



TERMS AND CONDITIONS FOR PARTICIPATION BY PRIVATE INDIVIDUALS

GENERAL INFORMATION

BHIS is committed to providing easy access to quality and affordable Healthcare with the aim at improving the Health status of all residents of Bayelsa State.

This document explains what your health insurance policy covers under BHIS; it is important that you read this document carefully.

This policy, the registration form and the benefit package listed in the attached BHIS leaflet, forms an integral part of this policy and shall be read together as one contract.

Once you have completed your application form and signed, you have committed to entering into a legal agreement between yourself and BHIS.

All residents of Bayelsa State outside the formal sector (workers in the Federal or state civil service and the corporate organization) fall into the informal sector scheme.

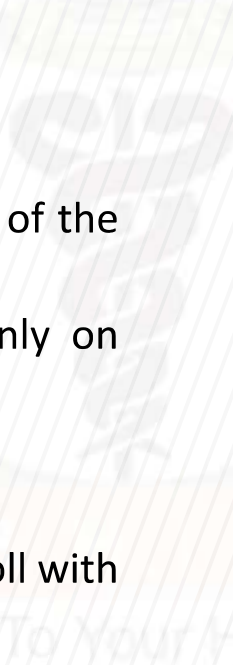
Policyholders may seek to participate in BHIS as groups, business unions and associations, social unions and association, communities, private individuals and families.

If you are not clear about any aspect of this document or would like to have further information, please contact the office for clarification.

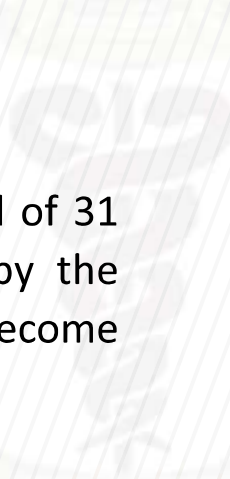
TERMS AND CONDITION

1. Commencement & Exit:

- The policy for your health insurance coverage starts after payment of premium contributions and enrollment under BHIS
- A policy holder cannot exit the policy after commencement and on receiving medical treatment covered by the policy



- The policy holder will indemnify BHIS to the sum of the cost of the treatment received before exiting
 - A policy holder shall be eligible for surgical procedures only on payment of premium up to one year.
2. Enrollment under the Scheme:
- A participant or persons participating in the scheme shall enroll with BHIS by filling and signing the registration form.
3. Waiting Period:
- There shall be a waiting period of Sixty (60) days after enrollment before a participant can access healthcare services.
4. Premium:
- Premium is the amount that you pay for your insurance policy under the scheme.
 - The premium of group members and communities and their dependents shall be paid into BHIS Account through the group executive and community leaders respectively or their brokers.
 - Premium for private individuals and families shall be paid directly to BHIS Accounts by them or through their brokers
 - Premiums can be paid monthly, quarterly, half yearly or yearly as may be convenient to the policyholder.
 - Premium are payable in advance and as at when due
 - Payment of premium by the enrollee must be maintained to ensure continuity of participation in the scheme and eligibility for benefits
 - BHIS reserves the right to review and adjust premium actuarially to ensure viability of any plan for the group members or individual participants.
 - Premium received by BHIS in good faith are not refundable after registration should you cancel your policy

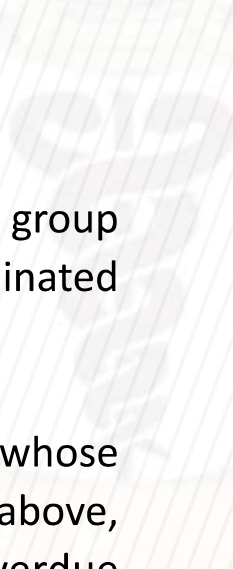


- The policy may be terminated after a premium grace period of 31 days. If the premium is not still paid on the due date by the policyholder, the terms and condition for exit in item 1 shall become applicable.
5. Scope of coverage under the scheme:
- Each premium paid covers healthcare benefits for a single individual enrollee.
 - All individuals and dependents (spouse, children, etc) shall register as single individual enrollees
 - Additional dependent(s) (spouse, children, etc) may be covered under the scheme on payment of additional premium per person by the principal enrollee
 - Individual enrollment is required for all residents of Bayelsa State at any age and marital status who are not in the formal sector (Federal and State service or corporate organizations).
 - The policy does not cover the new born during the postnatal period.
6. Rights and Privileges of beneficiary under the scheme:
- Access care once the name is on the BHIS enrollee register after proper identification with your BHIS identification card at your registered healthcare facility.
 - Freely choose his/her BHIS accredited primary healthcare provider
 - Treatment at the nearest BHIS accredited healthcare facilities on emergency at presentation of your BHIS identification card and confirmation of eligibility by the facility
 - Change your present primary healthcare provider after (6) months if you have any reason to do so on filling a change of healthcare provider form
 - Addition of dependent(s) subject to approval by BHIS on filling an application form with attached passport photograph of the



dependent

- Add extra dependent(s) on payment of the corresponding additional premium.
7. The Policy Voidable:
- The policy shall be voidable by BHIS in the event of misrepresentation or non-disclosure of any material particular by the insured.
8. Exclusion Clause:
- BHIS will not be held liable with regard to items under the exclusion list as specified in the BHIS benefit package.
9. Limited to Liability:
- BHIS total liability under the policy shall not exceed the liability as specified in the BHIS benefit package.
10. Assignment:
- The benefits and privileges of a participant cannot be assigned to a third party under the policy.
11. Termination:
- Bayelsa Health Insurance Scheme reserves the right to terminate the contract for nonpayment of premium.
12. Termination of Group Member Coverage:
- In a group plan, a member's coverage shall be terminated when;
 - The individual ceases to be a member of the group
 - The individual stops paying premium
 - The group policy is terminated
 - The coverage of the member's dependent(s) terminates when the member does not continue premium payment.



- A member and his/her dependent(s) who are covered under a group policy shall continue coverage after the group policy is terminated with the continuation of premium payment by the individual.

13. Reinstatement:

- Any group, member of a group or individual and dependents whose coverage has been terminated on account of items 11 and 12 above, shall only be reinstated on complete payment of the overdue premium arrears together with the current premium
- Shall sign an undertaking against subsequent default.

14. Arbitration:

- If any dispute arises under this policy, such dispute shall be referred to arbitration in accordance with the laws of the Federal Republic of Nigeria.

15. IF YOU AGREE, PLEASE SIGN BELOW:

NAME OF ENROLLEE OR PRINCIPAL (SURNAME FIRST)

SIGNATURE

DATE

Committed To Your Health Needs