

# GROUP HEALTH INSURANCE





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The greatest wealth is health.

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## Why Health Insurance?

Human resource potential is the greatest asset of every company.

Whether you wish to attract the cream of the industry or retain your finest talent, Health Insurance plays a paramount role. No company is better than the employees it keeps. Smart employers appreciate the importance of a good medical insurance package which provides top drawer health benefits to keep their workforce happy, attract qualified applicants and reduce staff turnover.

Alfalah Insurance can help you by offering its health insurance product to overcome some of these unpredictable events

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## A Venture of Abu Dhabi Group

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“Alfalaha Insurance Company Limited” is one of the fast growing ventures of Abu Dhabi Group in Pakistan with Bank Alfalah Limited, Alfalah Securities Pvt. Ltd., Alfalah GHP, Wateen Telecom and Taavun Pvt. Ltd. being sister concerns.

Alfalaha Insurance started its operations towards the end of 2006 and since then it has established offices in major cities of Pakistan including Lahore, Karachi, Islamabad, Faisalabad, Peshawar, Multan, Gujranwala, Sialkot and Hyderabad.

The initial paid up capital of the company was Rs. 230 million, which was almost three times the minimum paid up capital requirement of Rs. 80 million needed to establish a general insurance company in Pakistan.



Alfalaha Insurance has achieved A+ ranking from PACRA which is highest rating any insurance company has achieved within 9 years of its incorporation.



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## Significant Features of Alfalah Health Insurance Scheme;

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- **Experienced and expert staff** who know the market practices of different insurance companies and hospitals thoroughly. They are able to reduce the hospitalization expense of any organization without compromising the quality of treatment through efficient case management and claim handling services.
- All the underwriting & claims management facilities are recorded in a **well maintained IT insurance system** that helps to retrieve data any point of time.
- **State of the art reports** can be available by which an employer can analyze the spending pattern in various regions and among different age groups etc.
- We have **discount arrangement** with certain dental clinics, labs & hospitals (for the time being in Lahore, Islamabad & Karachi but being extended) on OPD (even not covered in the insurance policy). Such discounts can be availed by showing the Alfalah Insurance Health Card.
- A **large network of panel hospitals all across the country** (183 hospitals so far) that provide cashless treatment to our insured patients.
- To provide summary of the coverage and benefits, a **personalized health card** is issued for every employee. In case of medical emergency, this card is used for identification of insurance coverage in panel hospital.
- A secure **web based portal service** is also being offered to the management of the insured client, where they can update themselves for claims of their employees without contacting Alfalah Insurance.
- **24 hours medical helpline** to address any kind of problem faced by the insured members.

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## How does the scheme work?

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### CASHLESS TREATMENT IN LEADING HOSPITALS (PANEL HOSPITALS)

If a qualified doctor advises hospitalization due to a valid reason, then any of our panel hospital can be approached for treatment on credit basis against Health Card/Letter of Authority.

The employee is required to submit a copy of-

- Health Card/Letter
- NIC of the patient (for adult patients only)

The hospital will provide required hospitalization services to the insured patient as advised by the attending doctor according to the entitlement of the employee as mentioned on the health card/letter.

An employee can visit any of our Network Hospital par Pakistan, according to his plan/category of benefits. The list of these hospitals changes from time to time and is available at the website ([www.alfalahinsurance.com](http://www.alfalahinsurance.com)).

#### Why to use Panel Hospitals

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- ✓ Panel hospitals besides meeting our stringent quality criteria are accredited upon the credentialing of their physicians/surgeons and favorable assessment of their facilities.
- ✓ The hospitals on our panel are selected based on scientific methods and their facilities and general level of care are regularly monitored to ensure quality.
- ✓ Reasonable discounts have also been taken from these hospitals that are passed to the patients in the billing.

### REIMBURSEMENT CLAIMS SETTLEMENT (NON PANEL HOSPITALS)

We strongly urge the use of panel hospitals especially in non- emergency cases for your own benefit. However, if an insured wishes to utilize the services of a hospital not on our panel, then he is required to

- ✓ **In Case of planned hospitalization:** Take our prior approval by sending us the history, findings & procedure to be done on the prescription paper of the attending doctor and its complete detail of charges about 3 days before the scheduled procedure. This can be faxed /emailed to Health Insurance Department.
- ✓ **In emergency situations:** An insured can go to a non-panel, but notify us immediately/ within 24 hours of such hospitalization.

Then these claims can be submitted after filling & signing the Claim Form and a deductible will be applicable according to the policy terms & conditions and payment will be made according to the charges of our nearest panel hospital/hospital of the same standard whatever decided by the insurance company.

## What can be covered!

### HOSPITALIZATION COVER (BASIC COVER)

Medical Expenses will be covered/ reimbursed as per policy terms & conditions incurred up to the specified limit as in the Table of Benefits on account of the following.

- Daily Room Charges (inclusive of meal charges wherever applicable)
- Operation Theatre Charges
- Surgeons/ Consultant's fee
- Anesthetist fee
- Pharmacy/ Surgical Items
- Pre-admission and Post-hospitalization Benefits (expenses incurred outside the hospital provided they lead to actual hospitalization, up to a limit specified, mentioned in the Table of Benefits).

#### Additional Coverage from Hospitalization Limit

- ✓ Day Care Surgeries;
- ✓ Diagnostic Tests
- ✓ Dialysis, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography,
- ✓ Treatment of Fractures & Lacerated Wounds,
- ✓ Local Road Ambulance (for Emergency only),
- ✓ Dental Treatment due to Accidental injuries etc

#### MATERNITY COVER (OPTIONAL):

Medical Expenses will be covered/ reimbursed as per policy terms & conditions incurred up to the specified limit as in the Table of Benefits on account of the following.

1. Gynecologist's fee
2. Labor Room/Operation theatre charges
3. Anesthetist fee
4. Miscarriage, D&C
5. Medicines or Drugs
6. Diagnostic tests
7. Baby's Nursing Care
8. Circumcision of baby boys (up to a specific limit as mentioned in the benefit table)

Note: Daily Room rent is inclusive of the Maternity Limit.

#### OPD COVER (OPTIONAL):

Medical Expenses will be reimbursed necessarily incurred for the employee and dependents (spouse & children only) up to the specified limit on account the following:

1. Consultation Fee paid to a Registered Medical Practitioner (General Practitioner / Specialist)
2. Prescribed Medicines
3. Prescribed Lab and Diagnostics Tests
4. Prescribed physiotherapy
5. Pre natal and post natal consultations and tests
6. Dental Treatment (except cosmetics)
7. Optical Treatment (consultation and tests)

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## What is not covered!

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### GENERAL EXCLUSIONS

Some (and not all) of the main exclusions are –

- X Mental illnesses, and any sickness or condition arising from and including drug abuse, alcoholism or a criminal act.
- X Treatment or investigation of fertility, infertility, sterilization, contraception and any complication relating thereto or hormone treatment and investigations.
- X General check-ups or rest cures or hospitalization only for evaluation and diagnostic purposes.
- X Supply or fitting of eye glasses, contact lenses or hearing aids.
- X Cost of limbs or supporting equipment for revival or correction of the function of body.
- X Dental examinations, extraction or filling unless necessitated due to an accidental injury occurring during the insured period.
- X Cost of radial keratotomy and excimer and lasik laser procedures.
- X Cosmetic surgery, unless necessitated by an accidental injury occurring during the insured period.
- X Personal comfort items such as, charges for telephone, meals for other than the patient or other non-medical items.
- X Any outpatient treatment, except that arises out of an accident.
- X In few hospitals, charges of certain treatment vary in different type of room i.e. private, semi private, and general ward etc. individuals staying in higher than their entitlement will be responsible for payment of additional expenses for room rate plus any increase in other expenses as well.

### OPD EXCLUSIONS

The Policy is not liable for payment in respect of the expenses incurred on account of the following:

- X Over the counter medicines (medicines without the prescription).
- X Lab and diagnostic tests without the advice of a doctor.
- X Consultations for any sickness or condition arising from, and including drug abuse, alcoholism or an Insured's criminal act.
- X Supply or fitting of eye glasses, contact lenses or hearing aids.
- X Treatment or investigation of infertility / sterilization, contraception and any complication relating.
- X Non-Computerized Invoices of Pharmacy Bills (except emergency situations where such invoices can be acceptable).

For a detailed set of exclusions, please log into [www.alfalahinsurance.com](http://www.alfalahinsurance.com)

## Sample Benefit Structure

	A	B	C	D	E
	(Top Managers)	(Mid Managers)	(Executives/ Officers)	(Junior Staff)	(Workers)
<b>BASIC BENEFITS</b>					
Daily room & board	15,000	10,000	8,000	5,000	3,000
Hospitalization Limit	300,000	200,000	100,000	75,000	50,000
<b>OPTIONAL BENEFITS</b>					
Maternity Limit for Normal Delivery	100,000	70,000	50,000	30,000	15,000
Maternity Limit for C-Section	200,000	140,000	10,000	60,000	30,000
OPD Limit Per Family	40,000	30,000	20,000	10,000	5,000
Comprehensive Major Medical/Dread Disease <i>(Hospitalization limits will be reduced if this benefit is selected)</i>	300,000	200,000	100,000	100,000	100,000

**Note:**

- Benefits offered are in Pak Rupees
- Customized plans are offered to larger groups
- Minimum number of employees to form a group is 10.

To know more about us, visit our website:

[www.alfalahinsurance.com](http://www.alfalahinsurance.com)



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Disclaimer: This is only a summary of product. For more details on risk factors, terms and conditions please read the policy wording shared with proposal.