

SPECIALIST KNOWLEDGE

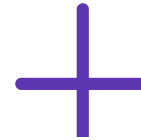
Core Features

Hospitalization Care Benefit

Maternity Care Benefit

Major Medical Care Benefit

Corporate Major Medical Care Benefit



Additional Covers

Terrorist cover

Complimentary cover for Accidental Injury

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Salient Features

HOSPITAL ROOM SUBLIMIT PER DAY

This is included in hospitalization/maternity limit

Inclusive of MO/Nursing charges

Inclusive of patient's meal charges

HOSPITAL SERVICES & SUPPLIES DURING CONFINEMENT

Physician's, surgeon's or anesthetist's fees;

Prescribed drugs & Pathological / Radiological Investigations;

Blood transfusion charges (not the actual purchase of blood), Physiotherapy;

Operation theater charges;

ICU/CCU/ HDU confinement: unlimited but medically indicated;

Radiotherapy and Chemotherapy;

Diagnostic / Therapeutic endoscopic procedures;

Any other medically necessary inpatient services.

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Salient Features

POST - HOSPITALIZATION EXPENSES (30 DAYS AFTER HOSPITALIZATION)	Followup, up to the available limit
PRE - HOSPITALIZATION EXPENSES (30 DAYS BEFORE HOSPITALIZATION)	Unlimited coverage (till relevant limit lasts) for prescribed Medicines, ECGs, ETT, Echo, EEGs, Ultrasound or any other lab diagnostic tests advised.
ACCIDENTAL EMERGENCY	100% complementary enhancement in available inpatient limits in case of accidental emergencies (e.g. RTA)
PRE / POST NATAL EXPENSES	Covered up to available maternity limits
AMBULANCE SERVICE	To and between the hospitals, only registered ambulance service charges covered.
CIRCUMCISION BENEFIT	10% of maternity limit or Rs. 2,000/- whichever is less.
NEWLY BORN BABIES	Covered since birth, addition request should be sent within 30 days of birth
CONGENITAL CONDITIONS	Covered for babies born during the policy period ONLY

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Extra Features

TERRORIST COVER	Incidental or accidental victims of such activities.
SPECIALIZED INVESTIGATIONS	CT Scan, MRI, Thallium Scan and Echocardiography.
ANGIOGRAPHY AND ANGIOPLASTY	Covered from Hospitalization limit.
INTERNATIONAL COVER	Any necessary/emergency hospitalization outside Pakistan for selected conditions can be availed and settled via reimbursement in equivalent Pak Rupees up to maximum available limit and in comparison to the similar treatment provided at any reputed hospital in Pakistan.

VALUE ADDED SERVICES

Procedure for availing Policy Benefits

HEALTH CARD

For Cash Free Treatment / admission at any network panel hospitals

EMERGENCY HOSPITALIZATION

Only for Accidental / Life Threatening emergencies.

SPECIALIZED INVESTIGATIONS / PROCEDURES

Can be availed on daycare basis i.e. less than 24 hours admission with no overnight stay e.g. MRI, CT-Scan etc

HOSPITALIZATION IN NON-PANEL MEDICAL FACILITIES

To be claimed via reimbursement from HIC throughout the policy year →

ADMISSION AT NON PANEL HOSPITALS

• **Allowed as on panel hospitals with pre authorization**

• **In areas with no panel hospital available, settlement would be done as per needed (after claim verification) with prior approval**

• **In areas where panel hospitals are available, the choice and utilization of a non panel hospital would result in the charges being settled as per agreed rates of the best panel hospital within the same area for the same condition**

• **Documentation for these settlements would include:**

- Properly filled IPD claim form with copy of Health/Employee card
- All bills and receipts in original
- Copies of supporting documents pertaining to the claimed case (Lab reports, discharge card, case summary etc.)
- In case of Maternity claim this would include (in addition to the above documents) NADRA/Union Council Birth certificate of the baby and Addition form