

Starship Combined Health and Accident Cover



Anchor Micro Health Insurance

Anchor Micro Health Insurance is a product that offers coverage to low-income earners. The health plan provides preventive and curative medical care to individuals who are low-income earners, but managed in accordance with generally accepted insurance practices.

Bouquet of Benefits- Anchor Micro Health Insurance Plan

Plans / Benefits Premium (Individual)	Micro Health Plan
Outpatient Care	✓
General consultation & treatment to include prescribed drugs & infusions, case review, nursing care etc.	✓
Hospital Admissions	✓
Hospital Ward Accommodation (General Ward)	3 days Max per case
Routine Diagnostics Test to include routine laboratory test, x-rays, pathology & diagnostic tests	✓
Preventive Care & Counselling	✓
HIV/AIDs counselling, testing & provision of ARVs at designated centers	✓
Accidents & Emergency Stabilization, Local Evacuation & Emergency drugs & investigation	✓
Physiotherapy consultation & procedures (at designated centers) Annually	2 Sessions
Maternity Benefits	3 Months into the Plan
Antenatal & Delivery	₦ 50,000
Minor Surgeries Benefits	3 Months into the Plan
Overall Surgery limit	₦ 50,000
Dental Consultation , medical treatment, drugs and dressings	✓
Simple Dental Procedures - Surgical Extraction, Composite filling, Amalgam filling, simple dental procedures	✓
Dental Limit, (Annual Limit)	₦ 5,000
Optical/Ophthalmological Consultation , medical treatment, drugs & dressings	✓
Investigations – Refraction, CVF, IOP	✓
Provision of Lenses & frames subject to benefit limit (Annually)	✓
Overall Optical Limit	₦ 5,000

Personal Accident Benefits Premium



Death	✓
Permanent Disablement	Such percentage of Benefit B as is specified in the Permanent Disability Scale
Medical Expenses	Reasonable medical surgical hospital; the amount of such expenses but not exceeding nursing home and nursing expense fees or charges necessarily incurred whether disablement benefit is payable or not

S/N	Category	Applicable Cover
1	Single Basic (#13,000)	M- ₦50,000, P- ₦500,000, D- ₦500,000
2	Single Elite (#30,000)	M- ₦125,000, P- ₦2,000,000, D- ₦2,000,000
3	Couple Basic (#22,000)	M- ₦100,000, P- ₦1,000,000, D- ₦1000,000
4	Couple Elite (#58,000)	M- ₦300,000, P- ₦3,000,000, D- ₦3,000,000
5	Family 3 (#32,500)	M- ₦150,000, P- ₦1,500,000, D- ₦1500,000
6	Family 4 (#43,500)	M- ₦200,000, P- ₦2,000,000, D- ₦2,000,000
7	Family 5 (#54,000)	M- ₦250,000, P- ₦2,000,000, D- ₦2,000,000
8	Family 6 (#60,500)	M- ₦300,000, P- ₦3,000,000, D- ₦3,000,000
		<p>“M” Stands for Medical Expenses Cover “P” Stands for Permanent Disability Cover “D” Stands for Accidental Death Cover</p>