

PREMIER MEDICAID INTERNATIONAL(HMO)

BENEFIT PACKAGE

BENEFIT PACKAGE	SILVER	GOLD	PLATINUM	DIAMOND	DIAMOND PLUS
GENERAL OUT PATIENT SERVICES					
General outpatient consultation	+	+	+	+	+
Routine or periodic health evaluation	+	+	+	+	+
Well-baby care	+	+	+	+	+
Well-child care	+	+	+	+	+
Sports medicine					
Emergency care	+	+	+	+	+
Electrocardiogram	+	+	+	+	+
Antral washout	+	+	+	+	+
Aural irrigation	+	+	+	+	+
Immunizations includes:					
BCG	+	+	+	+	+
ORAL POLIO	+	+	+	+	+
MEASLES	+	+	+	+	+
DPT	+	+	+	+	+
YELLOW FEVER	+	+	+	+	+
VITAMIN A	+	+	+	+	+
HEPATITIS B	+	+	+	+	+
SECONDARY VACCINES					
(HIB, CHICKEN, POX, MMR, ETC)	-	-	-	-	+
HEALTH EDUCATION					
Diabetes	+	+	+	+	+
Asthma	+	+	+	+	+
Hypertension	+	+	+	+	+
Pre-natal child birth- for pregnant mothers	+	+	+	+	+
BIRTH CONTROL	+	+	+	+	+
Depo provera injection	+	+	+	+	+
				+	
IUDs	+	+	+	+	+
Cervical cap	+	+	+	+	+
Norplant insertion	+	+	+	+	+

Norplant removal	+	+	+	+	+
Oral contraceptives	+	+	+	+	+
Medical history	+	+	+	+	+
Physical examination	+	+	+	+	+
Sex education- prevention of sexual transmitted diseases	+	+	+	+	+
Annual comprehensive medical	-	-	-	+	+
DIALYSIS HOSPITAL					
Emergency hospital/dialysis centre for acute renal failure only	+	+	+	+	+
INPATIENT COVERED SERVICES					
General inpatient consultation	+	+	+	+	+
Room and board (general ward)	+	+	+	-	-
Private ward	-	-	-	+	+
				-	
Special diets	-	-	-	+	+
Services of a dietician	-	-	-	+	+
Intensive Care Unit (24 Hours)	+	+	+	+	+
Theater fees and drugs	+	+	+	+	+
Prescribed drugs & dressings)	+	+	+	+	+
Surgical procedures (minor to intermediate)	+	+	+	+	+
Specialist consultation and care)	+	+	+	+	+
Internal surgical appliances/such as prosthesis and					
orthopedic braces	-	-	-	-	+
External surgical appliances/such as crushes,elastic stockings					
and orthopedic cast					
Blood transfusion (international blood care services)	-	-	-	+	+
Acute renal dialysis	-	-	-	-	+
Rehabilitation	+	+	+	+	+
Skilled nursing	+	+	+	+	+
Private ward (for isolation)	-	-	-	+	+
A bed in an emergency room and observation room/are	+	+	+	+	+
A bed in a nursery unit	+	+	+	+	+
Oxygen and administration of oxygen	+	+	+	+	+
Covered diagnosis laboratory and X-ray	+	+	+	+	+
PSYCHIATRIC / BEHAVIOURAL HEALTH SERVICES					
Evacuation and treatment of conditions that are					
responsive to Time Limited Treatment)	+	+	+	+	+
Medical Services: Covered Outpatient and inpatient					
medical services Provided by a physician,i.e. individual					

psychotherapy, groupPsychotherapy, psychological testing, family counseling –with family Members to aid diagnosis					
and treatment.	+	+	+	+	+
ORTHOTICS (FOR IN and OUTPATIENT)					
Orthotics for treatment related to injurie or strains e.g. cervical & lumber braces	+	+	+	+	+
Orthotics for medically necessary rehabilitation of					
musculo-skeletal and other conditions	-	-	-	+	+
AMBULANCE SERVICES					
Hospital to hospital	+	+	+	+	
Road side to hospital	-	-	-	+	
DIAGNOSTIC X-RAY (IN and OUTPATIENT)					
UPPER LIMB	+	+	+	+	+
Hand/wrist	+	+	+	+	+
		+			
Forearm (Radius/Ulna)	+	+	+	+	+
Elbow	+	+	+	+	+
Humerus	+	+	+	+	+
Shoulder	+	+	+	+	+
Clavicle	+	+	+	+	+
LOWER LIMB					
Foot/Toes	+	+	+	+	+
Joints	+	+	+	+	+
Long Bones					
Pelvics&hip	+	+	+	+	+
THORAX					
Chest(AP/PA)All views	+	+	+	+	+
VERTEBRAL SPINE					
Cervicle spine	+	+	+	+	+
Lateral neck(Soft tissue)	+	+	+	+	+
Thoracic spine	+	+	+	+	+
Thoraco-lumbar spine	+	+	+	+	+
Lumbosacral spine	+	+	+	+	+
ABDOMEN					
Abdomen(plain)	+	+	+	+	+
Abdomen(erect/supine)	+	+	+	+	+
ULTRASOUND					
Plain abdominal	+	+	+	+	+
Pelvic studies	+	+	+	+	+
DIAGNOSTIC LABORATORY TESTS					

HEMATOLOGY

Hemaglobin	+	+	+	+	+
PCV	+	+	+	+	+
ESR	+	+	+	+	+
RBC	+	+	+	+	+
WBC	+	+	+	+	+
DIFF	+	+	+	+	+
Platelets	+	+	+	+	+
FBC	+	+	+	+	+
FBC&ESR	+	+	+	+	+
Malaria	+	+	+	+	+
Microfolaria	+	+	+	+	+
Reficulocyte count	+	+	+	+	+
L.E cells	+	+	+	+	+
HB Genotype	+	+	+	+	+
Hepatitis Antigen	+	+	+	+	+
Bleeding Time	+	+	+	+	+
Clotting Time	+	+	+	+	+
Prothrombin Time	+	+	+	+	+

SEROLOGY

Pregnancy Test(Urine)	+	+	+	+	+
Pregnancy Test(Blood)	+	+	+	+	+
VDRL	+	+	+	+	+
Heaf Test	+	+	+	+	+
Rheumatoid factor	+	+	+	+	+
Blood Grouping	+	+	+	+	+
Widal test	+	+	+	+	+

ASO Titer	+	+	+	+	+
Combs test	+	+	+	+	+
HIV Screening	+	+	+	+	+

BLOOD CHEMISTRY

Glucose	+	+	+	+	+
Calcium	+	+	+	+	+
Phosphorus	+	+	+	+	+
Urea	+	+	+	+	+
Creatinine	+	+	+	+	+
Uric acid	+	+	+	+	+
Albumin	+	+	+	+	+
Cholesterol	+	+	+	+	+
Triglyceride	+	+	+	+	+
HDL	+	+	+	+	+
LDL	+	+	+	+	+

SGOT	+	+	+	+	+
SGPT	+	+	+	+	+
Serum Chemistry	+	+	+	+	+
URINE CHEMISTRY					
Urinalysis	+	+	+	+	+
Creatinine Clearance	+	+	+	+	+
MICROBIOLOGY					
Stool microscopy,culture and sensitivity	+	+	+	+	+
Stool occult	+	+	+	+	+
Swab microscopy,culture and sensitivity	+	+	+	+	+
Sputum microscopy,culture and sensitivity	+	+	+	+	+
Sputum ZN stain	+	+	+	+	+
Semen analysis	+	+	+	+	+
HORMONE ASSAY					
Thyroid hormones	+	+	+	+	+
PRESCRIPTION DRUGS					
Members" prescriptions will be filled from essential drugs list i.e. a	+	+	+	+	+
Recommended list of essential brand name and generic drugs,which	+	+	+	+	+
Have been chosen because they provide maximum quality and value					
REHABILITATION SERVICES{outpatient short term therapy}					
Rehabilitation Services include					
Physical therapy	+	+	+	+	+
Speech therapy	-	-	-	+	+
Neurocognitive therapy	-	-	-	+	+
Cardiac Rehabilitation	+	+	+	+	+
Pulmonary	+	+	+	+	+
SURGICAL SERVICES					
Surgical supplies normally required for covered surgical procedure	+	+	+	+	+
Anaesthesia normally required for covered surgical procedures	+	+	+	+	+

Administration of blood and blood plasma	+	+	+	+	+
Second and third surgical opinion	+	+	+	+	+
Inpatient or Outpatient minor or immediate surgeries	+	+	+	+	+

MINOR SURGERIES INCLUDING BUT NOT LIMITED TO THE FOLLOWING

+Surgical drainage of simple abscesses	+	+	+	+	+
Surgical drainage of breast abscesses	+	+	+	+	+
Surgical drainage of galactocele	+	+	+	+	+
Sub-periosteal drainage for acute osteomyelitis	+	+	+	+	+
Drainage for septic arthritis	+	+	+	+	+
Intercostal drainage insertion	+	+	+	+	+
Aspiration of joints	+	+	+	+	+
Debridement of wounds	+	+	+	+	+
Surgical repair of simple wounds	+	+	+	+	+
Biopsy of breast lump	+	+	+	+	+
Biopsy of tumor on abdominal wall	+	+	+	+	+
Biopsy of bone tumor	+	+	+	+	+
Excision of tumor on abdominal wall	+	+	+	+	+
Tracheostomy	+	+	+	+	+
Tonsillectomy for children (less than 12yrs)	+	+	+	+	+
Thoractomy	+	+	+	+	+
Proctoscopy	+	+	+	+	+
Evacuation of impacted feces	+	+	+	+	+
Closed reduction of fractures	+	+	+	+	+
Closed reduction and immobilization of joint dislocation	+	+	+	+	+
Exostectomy	+	+	+	+	+
Chondromectomy	+	+	+	+	+
Ganglionectomy	+	+	+	+	+
Temporary diversion of urine	+	+	+	+	+
Circumcision	+	+	+	+	+
Electro fulguration of condylomata	+	+	+	+	+
Suprapubic Cystostomy	+	+	+	+	+
Vasectomy	-	-	-	+	+
Venous obstruction-saphenous by pass	+	+	+	+	+
Injection sclerotherapy of varicose veins	+	+	+	+	+

INTERMEDIATE SURGERIES INCLUDING BUT NOT LIMITED TO THE FOLLOWING

Excision-biopsy of breast mass	-	-	+	+	+
--------------------------------	---	---	---	---	---

Laparotomy	-	-	-	+	+
Laparotomy and biopsy of disease viscera in abdominal cavity	-	-	-	+	+
Repair of colostomy	-	-	+	+	+
Anal sphincteroplasty	-	-	+	+	+
Excision-Ligation Hemorrhoidectomy	-	-	+	+	+
Simple mastectomy	-	-	-	+	+
Biopsy of thyroid gland	-	-	+	+	+
Oophorectomy	-	-	+	+	+
Surgical drainage of hematoma of abdomen	-	-	+	+	+
Surgical drainage of peritoneal abscess	-	-	+	+	+
Milligan's procedure	-	-	+	+	+
Surgical drainage of anal abscess	-	+	+	+	+
Polypectomy	-	-	-	+	+
Inguinal herniorrhaphy	-	+	+	+	+
Femoral herniorrhaphy	-	-	+	+	+
Ventral herniorrhaphy	-	-	+	+	+
Sequestrectomy	-	-	+	+	+
Surgical excision of soft tissue tumor	-	-	+	+	+
Excision-biopsy of soft tissue tumor	-	-	+	+	+
Drainage of paronychia	-	+	+	+	+
Surgical drainage of hand abscess	-	+	+	+	+
Orchidopexy	-	-	+	+	+
Hydrocelectomy	-	-	+	+	+
Excision of intrascrotal mass	-	-	+	+	+
Division of perforating veins	-	+	+	+	+
Venoplasty	-	-	+	+	+
Dissection of inguinal nodes	-	+	+	+	+
Dissection of femoral triangle	-	+	+	+	+
Epigastric herniorrhaphy	-	-	+	+	+
Lord's procedure	-	-	+	+	+
Theirsch's procedure	-	-	+	+	+
Sigmoidoscopy	-	-	+	+	+
Varicocelectomy	-	-	+	+	+
Surgery for torsion of spermatic cord	-	+	+	+	+

Major surgeries

Orthopaedic Procedures requiring implants	-	-	-	-	+
Prostatectomy	-	-	-	-	+
Myomectomy (medical and surgical)	-	-	-	+	+
Hysterectomy (medical and surgical)	-	-	-	-	+
Thyroidectomy	-	-	-	+	+

SECONDARY SERVICES (DENTAL CARE)

Primary dental care	+	+	+	+	+
Consultation	+	+	+	+	+
Simple Extractions	-	+	+	+	+
Impacted Extractions	-	-	+	+	+
Root canal Therapy	-	-	-	-	+
Crown (amalgam)	-	-	-	-	+
Amalgam fillings	-	+	+	+	+
Scaling and polishing(once every six months)	-	+	+	+	+
Dental treatment as a result of accidental damage	-	-	-	-	+
Partial Denture	-	-	-	-	+
Full Denture	-	-	-	-	-
Pain therapy	+	+	+	+	+
Surgical dental extraction	-	-	-	+	+

MATERNITY CARE

Pre-natal care	-	+	+	+	+
Normal pregnancy	-	+	+	+	+
Normal delivery	-	+	+	+	+
Assisted delivery	-	+	+	+	+
Caesarean section delivery	-	-	+	+	+
Postnatal care	-	+	+	+	+
Puerperal care	-	+	+	+	+
Physician prescribed bed rest during pregnancy	-	+	+	+	+
Hyper emesis gravid arum	-	+	+	+	+
Pre-eclampsia	-	+	+	+	+
Termination of pregnancy for life-endangering condition	-	+	+	+	+
Hospitalization and skilled nursing in connection with childbirth for the Mother or newborn child of a virginal or caesarean delivery	-	+	+	+	+

TERTIARY RADIOLOGICAL INVESTIGATIONS SUCH AS CT SCAN, MRI, MAMMOGRAM

Gynecological investigation-Hormonal profile, Semen analysis, etc	-	-	-	-	+
---	---	---	---	---	---

OPITICAL SERVICES

Primary eye care	+	+	+	+	+
Glaucoma Surgery	-	-	-	-	+
Glaucoma checking	+	+	+	+	+
Refraction		-	-	+	+
Comprehensive examination	+	+	+	+	+

Pterygium-surgery	+	+	+	+	+
Removal of Cataracts	-	-	-	+	+
Supply of Frames(within limit once a year)	-	-	-	+	+
Supply of lenses(unifocal,bifocal,varifocal or contact once a year)	-	-	-	+	+

EXCLUSIONS

- Artificial limbs& dentals prostheses
- Specific treatment for AIDS/HIV positive patients
- Complex surgery
- Plastic surgery
- Treatment of infertility
- Cytotoxic drug(anti-cancer)
- Radiotherapy
- Chronic renal dialysis
- Treatment of end organ failures
- Oversea treatment

For the EXECUTIVE plan the benefit package includes post operative monitoring, home visits or home care include physiotherapy for two weeks where necessary.