

Kavtech Group Health Insurance Policy FY'23

Employee Medical Benefit

1.1. Outpatient (OPD) Treatment

Kavtech has setup a pool for reimbursing medical expenses for its employees on yearly basis. Individual reimbursement limits per year are listed in the table below. All permanent employees will be eligible for this along with his/her parents, spouse and children. Expense includes any emergency treatment, medical tests, consultation fee and medicines. It doesn't include eye or dental related expenses. Other than emergency treatment, all medical expenses needs to be pre-approved.

Designation	OPD Limit FY'23
Associate Engineer or Officer	35,000
Engineer or Executive	40,000
Senior Engineer or Senior Executive	50,000
Principal Engineer or Principal Executive	65,000
Advisory Engineer or Advisory Executive	65,000
Manager	75,000
Senior Manager	75,000
Director	75,000
President	75,000

1.2. Hospitalization, Surgical and Maternity Benefits (IPD)

Inpatient (IPD) medical entitlement is as per the plan detailed in the GHIP by Insurance Company. Hospitalization, Surgical and Maternity Expense Benefits are covered under the GHIP for Kavtech Employees and their dependents (spouse & children only). These include miscellaneous hospital expenses due to sickness or injury such as:

- i. Pre-Existing Conditions - Medical illnesses that exist before the policy start date such as diabetes, cancer, etc.
- ii. Maternity - Pre-existing maternity will be applicable.
- iii. Before & After Hospitalization - (Within 30 days prior and after hospitalization).
 - * Before-Hospitalization: Doctor Consultation, Diagnostic Test & Medicines up to 30 Days.
 - * After-Hospitalization: Only post follow-ups up to 30 Days.
 - * This will be covered only when the patient is hospitalized for 24hours or more.
- iv. Day Care Surgeries - Procedures that do not require hospitalization for more than 24hours.
- v. Special Investigation Tests - Diagnostic tests prescribed by a doctor; prior approval required.
- vi. Congenital Disease - Coverage for disease present since birth.
- vii. Medical Emergencies.
- viii. Accidental Emergencies.
- ix. Complimentary Enhancement - Hospitalization limit increases in case of an accident Daily room and Board Charges.

Below table refers to the existing IPD limits FY'23:

Benefits	IPD Limit FY'23
Hospitalization	300,000
Room Limit	10,000
Maternity	Normal - 70,000
	C.Sec - 100,100

1.3 Hospital Admission Procedure

1.3.1 Choice of Hospital

In any non-emergency case, treatment may only be sought at hospitals on the approved panel of the company. However, in cities within Pakistan where there is no hospital on the panel of the company or where the life of an insured patient may be endangered in emergency cases, the insured persons may avail treatment at a non-panel hospital.

1.3.2 Credit Facility at the Company's Panel Hospitals

At the time of admission to a panel hospital the insured employee should:

Show and submit a copy of Letter of Authority attested by the insurance company; and

Show and submit attested copies of national identity cards of the:

(1) Insured employee; and

(2) The insured patient for whom treatment is being sought.

The Insurance Company shall pay all eligible expenses directly to the panel hospital. In respect of non-eligible expenses the panel hospital may seek deposit money from the insured employee/patient. The insured employee shall pay all non-eligible expenses directly to the hospital before the patient is discharged.

1.3.3 Reimbursement of Claims for Treatment Received at Non-panel Hospitals

In non-emergency cases, if an insured person wishes to be hospitalized in a non-panel hospital, the Insurance Company's prior written approval would be necessary. The bill will then be reimbursed according to the rates/charges of the company's panel hospitals in the same city/town. In such cases, the Insurance Company must be informed at least three days prior to hospitalization.

1.4 Medical Expense Claims

Outpatient medical expenses shall be borne initially by the Employee and eventually processed through the "Outpatient Expense Claim Form" along with supporting bills and receipts. Claims shall be submitted to the HR Department.

Inpatient expense claims (hospitalization/surgical/maternity) shall be claimed on the "Inpatient Expense Claim Form". However, in cases where the insurance company has a credit facility at a panel hospital, the employee should present his/her health card to the panel hospital at the time of admission and show proof of identification of the person for whom treatment is being sought. The Insurance Company shall pay all eligible expenses directly to the panel hospital. In respect of non-eligible expenses the panel hospital may require the Employee to place a deposit and the Employee shall pay all other expenses directly to the hospital before the patient is discharged. All original documentation including receipts, prescriptions, diagnostic reports and clinical and discharge summaries must be submitted together with a fully completed claim form signed by the attending physician. Photocopies of receipts are not acceptable.

1.5 Policy Period:

OPD: January 2023 – December 2023

IPD: December 2022 - December 2023

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