



The Limi Hospital's  
**HEALTHCOVA™**





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- Quick access to advanced care with No Co-pay
- No waiting for Preauthorization (PA) Approval
- Weekly Health Email Health Tips
- Priority Appointment Booking
- Online 24/7 chat with a doctor
- Simple payment modalities
- No third-party intermediary between organization and healthcare provider
- Special discounts for non-covered services

# About **HEALTHCOVA**

HEALTHCOVA is a **prepaid retainership** product of The Limi Hospital Group to allow individual clients, families and businesses to **adequately plan for routine healthcare expenses** with **significant cost-efficiency** and be rest assured that in the time of need, finances do not limit the required healthcare. This product is specifically aimed at achieving the following:

- » Get the assurance of healthcare when you need it without the pressure on your pocket. Because the need for healthcare is often unplanned and without understanding of concurrent financial status, it is quite important to take control of the uncertain situations that can arise.
- » Get access to a wide range of services and specialists in any of THE LIMI HOSPITAL SERVICE CENTRES without considering the cost.
- » Pocket friendly access fees to ensure healthcare anytime you need it.
- » Plan your healthcare financing and that of your family or staff so that you have an efficient all year-round cover.
- » Unlike other third-party healthcare administration that go-between you and the hospital, the ‘middle-man’ encumbrances which adds to wait time and overall costs are minimized thereby increasing value.



## HOW DOES HEALTHCOVA™ WORK

As a prepaid retainership product, HEALTHCOVA offers a wide range of health benefits at lower cost. When you visit any of THE LIMI HOSPITAL; SERVICE CENTRES, you will NOT have to wait for approval or pay bills. You pay only the copayments and the routine premium described in this brochure.

To subscribe, select a plan, pay the corresponding premium and visit any of THE LIMI HOSPITAL; SERVICE CENTRES after 15 days of registration to access healthcare services.



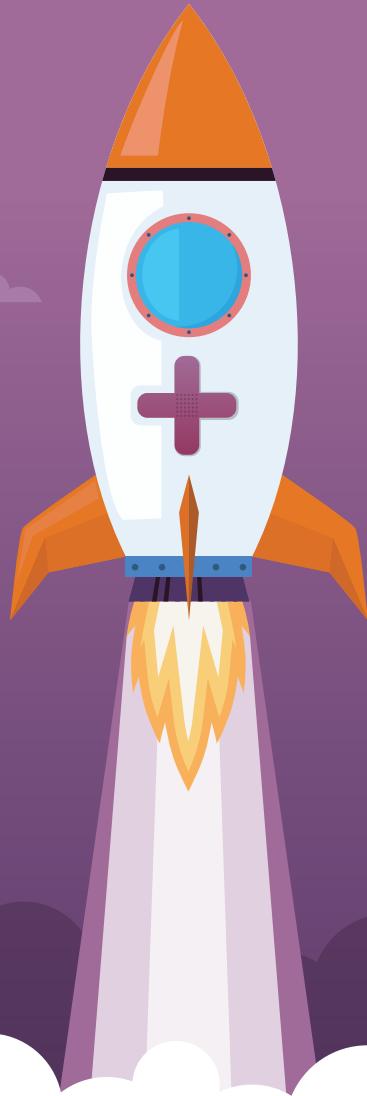
## WHY CHOOSE US?

- » Your health our top concern
- » High quality care at lower cost
- » Preapproval NOT required before receiving care
- » 24hr Access to Doctors
- » Pocket Friendly Payments

## DID YOU KNOW?

If you don't have any reason to use your HEALTHCOVA within 12 months of continuous subscription , we would give a Free Annual Checkup and 10% money back.

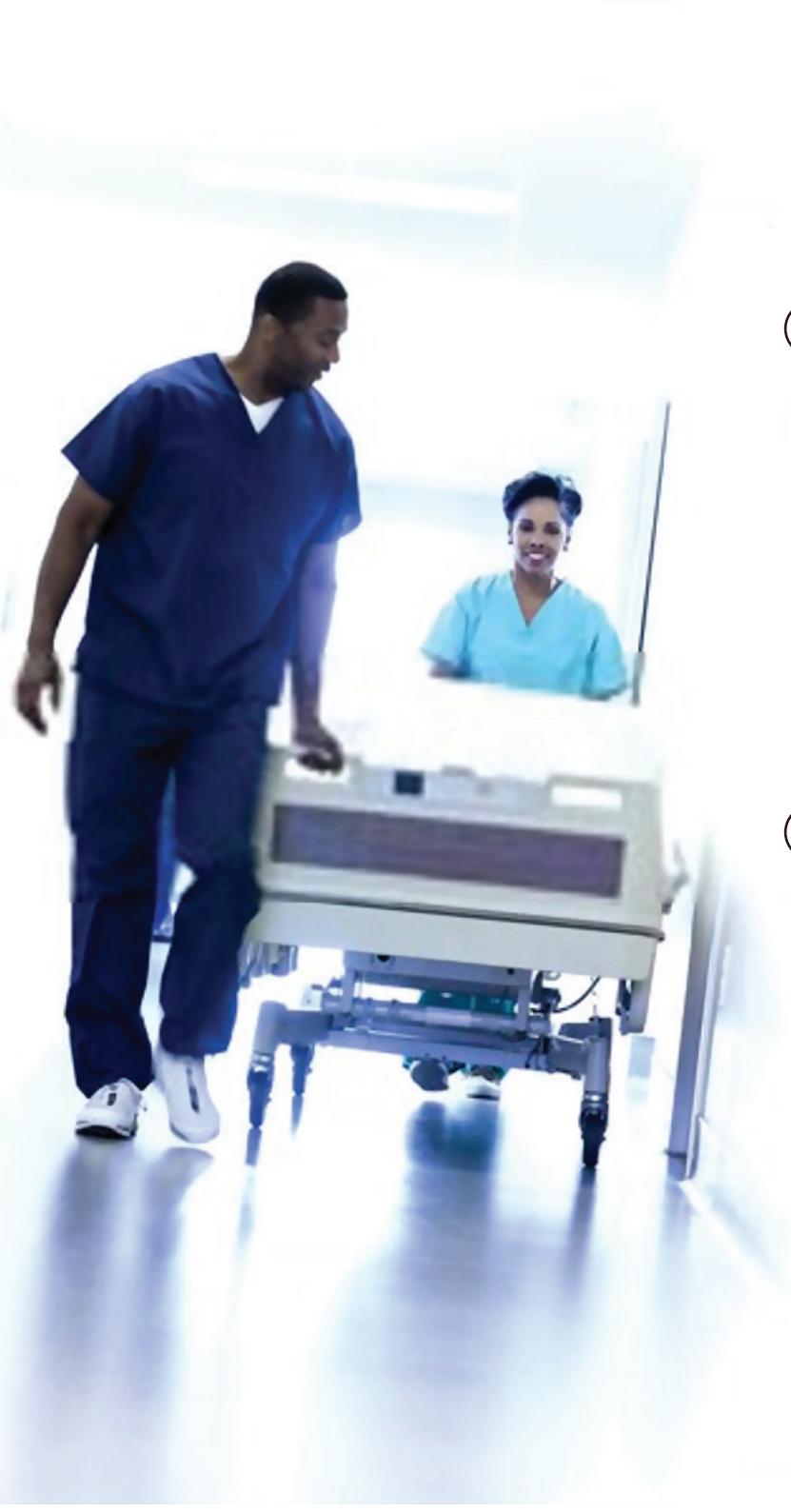




# When **medical costs** sky rockets

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a comprehensive health insurance go a long way in alleviating your financial burden.



# Health Plans



## Family Plans:

Having a healthy family is the goal of every household. One way to keep everyone healthy in a family without having financial strains is to pick a family HEALTHCOVA. Under the HEALTHCOVA™, you have a wide range of plans to cater for the various healthcare needs for you and your family (principal, your spouse and not more than 3 children under the age of 18).



## Corporate Plans:

Just as with most countries, maintaining appropriate levels of production is a major concern for managers of organizations in Nigeria. Supporting the health of employees (including those of their households) has been recognized as one effective way of achieving optimal production level. It is for this reason that the HEALTHCOVA corporate plans are designed to help employers to proactively support the health of their employees with a view to achieving optimal production level.

	<b>BasicCOVA</b>	<b>UltraCOVA</b>	<b>SuperCOVA</b>
Overall Limit	₦1.0m	₦1.2m	₦1.8m
Coverage	Principal only	Principal, a spouse and 2 children	Principal, a spouse and 3 children
Primary care	✓	✓	✓
Basic Radiology	✓	✓	✓
Advanced Radiology	✓ *	✓ *	✓ *
Surgery*	Up to ₦200k p.a.	Up to ₦500k p.a.	Up to ₦800k p.a.
Accommodation	✓ General	✓ General	✓ Private
Access to Antenatal & Maternity care	✓ *	✓ *	✓
Chronic care	✗	✗	✓
General consultation	✓	✓	✓
Specialist Consultation (e.g Cardiologist, E.N.T, Dermatologist, Paediatrician...)	✓	✓	✓
Rare specialist consultation (e.g. Urology, Neurosurgery, Rheumatology, Nephrology...)	✗	✓ *	✓
Eyecare (lenses, glasses and frames covered)	Up to ₦15k	Up to ₦25k	Up to ₦35k
Free 24 - hour online chat with Doctor	✓	✓	✓
Emergency Services	✓	✓	✓
Home/Office delivery of medications*	✗	✗	✓
Dental care*	✓	✓	✓
Physiotherapy	✓ 3 sessions	✓ 5 sessions	✓
Antenatal Care	✓	✓	✓
Premature Baby Care after 48hours		First 24 hours	First 14 days
Immunization	✓ Basic	✓ Expanded	✓ All
Annual Health awareness/Outreach Program for company	✓	✓	✓

The asterisks (\*) benefits are only accessible after certain months of uninterrupted graduated benefits (see page for more details on graduated benefits)

Get a plan that  
works for you



A close-up photograph of a happy family. A man with short hair and a beard is laughing heartily in the background. In front of him, a woman with long dark hair is smiling warmly. In the foreground, a young child with dark skin and curly hair looks directly at the camera with a neutral expression.

# Everything you need to know about your **HEALTHCOVA™**

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High quality service doesn't  
have to mean high cost

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Our goal is to provide you with HealthCova that can help you manage your healthcare needs. This booklet contains information that will help you understand your HealthCova plan so that you can take full advantage of your membership. You'll find valuable information on the following:

## ≡ YOUR ELIGIBILITY REQUIREMENTS

You are eligible for membership in our plan as long as:

- » You live in our geographic service area and
- » You belong to a group of greater than ten (10) people to be covered by the package.

## ≡ SCOPE OF COVERAGE | Self, Family & Company

Depending on your chosen plan, the subscriptions paid provide HEALTHCOVA for you, a spouse and not more than three (3) biological children (below the age of 18 years). Any additional child or child above the age of 18 would attract additional contributions from the principal beneficiary.

## ≡ WHAT HEALTHCARE SERVICES ARE AND ARE NOT COVERED BY YOUR HEALTHCOVA™

When you first signed up for your HealthCova, you received information in a table about what services are covered under your chosen plan. The table gives you an overall summary of the benefits available. Please read the summary together with the HealthCova Policy Document, which provides more detailed information.

Note that not all covered services are available from day one. More get added every 3 months of continuous payment for your package.

*We do NOT cover pre-existing conditions.*

## ≡ BASIC RULES FOR GETTING YOUR MEDICAL CARE COVERED BY YOUR HEALTHCOVA™

As a prepaid retainership product, HEALTHCOVA must cover all services available under your plan.

HEALTHCOVA will generally cover your medical care as long as:

- » The care you receive is included in the plan
- » The care you receive is considered medically necessary. "Medically necessary" care are those services needed for the prevention, diagnosis, or treatment of your medical condition.
- » You receive your care from any of THE LIMI HOSPITAL; SERVICE CENTRES except in cases requiring Emergency Services or Urgent Care while outside the Service Area . For more information about this, see Emergency Care Section in this document.

## ≡ CUMULATIVE HEALTHCOVA BENEFITS

Cumulative HEALTHCOVA benefits mean that you become eligible for additional benefits (covered by your plan but not available on day one) after every 3 months of continuous payment for your package. What this means is that not all the package benefits are available from the first day, but more get added the longer you consecutively stay on the package.

*For example, if you pay the required premium consecutively for 9 months, you would then be eligible to access Antenatal and Delivery services. You can find out when you are eligible for what benefits under each plan by looking up the respective package types above.*





## EMERGENCY CARE

In general, your [HealthCova](#) does not allow an out-of-Station benefit. Emergency situation is the only time that services obtained out of station would be covered. "A medical emergency includes to medical condition in which symptoms are so severe, that any delay in medical attention could be detrimental to your health. This is different from [Urgent Care](#) which refers to necessary treatment for a non-life-threatening, accidental injury or unexpected illness. Examples of Urgent Care include sore throat, severe vomiting, cuts, fever and broken bones. In the event of an emergency, go immediately to the nearest emergency room. You or a family member or friend should call to notify us as soon as possible. We will speak with the doctors who are giving you emergency care to help manage and follow up on your care. The phone numbers to call are on the back of the membership card issued to you. When your condition stabilizes and/or the medical emergency is over or you are fit enough to be moved, we will take over your care at any of the Limi Hospital or Service Centres for optimum care.

### » **What is covered if you have a medical emergency?**

Only health benefits available under your plan will be covered during emergency. If services provided under emergency are not covered by your plan, you must pay the full cost- though discounts typically are available.

### » **What if you are outside your HealthCova Area?**

When you are outside the service area and cannot get care from any of the Limi Hospital or Service Centres, your HealthCova will cover emergency and urgent care so long the reason for receiving care meets the definitions of "emergency care" and "urgent care" given above.



## PAYMENT PLANS

There are three ways you can pay your plan premium. This can be a one-time annual plan, quarterly or monthly plan. HealthCova allows you to select a comfortable payment plan that works for you, your family or your business. You would have selected your payment plan at the time you enrolled. If you wish to change your payment plan, please contact Customer Service. Note that one-time annual and group package payments are entitled to discounts. Your payment can be a cheque or standing debit order. Standing debit order on Bank account or ATM card will be automatically debited as at when due. Please do not send cash. If you are uncertain of your payment, call the number on your ID card.





## WHEN WILL MY HEALTHCOVA END?

Your HealthCova will end when any of the following events occur:

- » If the premiums are not paid as at when due;
- » Voluntary cancellations. You can give us one month's written notice to cancel your plan;
- » If the beneficiary is an employee, HealthCova will end at the termination (either through resignation, retirement or dismissal) of employment; and
- » If the beneficiary is a dependant, HealthCova will end when the principal is no longer covered under the plan.



## PRESCRIPTION DRUGS

Your HealthCova plans have List of Covered Drugs (Formulary). The Drug List tells which prescription drugs are covered under the different HealthCova plans. The drugs on the list are selected with the help of a team of doctors and pharmacists.

A copy of the Drug List will be made available to you via mail. You can also get information which drugs are covered by visiting your Healthcova website at: [www.healthcovadruglist.net](http://www.healthcovadruglist.net) or contact Customer Service.

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Benefits of getting your prescription drugs from the Limi Pharmacy

- High Level of Safety
  - No Paperwork
  - Low out-of-pocket safety
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## COST SHARING POLICY

Cost sharing refers to the percentage of medical bill that you pay out of your own pocket. All HealthCova plans apply Copayment cost-sharing provision for all covered drugs. Here is how the copayment works. You pay certain percentage of the cost of your prescription drugs.

*For all prescription drugs covered by your plan, you pay only 20% of cost.*



## TERMS AND CONDITIONS

### THIS IS IMPORTANT | Contractual agreement

#### **BACKGROUND**

When you sign up for the HEALTHCOVA package under The Limi Hospitals, you certify that you have read and agree to our Terms and Conditions as they relate to the package, its limitations, extent, caveats and meaningful use.

The HEALTHCOVA package is essentially an agreement between you and Limi Hospital and these Terms of Use represent the details of that agreement. Generally, this agreement governs the extent of coverage, limitations, caveats and meaningful use of packaged services under the auspices of HEALTHCOVA. Where there may be a conflict between these TOU and terms of retainership contract earlier agreed, this would supersede earlier agreements for the time duration when HEALTHCOVA subscription is operational. However, interpretation of terms and clauses rests with the Limi Hospital.

## **THIS AGREEMENT MAY BE UPDATED**

The terms of use in this agreement may change and because your use of HEALTHCOVA means you agree to these Terms of Use, if we revise and update these Terms of Use, your continued use of HEALTHCOVA will mean that you accept those changes. You would however be notified of any changes to the Terms and Conditions of Use. To clarify what this document means, certain words will be defined. Here are the definitions for this agreement: "Company", "We," "us," or "our" means Limi Hospital and Maternity Ltd. and any other companies that are subsidiaries and affiliates of Limi Hospital and Maternity Ltd.

HEALTHCOVA refers to a prepaid retainership package of Limi Hospital and Maternity Ltd. (also called "The Limi Hospital Group", "Limi Hospital" or "company") which has pre-specified benefits, limitations and operational modalities for ease of healthcare administration and financial protection in the tie of healthcare need.

## **NOTIFICATIONS**

When you register as a HEALTHCOVA beneficiary, you agree that The Limi Hospital may send information, advice, notices and tips to you by push notification or by email, sms or voice call through the phone number and/or email address you provided when you registered. However, note that we do not sell or distribute the email addresses of our users.





## CAVEATS: PRE-EXISTING CONDITIONS

### **CHRONIC CONDITIONS| CAVEATS IN CARE OF CHRONIC ILLNESSES**

Chronic conditions are diseases that persist for more than three (3) months, which require that you receive treatment, checkup, consultations, or tests for a long period. Chronic diseases cannot be prevented by vaccines or completely taken away (cured) with medication. Examples of chronic diseases include arthritis, cardiovascular diseases (heart attack and stroke), cancer, diabetes, epilepsy and seizures, obesity, asthma, hepatitis and HIV/AIDS.

- » HEALTHCOVA benefits do not include care of chronic conditions for most of its basic packages until you have been on the plan for a period of 18 months.
- » After 18 months however, clients that have been subscribing to the HEALTHCOVA consistently for the 18 month period may then become eligible to receive care for chronic conditions within the boundaries of an annual limit. However, higher packages do allow care of chronic conditions within an annual limit
- » For example, if you purchased a plan today and six months later developed a heart attack, the benefit package would unfortunately not cover treatment related to that because heart attack is a chronic condition and it occurred less than 18months of being on HEALTHCOVA package.



## YOUR RIGHTS S AND RESPONSIBILITY

As a beneficiary of HealthCova, you have the right to file an appeal if we deny coverage for a service or an item that is covered under your plan. You also have the right to file a grievance with us if you have any type of problem with us or any of the Limi Service Centres. If your problem involves quality of care, you also have the right to file a grievance with the Operations Department.



## EXCLUSIONS

The following services are excluded from all plans:

- » Overseas treatment and transplant surgery
- » Plastic/cosmetic surgeries
- » Virility enhancing drugs
- » Food supplements
- » Joint replacements and prosthetic limbs
- » Long term psychiatric illness (Longer than 3 months)
- » All maternity and family planning services
- » High technology treatments e.g. cardiac surgery, cardiac devices, etc.
- » Non-Medically indicated treatments and investigations
- » Investigations and treatment for problems relating to infertility e.g. hydrotubation, hysterosalpingogram, I.V.F, G.I.F.T and artificial insemination



## NOTE:

- » Family means Principal, Spouse and 2 Dependents.
- » The following benefits will not be covered or provided in the first 9 months of the commencement of the scheme: Optical Care, Dental Care and maternity care







# CUSTOMER SUPPORT

Any time you need us, we're here for you.  
You can reach us to discuss anything pertaining to  
your health care, including: Health benefits and  
Annual medical check

Email: [healthcova@limihospital.org](mailto:healthcova@limihospital.org);  
[d.atama@limihospital.org](mailto:d.atama@limihospital.org)

Phone: 09087614454

Website: [www.limihospital.org/healthcova](http://www.limihospital.org/healthcova)



[www.limihospital.net/healthcova](http://www.limihospital.net/healthcova)

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