retail plans</li> </ul>
<b>Overseas treatment</b>	<ul style="list-style-type: none"> <li>• All medical expenses incurred outside Nigeria.</li> </ul>
<b>Force majeure</b>	<ul style="list-style-type: none"> <li>• This applies even if they are prescribed, recommended, or approved by the person's attending Physician or dentist.</li> <li>• 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.</li> <li>• 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 Mitera health's attention.</li> <li>• 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.</li> </ul>
<b>Work-related accidents</b>	<ul style="list-style-type: none"> <li>• According to the prescribed law.</li> </ul>
<b>Search and rescue</b>	<ul style="list-style-type: none"> <li>• <b>MITERAHEALTH</b> shall not cover or pay for search and rescue operations if an enrollee is lost in a remote area.</li> </ul>
<b>Treatment of newborns not registered</b>	<ul style="list-style-type: none"> <li>• <b>MITERAHEALTH</b> shall not cover or pay for any treatment incurred by or for any new-born that is not registered on any of our plans.</li> </ul>
<b>Treatment for sexual dysfunction</b>	<ul style="list-style-type: none"> <li>• <b>MITERAHEALTH</b> shall not pay for appointments and treatments for sexual dysfunction, as well as virility enhancing drugs.</li> </ul>
<b>Miscellaneous</b>	<ul style="list-style-type: none"> <li>• Solicitation by enrollee of a specific treatment and/or drug where the attending physician has not deemed it appropriate to provide such.</li> <li>• Congenital abnormalities/Birth defects</li> <li>• 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.</li> <li>• Any benefit not explicitly stated in the list of covered services.</li> <li>• Injuries sustained as a result of a criminal action.</li> </ul>

## Questions or Enquiries?

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



**Thank you  
for Reading**