



38 Mc Neill Street, Yaba, Lagos.
+234 018 937 736, 018 167 846

A MANAGED HEALTHCARE PROPOSAL

For:

INTRODUCTION: SUPER ACTIVE HEALTHCARE CARE SYSTEMS LIMITED

Super Active Healthcare Systems Limited is a multi faceted healthcare company, duly incorporated in Nigeria, as a limited liability company with a strong share capital base, driven by reputable Nigerians, ensuring that every step is value for money all year round.

OUR PRODUCTS INCLUDE:

- **Pre-paid managed care (HMO) services** ✓
- **Occupational and Preventive Health services**
- **Health, Safety and Environment (HSE) services**
- **Land and Air ambulatory services**
- **Home care nursing services**
- **Hospital Management services**

PRE-PAID MANAGED CARE

In our attempt to extend the latent benefits inherent in our health plan and also our desire to expand our client base, we present to you our health insurance plan which we know will give you a 30% to 50% reserve when compared with the previous years' health expenditure

Active Health Plan is access to Medicare anytime, anywhere. This has been necessitated by the procedural delay in organizational expected swift and efficient medical attention without a noticeable Man-hour loss. This system was designed as a remedial health plan that would yield a good return on human capital investment and also put under control excessive individual and collective health depreciations within organizational production framework. Our system embraces a wide spread medical approach where Curative and Preventive medicine are interfaced to bring out **efficient** and **affordable** healthcare delivery powered by a vast hospital network located all over Nigeria.

At Super Active Healthcare Systems, patients' literacy and enlightenment is a core unit in our value system aimed at creating better life style for enrollees within our frame work in partnership with their choice provider hospitals. This earns the individual Psychological balances while his/her employer earns increased productivity.

Active Health Plan (AHP) does not just only create a health plan for you, it is a **Financial Health Trust** we manage for our enrollees should they at anytime have need to access good hospitals for medical attention. We operate a partnership based system where the Provider Hospitals, the Enrollees and Super Active Healthcare System become a **TEAM**, encouraging constant communication in achieving our collectively determined objectives. Super Active Health Plan is based on the managed care pre-paid concept where employers and employees pay relatively small sums of money into a pool which forms a **TRUST** for enrollees assigned.

Find attached a copy of our profile for a detailed analysis of our scheme.

Yours Faithfully,
For: **Super Active Healthcare Systems Ltd,**

Ehi Iden
Head, Operations
0803 339 1618

OUR PRODUCTS

In Super Active Healthcare System, the client is the pivot wherein revolves our operations. Our consumer- friendly healthcare coverage and related programmes are designed to give you the tools and information you need to live a healthy life style. It is on this premise our individual scheme; group scheme and corporate scheme were hatched.

The basic medical benefits accruable to our clients are of international standard and these includes;

BENEFITS	COMPREHENSIVE	COMFORT	PRECIOUS
General Consultation	Yes	Yes	Yes
Specialist Consultation	Yes	Yes	-
Drugs and medicament	Yes	Yes	Yes
Laboratory test	Yes	Yes	Yes
X-Ray	Yes	Yes	Yes
Hospitalisation	Yes	Yes	Yes
Minor surgeries	Yes	Yes	Yes
Eye Examination	Yes	Yes	Yes
Primary Dental care	Yes	Yes	Yes
Periodic medical examination	Yes	Yes	Yes
Annual basic Medical examination	Yes	Yes	-
Ante natal	Yes	Yes	-
Maternal and Child care	Yes	Yes	-
Basic optical care	Yes	Yes	-
Dental care	Yes	-	-
Optical care	Yes	-	-
Local medical evacuation	Yes	-	-
Home healthcare	Yes	-	-
Full annual medical examination	Yes	-	-

POLICY EXCEPTION (can be covered as Fee-for-Service)

- HIV/AIDS
- Infertility treatment
- Pregnancy within 9 months/Induced abortion
- Chronic renal failure
- Cosmetic treatment
- Medical appliances
- Advance and complex ancillary investigations e.g. CT scan, MRI
- Laser treatment
- Transplants
- Surgeries to heart and great blood vessels
- Neurosurgeries

PREMIUM PAYABLE

In line with common practice of one man, one wife and four children, find below the premium to be paid on each staff. The flat premium option rating acknowledges the fact that not all staffs are married nor have the maximum of four children. However, for ease of administration, our rating procedure automatically covers any addition to the family until the maximum is reached. This procedure eliminates the need of taking a headcount before commencement of the scheme as this would have been required if the rating is done per head.

Our **discounted premium rates** are competitive and flexible but dependent on staff volume, location and prevailing risk factor around the country and terms of payment.

HEALTH PLAN	COMPREHENSIVE PLAN	COMFORT PLAN	PRECIOUS PLAN
Premium/Head/Year	N 36,800	N 20,800	N 12,000
Premium/Family/Year	N 220,800	N 109,800	N 65,000

A family is the principal insured, the spouse, and four biological children not above the age of 18 years.

BENEFITS OF OUR HEALTH POLICY TO ORGANISATIONS

It guarantees as much as 30-50% reduction in medical bills expended in previous years, which means effective cost control in health expenditure.

Consequence upon (1) above, more funds will be available to address other welfare packages like:

Pension scheme

Retirement Benefits

Housing Scheme

Transport Scheme. Etc

- Improved industrial relations with staff and more dedication to duty.
- Medical budget can be accurately determined every year.
- No more clashes with retainer doctors over slashing of bills, regularizing bills, disputed bills, delayed payments, etc.
- No difficulties in analyzing overseas Medical treatment, we undertake this function for you without any delay.
- Questionable bills emanating from sharp practices are eliminated completely.
- Medical brown bagging syndrome is done away with.
- Regular health information services for staff

Note: Our Corporate clients are entitled to a free Occupational health and annual Safety/Stress management workshop.

BENEFITS TO THE EMPLOYEE/INDIVIDUAL

- Choice of provider from a comprehensive list of credible certified hospitals nationwide.
- Has the best of services since the referral system is without additional cost to him.
- Opportunity to be seen by the best in the field of medicine when necessary without additional payment.
- Comprehensive medical cover including antenatal care, gynecological treatment, eye and dental treatment up to accepted limits.
- Opportunity to attend a good hospital anywhere in the country even when on holidays or official transfer or in emergency.
- The individual has the opportunity to pay little for more benefits.
- Reduced helplessness in emergency health situations of staff, wife, children or dependants.

OUR STRENGTH

- Experience and well trained Medical and Para-Medical staff
- Experienced business and Practice managers
- Skilled Customer Service officers
- Good administrative back-up
- Impressive industry track records
- Respectable Board of Directors comprising seasoned Medical Practitioners
- Innovative products
- Vast provider network

PRICING

- Competitive and flexible
- Good Value for money
- Hybrid costing available

NATIONAL SPREAD

- Over 200 provider network nationwide
- Regional offices in Lagos, Ibadan, Port Harcourt etc

EXCELLENT HEALTH PLANS

- Corporate health plan
- Group health plan
- Individual/Family health plan

COMMUNICATION

- On-line information
- 24 hours Telephone hot lines: 234 1 7760161, 234 702 834 9831
- E:mail:ceo@superactivehealthcaresystems.com
- Web site:www.superactivehealthcaresystems.com
- Quarterly health bulletins

TEAM WORK

We are a **TEAM** spirited people working towards our organizational goal that has our clients at the centre of focus.

In our desire to contribute positively to the development of qualitative healthcare systems and also making healthcare delivery better, affordable and accessible

Super Active HealthCare System Ltd.

to all, we have put in place a visionary Board of Directors as well as management team , who are professionals and experienced in their chosen field

STURUCTURE

- 3 Individual Distinguished Nigerian Medical Doctors;
- 3 Individual Private Shareholders
- A Reputable Insurance brokerage firm
- A Law Firm

Mr. Edu Oluwarotimi HND, (INS), LLB, BL, LL.M. (Executive Vice Chairman)

He is a seasoned Insurance Practitioner and a Masters Degree holder in Law (Unilag) who is a self driven achiever with a multi disciplinary background and interest in insurance, health management & medical equipment services, banking etc. He has excelled in various businesses and has made important contributions to the political, social and environmental development of Nigeria.

He is a member of the Governing Council of Lagos State Polytechnic (LASPOTECH), a member of Lagos State Security Committee, a member, Lagos Chamber of Commerce & Industries and member of Lagos State Health Insurance Committee

Mr. Rotimi Edu is bringing his wealth of ideas and innovations to bear in Super Active Healthcare Systems Ltd.

Ehi Iden (Chief Operating Officer).

He heads the Operations of Super Active Healthcare Systems Ltd, he has a ten (10) years working experience in the healthcare sector.

Ehi started his career in 1997 as an Admin/Marketing Manager in St. Patrick's Hospital Ltd, Port Harcourt where he functioned in various capacities with a strong people oriented management skills. He resigned in September 2002 to join Identitti Concept, an Occupational Health and Medical Safety company also in Port Harcourt as a Business Development Manager. In this assignment, he ran a network of 14 hospitals, a Pharmaceutical company and dealing with a number of Health Maintenance Organisations (HMO) all within Port Harcourt. Through his brilliant performance, he was promoted in 2005 to the position of a Managing Consultant (health) and got transferred to Lagos in 2006 to set up the Lagos office and he worked in that capacity up until December, 2007 when he resigned to join Super Active Health Systems Ltd.

Ehi graduated from the Mass Communication department of Enugu State University of Science and Technology. He had series of in-service training in

Super Active HealthCare System Ltd.

Health, Safety and Environment (HSE) under MDE-SCM of Shell Petroleum Development Company Port Harcourt. His core area is Medical Safety and Preventive Health as a trainer and an inspector. He also holds Professional qualifications in Public Relations. He is currently undergoing an Occupational Health and Safety programme under the British Safety Council.

Oladimeji T. Ishola (Head Finance)

An alumnus of University of Ilorin, Mr. Ishola started his working career as an Account Officer in Kwara State Polytechnic, Ilorin before taking up an appointment as an Account Manager in a Private Company.

Ishola holds a Bachelor of Science degree in Accounting and a Masters degree in Business Administration (Finance).

He has made considerable progress in his Institute of Chartered Accountant of Nigeria Associateship Examination.

NOTE:

Attached is a list of our provider network across the country

We would appreciate a 30 minutes PowerPoint management presentation at your earliest convenience.

Yours Faithfully,

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