



Policy: Health coverage  
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## VERSION HISTORY

Date	Version	Author	Reviewed by	Changes
August 1, 2022	1.0	NJ	BA/NQ/MNS/NT	First release



## ELIGIBILITY

All employees at Unikrew Solutions and their family members are eligible for health coverage based on following rules.

	How claimed	Self	Spouse and children	Parents
Hospitalization	Insurance company	✓	✓	
Accidental	Insurance company	✓	✓	
Special tests and investigative procedures	Insurance company	✓	✓	
Day care surgeries	Insurance company	✓	✓	
OPD - doctor visits	Direct reimbursement	✓	✓	✓
OPD – medicines	Direct reimbursement	✓	✓	✓
Any other medical expense (including dental) not covered by insurance company	Direct reimbursement	✓	✓	✓

## Definitions

### Self

*An individual who is directly permanently employed at Unikrew Solutions. This excludes those on temporary positions such as on Contract, Internship program, etc.*

### Spouse and children

*The employee's spouse and children.*

### Parents

*The employee's parents.*



## REMOVAL FROM HEALTH PLAN

The employee will be removed from the health coverage upon his / her resignation or termination.

## COVERAGE

### Direct reimbursement model

All medical expenses under the “direct reimbursement model” are covered for self, spouse, children, and parents up to an annual limit of PKR 100,000.

OPD expenses can be claimed for treatment from any hospital, laboratory, clinic, pharmacy etc. up to the annual limit available.

The expenses can be reimbursed in any amount at any time up to the limit available.

### Insurance claim model

Unikrew Solutions will use the most appropriate insurance company from time to time for providing health coverage.

For coverage under “Insurance company model”, please see Insurance Company Health Policy.

## Method of filing a claim

### Direct reimbursement

In case of *Direct Reimbursement*, the employee needs to submit the following documents to HR along with the expense claim.

- For doctor visits, original receipt.
- For medicines, tests, procedures, etc., doctor’s prescription on letterhead.
- For medicines, tests, procedures, etc., original receipts.

Expense claims will be received up to 23<sup>rd</sup> of any month for reimbursement with salary.

Any expense claims received after 23<sup>rd</sup> of any month will be reimbursed with the next month salary.

No expenses claims will be entertained if submitted 30 days after incurring them.

### Insurance claim

In case of *Insurance claim*, where an employee wishes to claim for the treatment / tests covered under the insurance company policy, he / she will visit one of the hospitals / labs from the list provided and present his / her health insurance card.



If any assistance required in the above situation, the employee can contact @ **0333-3347055**.

## OTHER ITEMS

1. If the employee wishes to avail more expensive services than what is the limit in insurance policy, the employee can do so by paying the difference.
2. There will be no cash reimbursement in case of unutilized limits.