



ENROLLEE INFORMATION BOOKLET

INTRODUCTION:

The Defence Health Maintenance Limited (DHML), is one of the foremost accredited Health Maintenance Organisation (HMOs) in Nigeria, It is statutorily tasked with the administration of health insurance for both the serving and retired personnel of the Armed Forces of Nigeria and their eligible dependants (i.e Spouses, biological children below the age 18yrs, widows and orphans of personnel included)

CONTRIBUTIONS:

The Federal Government of Nigeria pays fully for both serving and retired Personnel and their dependants, The funds are distributed to the various selected Health Care Provider (HCPs) within network.

ELIGIBILITY FOR COVERAGE AS A DHML ENROLLEE

Eligibility for DHML Enrollees include;

1. The Principal (the personnel).
2. The Spouse
3. Four biological children below the age of 18yrs

Additional DHML, Enrollees included;

1. Dependants, (such as a child that is still in school, not married and not employed from 18yrs below.), **Note:** that coverage of additional DHML Enrollees attracts an annual token per year.

REQUIREMENTS FOR REGISTRATION OF MILITARY RETIREES

- Passport photographs: One each for the principal, Spouse and 4 biological children (below 18yrs).
- Birth Certificate of biological children issued by the National Population Commission.
- Photocopy of Discharge Certificate and Military Pension Identification card.
- National Identity Number (NIN)
- Other information required include, Blood Group, Telephone number and residential address.

BENEFITS PACKAGE OF THE ENROLLEES

The products and services which enrollees are entitled to are as follows:

- Opportunity care.
- Pharmaceutical products with prescribed generics drug as contained in the essential drugs list approved by the National Health Insurance Agency (NHIA.)
- Medical laboratory tests and investigations as contained in the NHIA diagnostic list.
- Maternity care for up to 4 live births.
- Immunizations, Health education, Family planning, Antenatal and Post-Natal care.
- Consultations and care from medical specialists such as Physicians, Paediatricians, Obstetricians, Gynaecologists, General

surgeons, Orthopedics surgeons, ENT surgeons, Dental surgeons, Radiologist, Psychiatrist, Ophtalmologist, Physiotherapists e.t.c

- Hospital care in standard wards cumulative of 28 days stay
- Eye examination and provision of glasses excluding contact lenses
- A range of prosthesis limited to the ones produced in Nigeria
- Dental care.
- Cancer care (Radiotherapy and Chemotherapy).
- Chronic kidney diseases (Dialysis)
- Dentures

EXCLUSIONS

TOTAL EXCLUSIONS

- Services that are either not covered or are partially covered by the scheme.
- Occupational/Industrial injuries.
- Injuries from Earthquakes, Landslides, Conflicts, Social unrest, Riots, Wars.
- Epidemics
- Injuries from extreme sport like: Car racing, Horse racing, Polo, Mountaineering, Boxing, Wrestling e.t.c
- Management of drug abuse/addiction.
- Provision of family planning commodities including condoms

- Surgeries like Transplants, Cosmetics surgeries, Orthopedics implants and Open-heart surgeries.
- Provision of contact lenses
- Provisions of hearing aids
- Management of congenital abnormalities involving major expensive surgical repairs like separation of Siamese twins, Tetralogy of fallots.
- Domiciliary visits.

PARTIAL EXCLUSIONS

In this case, the DHML pays 50% of the cost of treatment/procedure.

CT Scan

MRI

Radiotherapy

Chemotherapy

Dialysis

Endoscopic/Laparoscopic procedure

For all services provided, refer to our website: www.dhmlnigeria.com, For enquiries: info@dhmlnigeria.com

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