



ZUMA HEALTH TRUST BENEFITS PACKAGE



BASIC PLAN

PREMIUM: N 36,000

GENERAL

CAPITATED

1. Management of common diseases and injuries

Covered

A. Management of malaria

Covered

- Laboratory diagnosis of malaria either using microscopy or Rapid Diagnostic Test (RDTs)

Covered

- Artemisinin Based Combination Therapy for treatment of uncomplicated malaria for pregnant women, under five and general population.

Covered

2. Management of sexually transmitted infections (STIs) and urinary tract infections (including laboratory diagnosis).

Covered

3. Community Based DOTS for tuberculosis. – facilitate access to DOTs centers for registration.

Covered

	4. Treatment of common and minor ailments for the general population	Covered
	a. Respiratory tract infection	Covered
	b. Typhoid	Covered
	c. Gastroenteritis	Covered
	d. Deworming	Covered
	e. Skin infection/infestation	Covered
	f. Minor Musculoskeletal disorders	Covered
	g. Minor surgical procedures:	Covered
	- incision and drainage	Covered
	- Minor burns	Covered
	- Minor lacerations	Covered
	- Simple abrasions	Covered
	- Management of simple Fractures	Covered
	5. Common non-communicable Diseases –Drugs for Hypertension, diabetes and pulmonary Conditions like Asthma	Covered
	6. Minor Eye Ailments – Conjunctivitis, Stye, Allergic eye conditions, Keratitis, Dry eyes, Corneal Abrasion, Blepharitis.	Covered
	CHILD HEALTH SERVICES	
	A. Immunization services	Covered

	a. According to NPI schedule including CSM (for selective and target groups)	Covered
	B. Common childhood illnesses	Covered
	a. Deworming	Covered
	b. Management of acute diarrhoeal diseases	Covered
	c. Uncomplicated Respiratory tract, urinary tract and skin infections/infestations	Covered
	d. Micro and macro nutrients supplementation	Covered
MATERNAL AND NEWBORN HEALTH INCLUDING FAMILY PLANNING		
	A. Antenatal care:	
	i. At least 4 visits to the health facility	Covered
	ii. Routine drugs to cover duration of pregnancy	Covered
	iii. Routine blood test (PCV, HIV Serology, Blood group and Genotype) and urine test (urinalysis)	Covered
	iv. Obstetric USS (limited to 3)	Covered
	v. TT (tetanus Toxoid) for women of reproductive age and IPT (intermittent preventive treatment) of malaria in pregnancy	Covered

	vi. Provision of ITN (insecticide-treated bed nets) in pregnancy x1	Covered
	B. Basic / Comprehensive Obstetric care including medical components of post-abortal care:	
	i. Vaginal delivery by skilled attendant	Covered
	ii. Episiotomy repairs	Covered
	iii. Delivery Kits	Covered
	iv. Use of uterotonics	Covered
	v. MVA (Manual Vacuum Aspiration) and attendant antibiotics therapy	Covered
	vi. Instrumental deliveries	Covered
	vii. Extraction of Placenta	Covered
	viii. Family planning services limited to education	Covered
	viii. Caesarean Section	Covered
	x. Blood Transfusion services (limited to 2 pints of blood)	Covered
	xi. Surgical extraction of retained placenta	Covered
	C. Neonatal Care (Cord care, Eye care, Management of simple neonatal infections)/ Child care	
	i. Postnatal care	Covered
	ii. Neonatal male circumcision	Covered
	iii. Prevention and Health Education	Covered

	iv. Prevention of endemic diseases	Covered
	vi. HIV/AIDS screening and Counseling	Covered
	vii. Promotion of essential nutrients for children and pregnant women	Covered
	viii. Promotion of personal and domestic and environmental hygiene	Covered
	ix. Birth complications not requiring incubatory services e.g. Neonatal sepsis, neonatal jaundice	Covered
	x. Protein Energy Malnutrition (PEM)	Covered
	xi. Febrile convulsions	Covered
	MANAGEMENT OF COMPLICATED INFECTIONS	
	1. Severe Malaria, Enteric fever	Covered
	2. Respiratory tract infection	Covered
	3. Complicated gastrointestinal conditions	Covered
	4. Sexually transmitted infections (STIs/ STDs)	Covered
	5. Kidney conditions (glomerulonephritis, acute kidney injury, and acute urinary retention).	Covered
	SURGICAL CONDITIONS	
	1. Appendectomy	Covered

	2. Herniorraphy	Covered
	3. Herniotomy	Covered
	4. Surgical removal of Lipoma	Covered
	5. Ganglionectomy	Covered
	6. Lumpectomy	Covered
	7. Closed management of fractures with braces, traction	Covered
	EXCLUSION LIST	
	Sickle cell diseases	Not Covered
	Kidney Failure	Not Covered
	Cancers	Not Covered
	Chronic Hepatitis	Not Covered
	Severe Head injuries	Not Covered
	Advanced Orthopedics care	Not Covered
	Services not covered under the benefit package.	Not Covered
	Incubator services	Not Covered