

TOR		HWMS (Requirements)
(A)	Medical (Out Patient& Inpatient) Services, including but are not limited to	Standard Covers
1	Laboratory services.	Covered at 100%.
2	Dental.	Covered at 100%.
3	Optics	Covered at 100%.
4	X-Ray and Routine Investigation.	Covered at 100%.
5	All surgical procedures.	Covered at 100%.
6	Hospitalization.	Covered at 100%.
7	MRI	Covered at 100%.
8	Ultrasound	Covered at 100%.
9	Physiotherapy	Covered at 100%.
10	Provision of drugs.	Covered at 100%.
11	Life Insurance Coverage	Covered at 100%.
12	COVID-19 Test	Covered at 100%
13	Response for Emergency Cases	Covered at 100%.
(B)	Minimum Standard for employees, their spouses and child dependents	Standard Covers
1	Clinic/Doctor's visits (skilled practitioners - no traditional healers)	unlimited visits per year
2	Prescription Drugs	Ensuring coverage at 100%
3	Hospital fees, surgeon fees, anesthesia fees	Ensuring coverage at 100%
4	In-patient Hospital pathology and radiology	Ensuring coverage at 100%
5	Emergency Room at a hospital	Ensuring coverage at 100%
6	Outpatient surgery including pathology and radiology	Ensuring coverage at 100%
7	Maternity Benefits*	Covered at 100%. Six antenatal/postnatal visits for health pregnancy or 10 antenatal/postnatal visits for high-risk pregnancy. This includes (if necessary): adequate diet, iron/folate supplements, tetanus toxoid immunization, malaria prevention and intermittent preventive treatment, healthy timing and spacing of delivery, de-worming and HIV/STI.
8	Well-Being Baby - Under age 3*	100% coverage for all immunizations. An additional 2 clinic/doctor's visits per year plus an annual physical exam. This includes (if necessary): appropriate breastfeeding, essential newborn care, adequate iron, vitamin A supplementation, full immunization for age, malaria prevention and de-worming (+12 months)
9	Well-Being Child - Age 3-13*	An annual physical exam
10	Radiology including x-rays, CT scans, MRI's	Ensuring coverage at 100%
11	Pathology including blood lab work	Ensuring coverage at 100%
12	Major Diseases (e.g. cancer, AIDs)	Ensuring coverage at 100%
14	Mental Health - Inpatient	Ensuring coverage at 100%
15	Mental Health - Outpatient	Ensuring coverage at 100%
16	any Medical check required After -before Deployment	Ensuring coverage at 100%

(C)	Special Coverage	Standard Cover
1	Tuberculosis	Coverage at 100%
2	cancer	Coverage at 100%
4	HIV/AIDS	Coverage at 100%