			Retail ESSENTIAL CARE					
		Plan Size	Individual	Principal + 1D	Principal + 2D	Principal + 3D	Principal + 4D	Principal + 5D
		Number of Lives	1	2	2	4	5	C
		covered	1	2	3	4	5	6
Parent Group	Benefit Group	Benefit	Area of cover: GHANA					
			GHC 800	GHC 1,200	GHC 1,500	GHC 2,000	GHC 2,500	GHC 2,750
	Outpatient	Outpatient	Covered within Day					
Day Cover Benefit	Procedures	Procedures	Cover Limit					
		Detention	Covered within Day					
			Cover Limit					
			GHC 600	GHC 1,000	GHC 1,350	GHC 1,800	GHC 2,250	GHC 2,500
			Covered within Medical					
Medical	GP Consultation	GP consultation	Consultations Limit					
Consultation Benefit	GP Consultation	de consultation	Covered within					
	specialist	All Specialist	Medical	Medical	Medical	Medical	Medical	Medical
	consultation	Consultations	Consultations Limit					
	CONSCICUTION	Constitutions	Consucacions Emilic	CONSCITUTIONS ENTITE	Consuctations Emilie	Consuctations Emilie	CONSCITUTIONS ENTITE	Consuctations Emilie
			GHC 1.200	GHC 2.000	GHC 2.500	GHC 3.000	GHC 3.500	GHC 4.000
			GHC 1,200	GHC 2,000	GHC 2,500	GHC 3,000	GHC 3,500	GHC 4,000
	Basic laboratory	Basic laboratory	GHC 1,200 Covered within	GHC 2,000 Covered within	GHC 2,500 Covered within	GHC 3,000 Covered within	GHC 3,500 Covered within	GHC 4,000 Covered within
	Basic laboratory investigations	Basic laboratory investigations						
			Covered within					
	investigations		Covered within					
	investigations	investigations	Covered within Investigations limit	Covered within Investigations limit				
Investigations	investigations Advanced laboratory	investigations Advanced laboratory	Covered within Investigations limit					
Investigations Benefit	investigations Advanced laboratory investigation Basic Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray,	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit
•	investigations Advanced laboratory investigation	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG,	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within
•	investigations Advanced laboratory investigation Basic Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy]	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit
•	investigations Advanced laboratory investigation Basic Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within
•	investigations Advanced laboratory investigation Basic Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical imaging [MRI, CT,	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within	Covered within Investigations limit Covered within Investigations limit Covered within
•	investigations Advanced laboratory investigation Basic Medical Imaging	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical imaging [MRI, CT, EEG, Echo]	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit
•	investigations Advanced laboratory investigation Basic Medical Imaging Advance Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical imaging [MRI, CT, EEG, Echo] requested by	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit
•	investigations Advanced laboratory investigation Basic Medical Imaging Advance Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical imaging [MRI, CT, EEG, Echo]	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit
•	investigations Advanced laboratory investigation Basic Medical Imaging Advance Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical imaging [MRI, CT, EEG, Echo] requested by specialists only	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit
•	investigations Advanced laboratory investigation Basic Medical Imaging Advance Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical imaging [MRI, CT, EEG, Echo] requested by specialists only	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 1,500	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 2,500	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 3,250	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 4,000	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 4,750	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 5,200
•	investigations Advanced laboratory investigation Basic Medical Imaging Advance Medical Imaging	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical imaging [MRI, CT, EEG, Echo] requested by specialists only Prescribed medication for acute	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 1,500 Covered within	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 2,500 Covered within	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 3,250 Covered within	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 4,000 Covered within	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 4,750 Covered within	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 5,200 Covered within
•	investigations Advanced laboratory investigation Basic Medical Imaging Advance Medical	investigations Advanced laboratory investigation Basic medical imaging [x-ray, ultrasound, ECG, endoscopy] Advanced medical imaging [MRI, CT, EEG, Echo] requested by specialists only	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 1,500	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 2,500	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 3,250	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 4,000	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 4,750	Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit Covered within Investigations limit GHC 5,200

			Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		Haubal was disastic wa						
		Herbal medications	Medications Limit	Medications Limit	Medications Limit	Medications Limit	Medications Limit	Medications Limit
Medications and Medical Consumables Benefit		Infusions[in hospital use only]	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit
	Medical Consumables	Materials for dressing, sutures, bandages [in hospital use only]	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit
		Syringes, catheters, giving sets, cannulae [in hospital use only]	Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumates Limit	Covered within Medical Consumables Limit	Covered within Medical Consumbles Limit
			GHC 3,000	GHC 4,000	GHC 5,000	GHC 6,000	GHC 7,000	GHC 8,000
Hospitalization Benefit	Admissions	Accommodation	Covered up to GHC 150 per day within Hospitalization limit	Covered up to GHC 150 per person per day within Hospitalization limit	Covered up to GHC 150 per person per day within Hospitalization limit	Covered up to GHC 150 per person per day within Hospitalization limit	Covered up to GHC 150 per person per day within Hospitalization limit	Covered up to GHC 150 per person per day within Hospitalization limit
			Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		Doctors Care	Hospitalization limit	Hospitalization limit		Hospitalization limit	Hospitalization limit	Hospitalization limit
		Nursing care [in-	Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		hospital]			Hospitalization limit		Hospitalization limit	Hospitalization limit
		поэрпас	GHC 600	GHC 1,000	GHC 1,200	GHC 1,500	GHC 1,800	GHC 2,000
			UNC 000	UNC 1,000	UNC 1,200	GHC 1,500	UNC 1,000	UHC 2,000
Emergency Benefit	Local Evacuation	Road ambulance	Covered within Local Evacuation Limit	Covered within Local Evacuation Limit	Covered within Local Evacuation Limit	Covered within Local Evacuation Limit	Covered within Local Evacuation Limit	Covered within Local Evacuation Limit
	International	Referral to SA, India,	Evacuation Emili	LVacdation Linnic	Evacuation Emilic	Evacuation Ellinic	Evacuation Ellinic	Evacuation Ellinic
	Evacuation	etc.	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
			GHC 6,350	GHC 6,350	GHC 6,350	GHC 6,350	GHC 6,350	GHC 6,350
			Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC
			3,000 within Obs &	3,000 within Obs &	3,000 within Obs &	3,000 within Obs &	3,000 within Obs &	3,000 within Obs &
			Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit
		Antenatal	Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		Postnatal	Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
			Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC
		Name I delleren	1,500 within	1,500 within	1,500 within	1,500 within	1,500 within	1,500 within
		Normal delivery	maternity limit	maternity limit	maternity limit	maternity limit	maternity limit	maternity limit
			Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC
		Appleto de dellece	1,500 within	1,500 within	1,500 within	1,500 within	1,500 within	1,500 within
		Assisted delivery	maternity limit	maternity limit	maternity limit	maternity limit	maternity limit	maternity limit
	Maternity		C	C				
	Maternity		Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC
	Maternity	C:	1,500 within	1,500 within	1,500 within	1,500 within	1,500 within	1,500 within
	Maternity	Caesarean section	1,500 within maternity limit	1,500 within maternity limit	1,500 within maternity limit	1,500 within maternity limit	1,500 within maternity limit	1,500 within maternity limit
	Maternity	Caesarean section Complications arising out of	1,500 within maternity limit	1,500 within	1,500 within maternity limit Covered up to GHC	1,500 within maternity limit Covered up to GHC	1,500 within	1,500 within

			Covered within the	Covered within the	Covered within the	Covered within the	Covered within the	Covered within the
		EOU/Abortion	maternity limit	maternity limit	maternity limit	maternity limit	maternity limit	maternity limit
			Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC
Obstetrics and			300 within maternity				300 within maternity	•
Gynecological		Obstetric ultrasounds		limit	limit	limit	limit	limit
Benefit			Covered up to GHC 1.100 within Obs &	Covered up to GHC 1.100 within Obs &	Covered up to GHC	Covered up to GHC 1.100 within Obs &	Covered up to GHC	Covered up to GHC 1.100 within Obs &
			Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit
		Cover period	28 Days	28 Days	28 Days	28 Days	28 Days	28 Days
		Neonatal conditions						
		not congenital in						
	New Born	nature for first 28						
	New Born	days of baby's life,	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC
		provided mother is a	1,000 within New	1,000 within New	1,000 within New	1,000 within New	1,000 within New	1,000 within New
		policy holder	Born benefit limit	Born benefit limit	Born benefit limit	Born benefit limit	Born benefit limit	Born benefit limit
		Circumcision for	C	C	C	C	C	Carran dam to CHC
		male babies within	Covered up to GHC	Covered up to GHC 100 within New Born	Covered up to GHC	Covered up to GHC	Covered up to GHC 100 within New Born	Covered up to GHC 100 within New Born
		the first 28 days	benefit limit	benefit limit	benefit limit	benefit limit	benefit limit	benefit limit
			Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC	Covered up to GHC
			2,000 within Obs &	2,000 within Obs &	2,000 within Obs &	2,000 within Obs &	2,000 within Obs &	2,000 within Obs &
			Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit	Gynae Limit
	Gynae Surgery	Gynae Surgery (Theatre fees, surgeon fee, consumables, recovery ward, anesthesia including anesthetist fee)	Covered within Gynae Surgery limit	Covered within Gynae Surgery limit	Covered within Gynae Surgery limit	Covered within Gynae Surgery limit	Covered within Gynae Surgery limit	Covered within Gynae Surgery limit
			GHC 3,500	GHC 5,000	GHC 6,000	GHC 7,000	GHC 8,000	GHC 9,000
			Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
General Surgery Benefit	General Surgery	Theatre fees	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit
			Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		Surgeons fee	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit
		Consumables	Covered within Surgery limit	Covered within Surgery limit	Covered within Surgery limit	Covered within Surgery limit	Covered within Surgery limit	Covered within Surgery limit
		Consumantes	Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		Recovery ward	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit
				<u> </u>	, , , , , , , , , , , , , , , , , , ,	- J		J J
		Anesthesia including	Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		anesthetist fees	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit
			GHC 500	GHC 600	GHC 700	GHC 800	GHC 900	GHC 1,000
Dental Benefit	Basic Dentistry	Basic dentistry	Covered within Dental Limit	Covered within Dental Limit	Covered within Dental Limit	Covered within Dental Limit	Covered within Dental Limit	Covered within Dental Limit
Dental Denemit	Dasic Dentistry		Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
	Advanced Dentistry	Advanced dentistry	Dental Limit	Dental Limit	Dental Limit	Dental Limit	Dental Limit	Dental Limit
			GHC 1,100	GHC 1,200	GHC 1,550	GHC 1,600	GHC 1,950	GHC 2,000

Eye Surgery Eye Surgery Eye Surgery Eye Surgery Eye Care Limit Covered within Eye Surgery limit Covered within Eye Surgery limit Covered up to GHC 200 within the Eye Care Limit Covered within Eye Surgery limit Spectacle Limit Covered within Eye Care Limit Covered within Eye Surgery limit Spectacle Limit Covered within Eye Care Limit Covered up to GHC 350 within the Eye Care Limit Covered within Covered within Spectacle limit Spectacle limit Spectacle limit Frame Covered within Spectacle limit Specta	Covered up to GHC ,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within Spectacle limit
Eye Surgery Care Limit Care Limit Care Limit Care Limit Covered within Eye Surgery limit Covered up to GHC 200 within the Eye Care Limit Covered within Covered within Covered up to GHC 200 within the Eye Care Limit Covered within Spectacle Limit Covered within Spectacle limit Spec	Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within
Eye Care Benefit Covered within Eye Surgery Surgery limit Surgery limit	Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within
Eye Care Benefit Covered up to GHC Covere	Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within
Eye Care Benefit Covered up to GHC 200 within the Eye Care Limit Covered within Spectacle Limit Covered within Spectacle limit Sp	Covered up to GHC 500 within the Eye Care Limit Covered within
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Spectacle Limit Care Limit Covered within Spectacle Limit Covered within Spectacle limit Spectacle lim	Care Limit Covered within
Care Limit Covered within Covered within Spectacle limit	Covered within
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Frame Spectacle limit Spectacl	
Covered within Spectacle limit Spectacle	Covered within
Lens & FrameSpectacle limitSpectacle limitSpectacle limitSpectacle limitSpectacle limitSpectacle limitSpectacle limitSpectacle limitSpectacle limitGHC 500GHC 700GHC 700GHC 700GHC 900	Spectacle limit
GHC 500 GHC 500 GHC 700 GHC 700 GHC 900	Covered within
	Spectacle limit
Covered unto CHC Covere	GHC 900
Covered upto and Covered upto	Covered upto GH
500 the 500 the 700 the 900 the	900 the
Physiotherapy Rehabilitation limit Rehabilitation l	Rehabilitation limit
Rehabilitation Treatment and Covered up to C	Covered up to
Benefit Medication Physiotherapy limit Physiot	Physiotherapy limit
Chicago et al. Treatment and	
Chiropractic Medication not covered not covered not covered not covered not covered	not covered
Treatment and	
Mental Health Medication not covered not covered not covered not covered not covered	not covered
Critical Illness not covered not covered not covered not covered not covered	not covered
Benefit Critical Illness Treatment and	
Medication not covered not covered not covered not covered not covered	
Wellness Benefit not covered not covered not covered not covered not covered	not covered
Wellness Wellness Limit not covered not covered not covered not covered not covered	not covered