

FAMILY HEALTH INSURANCE

Emumba provides a family health insurance plan that will cover the individual, their spouse, and any children, in the event of any injury or illness occurring. This plan covers the **IPD, maternity, specialized investigations, OPD, lab and dental discounts, and emergency claims.**

There are a total of 3 documents that you may need to avail health insurance:

1. [Day Care Procedures and Specialized Tests](#) (Free and covered up to the cap)
2. [OPD/ Lab/ Dental Discounts](#)
3. [List of Panel Hospitals](#)

What is covered?

Coverage per person per annum: PKR 325,000/-

Hospital Care Benefit

- [Day Care Procedures](#) covered
- Emergency Coverage- in case of hospitalization and/or short-term stay in an acute medical condition
 - Accidental Emergency
Example: fracture, burns, bleeding
 - Medical Emergency
Example: allergy, dehydration, vomiting
- Long-term stays
 - Overnight stay in the hospital
 - Daily Room Rent Limit: **PKR 15,000/-**

The hospital care limit covers *all expenses incurred during the course of hospitalization*, which is in result of sickness, accident or surgery, including the charges for:

- Room, OT and ICU
- Physician, surgeon and anesthetist fee
- Diagnostic tests including MRI and CT scan
- Medicines required during hospital stay
- Kidney dialysis and cancer treatment
- Organ transplant
- Endoscopy and angioplasty
- Oxygen and blood supplies
- [Day care procedures](#)
- Emergency treatment
- Pre & post-hospitalization OPD coverage which covers medication & lab tests (up to 30 days)

Maternity Benefit

- Normal Delivery Limit: **PKR 120,000/-**
- Complicated Delivery Limit: **PKR 200,000/-**

The maternity limit covers medical expenses related to childbirth, pregnancy and prenatal treatments, if limit permits after delivery. The benefits pay for:

- Gynecologist fees for delivery and consultation
- Labor room / OT charges
- Medicines required during hospital stay
- Diagnostic tests
- Baby's nursing care while mother is in hospital
- Circumcision of baby boys (Part of the Annual Maternity Limit)
- Pre & post natal expenses (Part of the Annual Maternity Limit)

OPD Discounts

You can avail discounts up to 25% on different [labs. OPD](#) and [dental](#) treatments.

Life Insurance

- Upon the death of the employee due to natural causes, **PKR 500,000/-** will be payable to their family.
- Upon the death of the employee due to accidental cause, **PKR 1,000,000/-** will be payable to their family.

Reimburse your Claim

For reimbursements, please follow the procedure below if you have received treatment from a Panel or Non Panel hospital. With each claim, you will have to submit [Form A](#) and [Form B](#). You can also view this [video](#) for more details on reimbursements.

Panel Hospital

1. In case of a scheduled surgery, you may show your health insurance card, which you must have received from the HR team, at the counter a week before the surgery. This is to ensure the hospital takes all necessary approvals from Pak Qatar prior to the surgery
2. In case of hospitalization or emergency visit to the ER, you may show your health insurance card at the counter
3. In case you have received the treatment from a panel hospital and forgot to use your health insurance card, you may apply for reimbursement by following the method mentioned under non-panel hospitalization

Non Panel Hospital

In case you receive treatment from a non-panel hospital, you will have to pay for the expense out of your pocket at the time of treatment. You may claim for reimbursement by submitting the respective documents to the HR team. You shall receive a cheque from Pak Qatar within 10 working days after submission of the documents.

■ Surgery/ Hospitalization

1. Original doctor's prescription
2. Original procedure detail from the hospital
3. Copy of discharge summary
4. Original itemized hospital bill (room rent, doctor fee, etc.)
5. Form A, signed by HR
6. Form B, signed and stamped by treating doctor

■ Tests/ Emergency

1. Original doctor's prescription
2. Original receipts of lab tests
3. Copy of laboratory reports
4. Original medicines receipt prescribed by the treating doctor in the emergency room.

5. All other payment receipts in original
6. Form A, signed by HR
7. Form B, signed and stamped by treating doctor

■ **Maternity**

1. Copy of baby's birth certificate, received from the hospital
2. Copy of discharge summary, received from the hospital
3. Detailed hospital bill (room rent, doctor fee, etc.)
4. Form B, filled by the doctor
5. If maternity limit allows, you can submit original receipts of doctor consultation, tests, medicines incurred during the pre-natal period

COVID-19 Related OPD

Coverage

COVID has significantly affected our lives. We hope that everyone is taking necessary precautions, including getting the COVID booster shot. Emumba would like to facilitate employees and their families with COVID related OPD coverage.

Disclaimer: This coverage only applies to COVID positive cases.



FREQUENTLY ASKED QUESTIONS (FAQs)

Q. Which COVID related OPD expenses can I reimburse under the proposed scheme?

The below mentioned list covers the major expenses that may be reimbursed as COVID related OPD coverage:

Consultation fee

All the fees incurred for consultation by the medical practitioner during the examination to assess one's health is covered.

Diagnostic charges

It covers medical procedures such as blood tests, X Rays, scans etc. Most of them are done at a diagnostic centre to confirm the treatment for COVID.

Medicines/Treatment

Expenses like injections and medicines also fall under the OPD cover.

Q. Does the scheme provide coverage only for me?

The scheme provides coverage for you and the following family members:

- Spouse
- Children
- Parents

Q. Is there a maximum cap on COVID related OPD expenses I can reimburse?

Yes, the maximum amount that can be reimbursed per employee's family is **PKR 25,000/-**.

Q. How can I submit an expense claim under this scheme? Do I need to provide any supporting documentation with the claim?

Documents Needed

- Test report that confirms Covid-19 virus
- Receipts of doctor consultation, medicines, treatment
- Reimbursement Form

Claim Process

Submit the reimbursement form, receipts and COVID positive test report to Finance and keep HR in CC.

Q. What are the approval and processing timelines involved?

HR and Finance will work together to process your claim. Once your claim (along with all required documentation) has been submitted to HR and Finance, it will be reviewed. Once verified, the reimbursement request shall be approved and Finance will process the reimbursement in the next payroll cycle.

Q. What if my entitled limit is exhausted?

If the cost of treatment exceeds the entitled limit i.e. PKR 25,000/- or the limit is already availed then the insured has to bear the expenses themselves.

Q. Is there a limit on the number of claims that I can avail?

No, there is no limit to the number of claims you can avail, as long as your OPD upper limit does not get exceeded.

Q. If I require additional information, whom should I reach out to at Emumba?

You can reach out to anyone in the HR team for further queries. We will be happy to assist.

Provident Fund

Provident Fund is a saving plan for all permanent employees that helps them save a fraction of their salary every month. Employer and employee both contribute **@7.5% of gross salary** in the contribution account.

- You're eligible for this benefit upon the confirmation of your probation completion.
- Reimbursement within the first year if the employee resigns from the job, gets only his/her own contribution.
- After completion of one year, the employee is eligible for **50% of the employer's contribution**.
- After completion of two years, the employee is eligible for **75% of the employer's contribution**.
- After completion of three years, the employee is eligible for **100% of the employer's contribution**.

Employees who contribute towards a recognized PF have tax exemption benefits. You can read more details [here](#).

How can I avail the Provident Fund benefit?

In order to enroll yourself in the Provident Fund benefit programme, you are required to fill the [PF Consent Form](#) that consists of your permission to Emumba to carry out needful deductions from your salary. Once filled, the form must be submitted to the Finance Manager.

In case of Provident Fund withdrawal?

Currently, owing to a government policy, PF is not being recognized. The tax implications on the entire PF amount upon PF withdrawal are as follows:

- Employee Contribution: No tax will be imposed on the employee's contribution during the final settlement.
- Employer Contribution: The employer's contribution will be incorporated into your annual taxable income during the final settlement, rendering it fully taxable.
- Profit: 50% of the profit will be appended to your annual taxable income at the time of the final settlement.

Retirement Fund

EOB Act 1976 was enforced with effect from April 01, 1976, to achieve the objective of Article 38 (C) of the Constitution, by providing for compulsory social insurance. It extends Old-Age Benefits to insured persons or their survivors.

EOBI registration is compulsory for every employer with more than 5 employees.

Under EOB Scheme, Insured Persons are entitled to avail benefit like, Old-Age Pension (on the event of retirement), Invalidity Pension (In case of permanent disability), Old-Age Grant (an Insured Person attained superannuation age, but does not possess the minimum threshold for pension) Survivor's Pension (in case an Insured Person is expired)

Pension Rates

Minimum PKR 8,500/-

Maximum as per Formula: <http://www.eobi.gov.pk/introduction/Pension.html>

Contributions

EOBI does not receive any financial assistance from the Government for carrying out its Operations. A contribution equal to 5% of minimum wages has to be paid by the Employers of all the Industrial and Commercial Organizations where EOB act is applicable. Contribution equal to 1% of minimum wages by the employees of said Organizations.

Current minimum wage PKR 32,000/-

Monthly employee contribution (1%) PKR 320/-

Monthly employer contribution (5%) PKR 1600/-

For further details visit: <http://www.eobi.gov.pk/>

Home Cooked Lunch

People at Emumba most probably spend more time at the office than they do anywhere else, other than home; and eat one or more meals plus snacks during business hours.

To cater to this need, we offer a wide variety of tasty, high quality lunch at a subsidised price. Our historic average cost for a month subscription to office mess has been approx

PKR 1,200/- (40% of the total cost of a months' lunch) per person. This amount is deducted from your salary at the end of every month.

Our menu includes a variety and quality of *Desi* food cuisines. You can indulge yourself in a new flavoursome dish everyday. From Biryani to Butter Chicken and from

Haleem to Daal Chaawal, the sheer variety in the menu will leave you spoilt for choice. We typically change our menu every 3 months. To have a quick glance, click on our latest [Lunch Menu](#).

If you wish to enjoy the best lunch with the best people everyday, all you have to do is **inform HR** by sending an email at hr@emumba.com. and get ready to devour lunch at 1PM at the Activity Room (Level 2).

Residence For Out-Station Employees

To save you from apartment-hunting and the worries about finding a place to live once you start working, Emumba provides an accommodation facility to male employees coming from out-station areas.

In case you are curious to know more about hostel, keep reading!

What to expect?

- Subsidised cost of living - monthly contribution of PKR 4K (exclusive of utility bills & meals) per person.
- Home cooked dinner, delivered by a caterer so you don't have to worry about meals.
- A caretaker who will prepare breakfast and help you clean your room.

Whom to get in touch with?

- The hostel is managed by Mr. Kashif Nabeel. You can reach out to him with your queries regarding the hostel.

Kashif Nabeel - kashif.nabeel@emumba.com

+92 344 442 7044

Snack Station in the Kitchen

It's mid-afternoon, you've been working hard at delivering your work, and suddenly you feel the need to munch on some snacks. We've all been there. To keep you all happy, healthy and productive, we have a range of snacks available in the kitchen that you can purchase at your convenience.

To make purchasing easier, a price list containing the price of each snack is pasted in the kitchen. You can pay by **putting cash in the cash box** placed next to the snack station. In case you are short of cash, you may use the register to enter your name and snack purchased and pay later on the same day.

Remember, it is a self-service snack station, so let's be responsible individuals and pay on time and clear any outstanding dues.