

OPD Coverage Policy: Health That Keeps Up With You

Why Does This Matter?

Good health fuels good work. Whether it's a routine check-up, a dental fix, or mental health support, timely care helps you show up stronger in every part of your life.

Our OPD (Outpatient Department) coverage is built to reduce the stress of everyday health needs, for you **and** your loved ones. It's our way of saying: take care of yourself, we've got your back.

Who This Applies To

This coverage applies to all individuals employed full-time with Emumba, and their following eligible dependents (*dependents must be listed in BambooHR for coverage to apply*):

- Spouse
- Children
- Parents

Coverage starts right after you finish your probation period and renews every July.

Coverage Highlights (At a Glance)

Know every element of the total package.

Coverage Limit	Annual Allowance
Single + Parents	PKR 50,000
Married + Parents	PKR 75,000
Married + Children + Parents	PKR 100,000

General Guidelines

To make the most of your OPD benefits, keep these things in mind:

- OPD coverage year: July to June
 - Claims submitted **after June 30** will be adjusted in the new cycle (except June expenses)
- **Pro-rated** from the day after you complete your probation.
- Original receipts are required for all claims. Keep your documentation clear, dated, and stamped.
- **No carryover** of unused balance. It can't be accumulated, encashed, or transferred.

What's Covered

We've got you covered for a wide range of outpatient services, including:

Service	Description
Consultations	General physicians and specialists (in-person or through SehatKahani)
Medication	Prescribed meds, including OTC medications (must have prescription)
Diagnostics	Lab tests, X-rays, and scans (with prescription)

Dental Care Fillings, root canals, prescribed extractions, and post-treatment cleanings

Optical	One pair of frames/spectacles per year, per person (up to 10% of your total limit)
Vaccinations	Flu shots and mandatory child vaccines (<i>No prescription needed!</i>)
Mental Health	Psychiatrist/psychologist visits, antidepressants, rehabilitation
Speech Therapy	For children, with recommendation
Chronic Conditions	Recurring illnesses like diabetes or hypertension- prescriptions valid up to 1 year
Alternative Care	Homeopathy and hakeem treatments (with prescription)

What's Not Covered

Some things fall outside the OPD umbrella. These include:

- Cosmetic treatments (e.g. whitening creams, hair transplants)
- Supplements or OTCs *without prescription*
- Medical equipment (e.g. BP monitors, hearing aids)
- Infertility or contraceptive treatments
- Braces, dentures, capping (unless post-root canal)
- Contact lenses or lens solutions
- Baby formula, diapers, thermometers, etc.
- Injuries from unlawful or high-risk activity

Getting Started: Enrollment Process

1. Add
 - a. Dependents and
 - b. Your **bank details** in BambooHR
2. HR shares monthly enrollment updates with SehatKahani
3. SehatKahani sends you login credentials
4. Use their app to access services

Claim Submission Process

All OPD claims must be submitted via the **SehatKahani App**

What You'll Need

- Scanned prescriptions
- Receipts (must match prescription date)
- Consultation slips
- Stamped receipts for manual bills



No prescription is needed for optical or vaccination claims.

Deadlines

1. Submit claims by the **25th of every month**
2. Claims after this will be processed **in the next cycle**
3. SehatKahani may request **originals** for audit purposes

Need extra help? Check the [OPD Claim Submission Guidelines](#) for a step-by-step walkthrough!

Change Log

Date	 Revision Author	 Approver	Requested By
07.12.2024	Urooj Ul Huda Ka...	Urooj Ul H...	Yasir Bin Q...

Version Change Summary

0.1 Create 1st draft version. This covered

all the basic details, but was not approved by anyone at the time.

0.2 17.05. 2025

Urooj Ul Huda Ka... Rebea Fird... Formatted for structure, tone, clarity, and details. Additional focused detailing added for reimbursement processes.