			Retail EXECUTIVE CARE	Retail EXECUTIVE CARE	Retail EXECUTIVE CARE	Retail EXECUTIVE CARE	Retail EXECUTIVE CARE	Retail EXECUTIVE CARE
		Plan Size	Individual	Principal + 1D	Principal + 2D	Principal + 3D	Principal + 4D	Principal + 5D
		Number of Lives covered	1	2	3	4	5	6
Parent Group	Benefit Group	Benefit	Area of cover: GHANA	Area of cover: GHANA	Area of cover: GHANA			
Day Cover Benefit	Outpatient Procedures		GHC 1,200	GHC 1,500	GHC 2,000	GHC 2,500	GHC 2,750	GHC 3,000
		Outpatient Procedures	Covered within Day Cover Limit	Covered within Day Cover Limit	Covered within Day Cover Limit			
		Detention	Covered within Day Cover Limit	Covered within Day Cover Limit	Covered within Day Cover Limit			
			GHC 900	GHC 1,500	GHC 2,000	GHC 2,500	GHC 3,000	GHC 3,500
Medical			Covered within Medical	Covered within Medical	Covered within Medical	Covered within Medical	Covered within Medical	Covered within Medical
Consultation Benefit	GP Consultation	GP consultation	Consultations Limit	Consultations Limit	Consultations Limit	Consultations Limit	Consultations Limit	Consultations Limit
	specialist	All Specialist	Covered within Medical	Covered within Medical	Covered within Medical	Covered within Medical	Covered within Medical	Covered within Medical
	consultation	Consultations	Consultations Limit	Consultations Limit	Consultations Limit	Consultations Limit	Consultations Limit	Consultations Limit
			GHC 1,750	GHC 2,500	GHC 3,250	GHC 4,000	GHC 4,500	GHC 5,000
	Basic laboratory	Basic laboratory	Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
Investigations Benefit	investigations	investigations	Investigations limit	Investigations limit	Investigations limit	Investigations limit	Investigations limit	Investigations limit
	Advanced laboratory investigation	Advanced laboratory investigation	Covered within Investigations limit	Covered within Investigations limit	Covered within Investigations limit			
	Basic Medical Imaging	Basic medical imaging [x-ray, ultrasound, ECG, endoscopy]	Covered within Investigations limit	Covered within Investigations limit	Covered within Investigations limit			
	Advance Medical Imaging	Advanced medical imaging [MRI, CT, EEG, Echo] requested by specialists only	Covered within Investigations limit	Covered within Investigations limit	Covered within Investigations limit			
		Duranila duradination	GHC 2,000	GHC 3,200	GHC 4,200	GHC 5,000	GHC 5,500	GHC 6,000
		Prescribed medication for acute conditions	Covered within Medications Limit	Covered within Medications Limit	Covered within Medications Limit	Covered within Medications Limit	Covered within Medications Limit	Covered within Medications Limit
Medications and Medical Consumables Benefit	Medications	Prescribed medication	Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		for chronic conditions	Medications Limit	Medications Limit	Medications Limit	Medications Limit	Medications Limit	Medications Limit
			Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		Herbal medications	Medications Limit	Medications Limit	Medications Limit	Medications Limit	Medications Limit	Medications Limit
	Medical Consumables	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
		Materials for dressing, sutures, bandages [in hospital use only]	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit			
		Syringes, catheters, giving sets, cannulae [in hospital use only]	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit	Covered within Medical Consumables Limit			

			GHC 5,000	GHC 6,000	GHC 7,500	GHC 9,000	GHC 10,000	GHC 11,000
				Covered up to GHC				
			Covered up to GHC	200 per person per				
Hospitalization			200 per day within	day within	day within	day within	day within	day within
Benefit	Admissions	Accommodation	Hospitalization limit					
			Covered within					
		Doctors Care	Hospitalization limit					
		Ni	Covered within					
		Nursing care [in-hospital]	GHC 1,000	Hospitalization limit GHC 1,500	Hospitalization limit GHC 1,700	Hospitalization limit GHC 2,000	Hospitalization limit GHC 2,250	Hospitalization limit GHC 2,500
			GHC 1,000	UNC 1,500	UHC 1,700	UHC 2,000	UNC 2,230	UHC 2,500
			Covered within Local					
Emergency Benefit	Local Evacuation	Road ambulance	Evacuation Limit					
	International	Note Children						
	Evacuation	Referral to SA, India, etc.	Not Covered					
			GHC 9,050					
			Covered up to GHC					
			4,000 within Obs &					
			Gynae Limit					
		Antenatal consultations Postnatal consultations	maternity limit Covered within					
		Postnatat consultations	Covered up to GHC					
			2,000 within					
		Normal delivery	maternity limit					
			Covered up to GHC					
			2,000 within					
	Maternity	Assisted delivery	maternity limit					
			Covered up to GHC					
			2,000 within					
		Caesarean section	maternity limit					
			Covered up to GHC					
		Complications arising	900 within maternity	,		900 within maternity	900 within maternity	900 within maternity
		out of childbirth	limit	limit	limit	limit	limit	limit
		FOUAL and an	Covered within the					
		EOU/Abortion	maternity limit					
Obstetrics and			Covered up to GHC 500 within maternity					
		Obstetric ultrasounds	limit	limit	limit	limit	limit	limit
Gynecological Benefit		- Date in a star a sounds	Covered up to GHC					
Delicite			1,550 within Obs &					
			Gynae Limit					
		Cover period	28 Days					
		Neonatal conditions not						
	New Born	congenital in nature for						
		first 28 days of baby's	Covered up to GHC					
		life, provided mother is	1,350 within New					
		a policy holder	Born benefit limit					

		Circumcision for male babies within the first 28 days	Covered up to GHC 200 within New Born benefit limit	Covered up to GHC 200 within New Born benefit limit	Covered up to GHC 200 within New Born benefit limit	Covered up to GHC 200 within New Born benefit limit	Covered up to GHC 200 within New Born benefit limit	Covered up to GHC 200 within New Born benefit limit
			Covered up to GHC 3,500 within Obs & Gynae Limit	Covered up to GHC 3,500 within Obs & Gynae Limit	Covered up to GHC 3,500 within Obs & Gynae Limit	Covered up to GHC 3,500 within Obs & Gynae Limit	Covered up to GHC 3,500 within Obs & Gynae Limit	Covered up to GHC 3,500 within Obs & 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 5,000	GHC 7,500	GHC 8,500	GHC 9,500	GHC 10,500	GHC 11,500
			Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		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
Surgery Benefit	Surgery		Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
		Consumables	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit	Surgery limit
			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
		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 600	GHC 800	GHC 1,000	GHC 1,200	GHC 1,400	GHC 1,500
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
	Advanced Dentistry	Advanced dentistry	Covered within	Covered within	Covered within	Covered within	Covered within	Covered within
	Advanced Dentistry	neveneed demanding	Dental Limit	Dental Limit		Dental Limit	Dental Limit	Dental Limit
	Advanced Dentistry	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Dental Limit			Dental Limit	Dental Limit	
	Advanced Dentistry	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	Dental Limit GHC1,500	Dental Limit GHC 1,600		Dental Limit GHC 2,100	Dental Limit GHC 2,750	Dental Limit GHC 3,100
	Advanced Dentistry				Dental Limit			
			GHC1,500	GHC 1,600	Dental Limit GHC 2,000	GHC 2,100	GHC 2,750	GHC 3,100 Covered up to GHC
	Eye surgery		GHC1,500 Covered up to GHC	GHC 1,600 Covered up to GHC	Oental Limit GHC 2,000 Covered up to GHC	GHC 2,100 Covered up to GHC	GHC 2,750 Covered up to GHC	GHC 3,100 Covered up to GHC
			GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye	GHC 1,600 Covered up to GHC 1,200 within the Eye	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye
		Eye Surgery	GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit
			GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye
Eye Care Benefit			GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit
Eye Care Benefit			GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC
Eye Care Benefit			GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye
Eye Care Benefit			GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye Care Limit	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye Care Limit	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye Care Limit	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye Care Limit	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye Care Limit
Eye Care Benefit	Eye surgery	Eye Surgery	Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye Care Limit Covered within	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye Care Limit Covered within	Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within Eye Covered within the Eye Care Limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye Care Limit Covered within	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye Care Limit Covered within	Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye Care Limit Covered within
Eye Care Benefit	Eye surgery	Eye Surgery	GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye Care Limit Covered within Spectacle limit	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye Care Limit Covered within Spectacle limit	Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within Eye Surgery limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye Care Limit Covered within Spectacle limit	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye Care Limit Covered within Spectacle limit	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye Care Limit Covered within Spectacle limit
Eye Care Benefit	Eye surgery	Eye Surgery Lens	Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye Care Limit Covered within Spectacle limit Covered within	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye Care Limit Covered within Spectacle limit Covered within	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within the Eye Care Limit Covered within Spectacle limit Covered within	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye Care Limit Covered within Spectacle limit Covered within	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye Care Limit Covered within Spectacle limit Covered within	Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye Care Limit Covered within Spectacle limit Covered within
Eye Care Benefit	Eye surgery	Eye Surgery Lens	Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit	Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered up to GHC 500 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit	Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit
Eye Care Benefit	Eye surgery	Eye Surgery Lens Frame	GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Covered within Spectacle limit	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Covered within Spectacle limit	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit
Eye Care Benefit	Eye surgery	Eye Surgery Lens Frame	GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit	GHC 2,000 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered up to GHC 500 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit
Eye Care Benefit	Eye surgery	Eye Surgery Lens Frame	GHC1,500 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 300 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Govered within Spectacle limit	GHC 1,600 Covered up to GHC 1,200 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 400 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Govered within	Covered up to GHC 1,500 within the Eye Care Limit Covered up to GHC 1,500 within the Eye Surgery limit Covered up to GHC 500 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Govered within Spectacle limit Covered within Spectacle limit	GHC 2,100 Covered up to GHC 1,500 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 600 within the Eye Care Limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Covered within Spectacle limit Govered within Spectacle limit	GHC 2,750 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 750 within the Eye Care Limit Covered within Spectacle limit	GHC 3,100 Covered up to GHC 2,000 within the Eye Care Limit Covered within Eye Surgery limit Covered up to GHC 900 within the Eye Care Limit Covered within Spectacle limit

Rehabilitation Benefit		Treatment and Medication	Covered up to Physiotherapy limit	Covered up to Physiotherapy limit				
	Chiropractic	Treatment and Medication	not covered	not covered				
	Mental Health	Treatment and Medication	not covered	not covered				
Critical Illness Benefit	Critical Illness	Treatment and Medication	not covered	not covered				
Wellness Benefit	Wellness	Wellness Limit	not covered	not covered not covered	not covered	not covered not covered	not covered	not covered not covered