

Health Insurance Policy 2022-23

Dear All,

With reference to Health Insurance Renewal for 2022-23, health insurance has been renewed with effect from 12/8/2022 to 11/08/2023 with Askari Insurance. In this regard, following are main elements of policy:

1) PER ANNUM PER INSURED

For Employees, Spouses & Children Rs. 500,000/- each

For Parents Rs. 500,000/- each

Daily Room & Board Limit Rs. 20,000/-+ VIP rooms/ private rooms (Room will be provided with as & when patient admitted)

2) EMERGENCY TREATMENT

Emergency Room Treatment for Accidental Emergencies Treatment of Fractures & Lacerated Wound, Local Road Ambulance for emergencies only, Emergency Dental Treatment due to Accidental Injuries (Within 48 hours for pain relief only) are covered

3) COMPLIMENTARY ACCIDENTAL CVERAGE

Available hospitalization limit will be enhanced upto 50% of the available Hospitalization Limit in case of Accidental Injuries/complex surgeries.

4) DAY CARE SUGERIES/SPECALIZED INVESTIGATIONS

Following day care surgeries/ specialized investigations are covered i.e. Dialysis / MRI / CT-Scan / Thallium Scan / Angiography/ Endoscopy/Echo/Treatment of fractures (sports/non-sports), Lacerated Wounds, Psychiatric Treatments, Solvadi / Interferon Therapy of Hepatitis 'B' and 'C', Gastroscopy, Bronchoscopy, Colonoscopy, Thyroid Scan, Renal Scan, PET Scan, Bone Scan, Carotid Doppler, Barium Meal & Swallow & Enema, CT Angio, NCS/EMG, EEG, Coronary Angiography, Mammography, ETT, Holter Monitoring, Echo/Stress Echo, All types of biopsies, OCT, FFA, Radiotherapy, Chemotherapy, Lithotripsy, RFA Procedures, Painful Ganglion, USG guided Abscess drainage/biopsy, Painful Sebaceous cyst, Painful/Infected In grown Toe Nail (IGTN) under GA, Infected cases (Abscess/cyst) Incision/drainage under GA, Painful lipoma, painful planter warts, carpal tunnel syndrome surgery/daycare orthopedic procedures such as POP back slabs, cubital

tunnel syndrome surgery, Injection Avastin/Lucentis, All medically necessary eye procedures under LA, an eye disorder leading towards vision impairment, painful internal/external hordeolum. All types of CT-Scans are covered & Covid-19 test prior to Hospitalization & Surgeries will be covered.

5) COMPLEX TREATMENTS IN IPD

Tuberculosis, Hep B & C, Cancer, Major Cancer, Heart Attack of Specified Severity, Coronary Artery By-pass Surgery, Stroke, Kidney Failure, Coma, Paralysis (Loss of Use of Limbs), Heart Valve Surgery, Blindness (Loss of Sight), Deafness (Loss of Hearing), Loss of Speech, Multiple Sclerosis, Fulminant Hepatitis, Major Organ/Bone Marrow Transplantation, Primary Pulmonary Hypertension, Alzheimer's Disease/Severe Dementia, Surgery to Aorta, Major Burns, Terminal Illness, HIV Due to Blood Transfusion and Occupationally Acquired HIV, End Stage Lung Disease, End Stage Liver Failure, Muscular Dystrophy, Parkinson's Disease, Aplastic Anaemia, Bacterial Meningitis, Benign Brain Tumour, Viral Encephalitis, Motor Neurone Disease, Ventilators and Allied Services, Kidney Dialysis / Blood Transfusion, Daycare surgeries / Investigations, All investigations including lab tests, Radiology, ultrasounds, etc., required during the hospitalization, Fractures and Lacerated Wounds, Miscellaneous charges including Local road ambulance charges, Medical Emergencies leading towards hospitalization, Overseas Accidental / Medical emergencies to be reimbursed, Management of acute myocardial infarction (heart attack), Coronary artery heart by-pass and cardiac stents including Angiography and Angioplasty, Cerebro Vascular Accidents (CVA Stroke), Management of all type of Malignancies cancer including chemotherapy, radiotherapy, Management of Renal Failure, including Dialysis, Major transplant, Liver Cirrhosis, Paralysis, Jaundice, Brain Tumor, Thalassemia.

6) MATERNITY TREATMENT

Normal Delivery Rs. 180,000/-

Cesarean Rs. 250,000/-

Pre & Post Natal Expense

100% Pre/Post-natal coverage from the date of conceiving till delivery, upto the limits of maternity coverage of the insured person.

Circumcision

Cost of Circumcision for baby boys upto Rs. 10,000/- (In case of twin deliveries is Rs. 20,000/-)

7) CATARACT SURGERY

Multiple cataract surgeries (Cost of IOL shall be covered upto each amount of Rs. 50,000/-)

8) PRE/POST HOSPITALIZATION

Diagnostic Test, Consultation Charges & Prescribed Medicines, disposable items within 45 days prior to or after hospitalization will be covered. Only discharge medicines will be payable after hospitalization.

9) OTHERS

Charges of Non Panel Doctor will be as per actual in Panel Hospital. Surgeon fee will be covered irrespective he/she is in panel or non-panel.

Emergency treatment coverage till the pain relief/recovery.

Incase maternity from non-panel hospital, 100 % amount shall be reimbursed to the insured person as per the prescribed maternity limit.

Incase medical treatment from non-panel hospital, Insurance Company shall pay upto 85% of the claim amount.

Occupational/work related injuries will be provided.

Dental Treatment specifically tooth extractions, root canal (RCT) & emergency dental treatment due to accidental injuries is covered within 48 hours for pain relief only.

(Pre-Approval from insurance company will be mandatory for dental treatment)

10) EXCLUSIONS

Expenses pertaining to any cosmetic treatment will not be admissible.

Tests or treatment related to contraception or sterilization is not admissible.

Expenses incurred as an organ donor are inadmissible.

Any medical instrument/device as prescribed at the time of discharge for patient recovery e.g. Nebulizer Device, Sugar test device, etc., are not covered

Infertility, fertility or menopause related treatments

Experimental, unproven or unregistered treatment

Corrective Surgery

Gender re-assignment

Treatment for obesity

Cosmetic treatment of skin will not be covered. Skin diseases doesn't need hospitalization, so common skin disorders like (fungal disorder, acne vulgaris, dermatitis, keloid etc) will not be covered from IPD

Skin procedure for scar removal, Botox, Microdermabrasion, Laser treatments will not be covered from IPD.

Skin treatment will be covered with following condition (Skin grafting after burns/traumatic wound due to accidents will be covered, Debridement for diabetic foot ulcer/ necrotic tissues, cellulitis will be covered, Skin biopsy due to suspicion of cancer will be covered from IPD as a day-case procedure, Removal of cyst & viral warts under GA will be covered

from IPD as a day-case procedure as per medical necessity, Reconstructive surgery after burns & accidents will be covered as per medical necessity).

Dental Treatment except tooth extractions, root canal (RCT) & emergency dental treatment due to accidental injuries within 48 hours for pain relief only.

11) OPD

OPD Limit is Rs. 40,000/- per annum per employee

12) IMPORTANT NOTES & DIRECTIONS

It is strongly recommended to use Panel Hospitals for hospitalization to avail maximum benefit from health insurance and to avoid disputes and confusions. Updated Panel Hospital list is available on AGICO web Portal.

It is strictly prohibited not to make any payment in Panel Hospital until and unless approval from AGICO/PSCA focal person.

It is advised to all employees to take pre-approval from AGICO for planned hospitalization to avoid delay/ waiting on specific procedure/hospitalization day.

It is advised to all employees to add dependents in health insurance on priority basis not later than fifteen (15) days. For new born baby addition, birth certificate copy along with properly filled declaration form of AGICO must be shared with concerned focal person through email. In case of marriage, Nikah nama copy along with declaration form of AGICO must be shared with concerned focal person through email.

Pre & Post Natal Expense will be covered after delivery. You are advised to keep separate file of bills during nine months to claim from pre/post-natal expense. It is strictly prohibited to claim maternity bills from OPD.

For Hepatitis B & C treatment, updated lab report and doctor prescription is required.