

Employee Handbook - Medical

Outpatient (Company Covered)

- Regular full-time employees are eligible for medical reimbursements provided directly by the Company, amounting to PKR 100,000 per calendar year. The remaining balance, if any, will not be carried forward.
- Part-time employees can avail up to 50% of the outpatient limit.
- Medical expenses incurred for doctor's consultations, lab tests, minor operations, physiotherapy, dental and eye care are reimbursable as Outpatient coverage.
- This benefit covers the medical expenses incurred on behalf of spouse, children and dependent parents.
- The Company is not liable to pay for the snacks or any other unnecessary item purchased from the pharmacy under OPD insurance.
- To claim outpatient expenses, fill out the [Medical Claim Form](#) and submit it to the Admin Department.

In-patient (Group Medical Insurance^{ce})

- Full-time employees and their parents, spouse and dependent children, with certain restrictions, are covered by a group medical insurance scheme that covers in-patient expenses
- Part-time employees and contractors are not eligible for this coverage

- If an employee's in-patient (Group Medical Insurance) amount does not cover treatment, he or she can use his outpatient (Company covered insurance) balance. After paying the exceeding bill to the hospital, he or she can share the receipt with the Admin Department and get a reimbursement in next month's salary.
- The employee can collect and fill out a pre-authorization form from the Admin Department for planned expenses.
- Some built-in benefits that are (in our provider's words) different from other insurance providers:
 - Medical Emergencies as well as accidental ones are also covered even if the patient does not get admitted (usually, insurance companies only cover accidental ER treatments)
 - We have 300+ [OPD discount centers](#) where our covered members can get discount on out-patient charges and dental services on presentation of our health card
 - We provide a web portal facility to all our customers to track their claims online and also do a disease management program. We have an android based application [Elaaj](#) for all your employees, and they can view and monitor their limits, claims, info related to panel hospitals, and other updates through this application
 - We provide international coverage for All Emergency Treatments
- The benefit details of all the plans are given as under:

BENEFIT DESCRIPTION

Hospitalization Limits			
Category	Room & Board	Hospital Care	
Plan A	Rs. 8,000	Rs. 200,000	
Plan B	Rs. 4,000	Rs. 100,000	

Maternity Limits Covered Under			
Category	Room & Board	Normal Delivery	Complications
Plan A	Rs. 8,000	Rs. 80,000	
Plan B	Rs. 4,000	Rs. 40,000	

SALIENT FEATURES

- More than 240+ network hospitals for easy access country wide and m
- 400+ OPD Discount Centres on Pak Qatar Health Cards
- Dental Discount Centres
- Web Portal facility to track all your claims record online
- Mobile Application for all individual customers (ELAAJ)
- Enhancement of H&R Limit 100% in case of Accidental Injuries
- Emergency Dental Treatment due to Accidental Injuries
- Health Awareness Sessions

Maternity Expenses

- Full-time employees are eligible for maternity expense reimbursement. Incidence-based limits are shown in the table above
- Some additional Maternity benefits (verbatim from Pak Qatar):
 - Maternity coverage includes all out-patient mat charges for nine months, including routine visits, medicines, and diagnostics on an out-patient basis without any sub-limit
 - Cases of miscarriages/abortions/multiple births are covered by C-section limits

- Insurance Company enhances the maternity limit if C-section is done while we enhance the limit not only for C-section but also for complicated normal deliveries that's why we call it a complicated delivery limit, e.g. if a lady has been admitted prior to delivery for excessive vomiting or due to low Hb but ultimate mode of delivery is normal, we consider it as a complicated delivery
- In case of Maternity, we don't bar room rent limits and upgrade the rooms without any hesitation if mat limit is available, while other insurance companies do not allow this and make deductions from room rent charges if the room is upgraded
- Pre-existing Maternity Exclusion Clause is applicable on the Group Health Insurance policy
- The employee can collect and fill out a pre-authorization form from the Admin Department for planned expenses.

	Benefit	Plan A	Plan B
Health Care Benefit (HCB)			
	Annual limit (per person per year)	100,000	50,000
	Room & Board (per day)	5,000	2,500
	Pre-hospitalization Diagnostic Charges (30 days prior to hospitalization)	40,000	20,000
	Post-hospitalization Follow-up Charges (30 days after discharge)	20,000	10,000
Major Medical Care Benefit (MMB)			
	Annual limit (per person per year)	300,000	150,000
Maternity Benefit			
	Annual limit (per married female per year up to age 45)		
	Normal Delivery	50,000	25,000
	Complicated Delivery	100,000	50,000

PAK QATAR TAKAFUL GROUP HEALTH

Additional Advantages

Please find below few additional advantages in comparison with conventional insurers your organization would

enjoy on joining Pak-Qatar Health Scheme:

Following are the special benefits:

- Short Stay Medical & Accidental Emergencies are covered up to total Hospitalization Limit even if the person does not get admitted.
- MRI, CT Scan, Angiograph, Endoscopy and Thallium Scan covered in OPD.
- No Room Rent Bar implemented in Maternity Cases. It allows the client to choose the room of his/her choice irrespective of his/her Room Rent Limit only in Maternity Cases.

- No sub limit of OPD in Pre-Post Natal maternity coverage; OPD Maternity coverage includes all out-patient maternity charges including routine visits, medicines and diagnostics on out-patient basis for

10 months (pre & post natal) up to available maternity limit.

- Also note all miscarriages/abortions/multiple births are covered from Complicated Delivery limit (higher limit) while other companies cover it from normal delivery limits.

- Circumcisions can be covered from the Hospital Care limit of the baby boy, once the child is enrolled.

While other companies cover the circumcision from maternity limit with bar of some limit.

- Pak Qatar Takaful enhance the limits not only for C-Section but also for various sorts of complicated deliveries that's why we call it as complicated delivery limit, whereas Insurance companies only enhances the maternity limit if C-Section is done.

- 170+ Network Hospitals across Pakistan

- 300+ OPD Discount Centers on Pak Qatar Health Cards.

- 14 Dental OPD Discount Centers on Pak Qatar Health Cards.

- We give a comprehensive Web Portal facility to track all your claims record.

- International coverage for All Emergency Treatments.

- Health and Policy Awareness Sessions.

Day Care Surgeries & Specialized Investigations Coverage

Following Day Care Surgeries & Specialized OPD investigations are covered in hospitalization limit, no post-pre

hospitalization required.

Daycare Procedures and Specialized Investigations Covered by PQFTL

S. No. Procedure Classification Status

1 Cataract Surgery Daycare procedure Covered

2 Chemotherapy (for Malignant cancer only) Daycare procedure Covered

3 Radiotherapy (for Malignant cancer only) Daycare procedure Covered

4 Dialysis Daycare procedure Covered

5 Treatment of Fractures & Lacerated Wounds Daycare procedure Covered

- 6 Hemmeroidectomy Daycare procedure Covered
- 7 Septoplasty Daycare procedure Covered
- 8 Circumcision Daycare procedure Covered
- 9 Lymph Node Biopsy (excision biopsy) Daycare procedure Covered
- 10 Hypospadias Surgery Daycare procedure Covered
- 11 Fissure & Fistula Surgery Daycare procedure Covered
- 12 Sebaceous Cyst Excision Daycare procedure Covered
- 13 SMR Daycare procedure Covered
- 14 Lithotripsy Daycare procedure Covered

- 15 Endoscopy Daycare procedure Covered
- 16 Gastrosocopy Daycare procedure Covered
- 17 Dilation & Cutterage Daycare procedure Covered
- 18 Partial Mastectomy Daycare procedure Covered
- 19 T o sillectomy/Adenoidectomy Daycare procedure Covered
- 20 Veins/Vericose (Cutting Operation Only) Daycare procedure Covered
- 21 Non Malignant Tumors/Abcess Daycare procedure Covered
- 22 Cholecystectomy Daycare procedure Covered
- 23 Herniorraphy Daycare procedure Covered
- 24 Appendectomy Daycare procedure Covered
- 25 Bronchoscopy Daycare procedure Covered
- 26 Cystoscopy Daycare procedure Covered
- 27 Band Ligation Daycare procedure Covered
- 28 Sclerotherapy Daycare procedure Covered
- 29 Yag Laser Daycare procedure Covered
- 30 Argon Laser Daycare procedure Covered
- 31 Avastin Injection Daycare procedure Covered
- 32 Lucentis Injection Daycare procedure Covered
- 33 Excision Biopsy of a tissue and organ Daycare procedure Covered
- 34 Cleft Lip and Palate Daycare procedure Covered
- 35 Dermoid Cyste of Skull Daycare procedure Covered

36 Lipoma excision Daycare procedure Covered

37 Ganglion Daycare procedure Covered

38 POP Daycare procedure Covered

39 MUA Daycare procedure Covered

40 Hydrocele Daycare procedure Covered

41 Ingrowing toe nail Daycare procedure Covered

42 Debridement under GA Daycare procedure Covered

43 Glaucoma surgery Daycare procedure Covered

44 Macular Degeneration Daycare procedure Covered

45 Phaco surgery Daycare procedure Covered

46 Removal of stricture Daycare procedure Covered

47 Pain free Delivery-Injection Epidural Hospitalization for Delivery Covered

48 Angiography Specialized Investigation Covered

49 MRI Specialized Investigation Covered

50 CT Scan Specialized Investigation Covered

51 Musle Biopsy (excision biopsy) Specialized Investigation Covered

52 Kidney Biopsy Specialized Investigation Covered

53 Thallium Scan Specialized Investigation Covered

54 ERCP Specialized Investigation Covered

55 CT Angiogram Specialized Investigation Covered

56 Dex Scan Specialized Investigation Covered

57 Optical Coherence Tomography - OCT Specialized Investigation Covered

58 Fundus Florescence Angiography Specialized Investigation Covered

59 Thyroid Scan Specialized Investigation Covered

60 Pet Scan Specialized Investigation Covered