

ASKARI GROUP HEALTH INSURANCE

“Easing the financial burden of an unexpected health crisis, accident or critical illness. Flexible and Customized Coverage Plans. Get the coverage that meets your needs and budget.”

INTRODUCTION

Fast paced economy, competitive businesses and emerging job markets push companies to hire and retain valuable talent. Brain drain is counterproductive and employee replacement is a costly duress!

Job market research suggests that the provision of employee medical benefits is increasingly becoming a key factor when choosing a work environment. Self-managed, employee healthcare management on the other hand is a complicated and a financially uncertain undertaking. Ever increasing healthcare costs and unexpected spikes of catastrophic health events make it even more taxing on employers to internally administer employee health benefits – a process that requires a balance of financial strength and expertise in group health management.

Group Health Insurance is the solution! Alternatively known as Employee Health Insurance - it is a selection of health care benefits offered for a group of individuals rather than to individuals. Insurance package is usually purchased by the employing companies, institutions or associations and offered to employees as one of the perks of working with them. It is a device to attract and retain talent and to motivate, protect and maintain a healthy and productive work environment.

We are pleased to introduce our research-based product ***askari health – The health insurance program***. This unique concept of group health insurance has proved highly successful in Pakistan as it curtails the administrative and financial burden of employee health care reimbursements from the employer to the insurance provider. The program is designed to overcome financial strain when it comes to meeting costly but necessary medical expenses of planned or unexpected hospitalization, OPD, emergencies, accidents, surgery, maternity and catastrophic ailments.

WHY ASKARI

[Partnership, care, compassion and hope!]

Askari general insurance company (AGICO) and "askari health" are a subsidiary of Army Welfare Trust (AWT) which has emerged as a major industrial and commercial conglomerate in Pakistan. AGICO has the strong backup of national and world's leading reinsurers, like AXA, AON, and PRCL. Financially AGICO is rated as AA by PACRA and JCR-VIS rating agencies, making it an effective integrated health insurance provider with flexibility and strength to evolve with the changing needs of its patrons.

Following value added points distinguish 'askari health':

1. Countrywide CMH, AFIC and AFID facilities (exclusive to AGICO panel network.)
2. Large countrywide network of panel hospitals with credit OPD in leading cities. [A family of hospitals for your family.]
3. Personalized Health Card with printed coverage and dependent details, is your identity to panel hospitals and cash-less quality healthcare.
4. Priority servicing via credit facility letters at select panel hospitals. [The hospital of future, today!]
5. One of the fastest claim settlements in the industry.
6. Reimbursements in 10 working days in case of treatment at non-panel hospitals.
7. Centralized and fast claim settlements supervised by a team of in-house doctors and pharmacists.
8. UAN helpline 111-444-687.
9. 24/7 Customer Support, Emergency Helpline and Health advisory.

ASKARI HEALTH

[Health solutions that meet your budget.]

This is a Group Medical Insurance program introduced by AGICO in 1997 for the first time in Pakistan. Over years it has evolved into a very effective corporate health insurance program that is well renowned in both the public and private business sectors like financial institutions, foreign consulates, commercial business, schools and universities, NGOs, INGOs, MNCs. It is our most comprehensive program that covers the medical cost of out-patients (OPD), hospitalization/surgical treatment, Maternity, Catastrophic Dread Diseases and the Specialized Investigations.

WHO IS COVERED"?

[Keeping you & yours well.]

- All categories of employees and their spouses are covered up to the age of 60 years (extendable under special circumstances.)
- Dependent children up to the age of 25 years.

- Special coverage for female children is available till the time they get married or employed.
- Dependent parents can be covered under special modules.
- Coverage is for Pakistani citizens residing in Pakistan.

WHAT IS “COVERED”?

[Benefits at a glance]

Hospitalization Benefit

Annual non-pregnancy/non-dread disease related benefit available on per person or per family basis. Special modules available for pre-existing cover and per ailment/per confinement coverage.

- Indoor treatment expenses including Surgical expenses, Room rent, Anesthesia, O.T Charges, Consultation Fee, and Nursing Charges etc.
- Labs, Radiology and Pharmacy bills.
- Disease specific 30 days of pre and post hospitalization cost of diagnostic tests, consultations and dressings are payable from the same hospitalization limit.
- Daycare surgeries.
- Accidental enhancement option available of up to 100% hospitalization limit augmentation.
- All related reasonable and customary expenses.

Maternity Benefit

Annual Limit for married female employees or dependent wives.

- Prenatal and Delivery expenses
- Postnatal expenses of up to 30 days related to pregnancy.
- Gynecologist Fee, Labor Room / OT charges, Anesthetist Fee, Medicines and Diagnostic Tests.
- Baby nursing care while the mother is confined in the hospital.
- Circumcision of a baby boy (as per policy.)
- All legal therapeutic miscarriages / abortions.
- Cesarean Section and Complicated Deliveries/Pregnancies by and on recommendation of specialist only.

Dread Disease Benefit

Annual per person or per family limit for hospitalization and post hospitalization expenses on the following catastrophic conditions:

- Acute Myocardial Infarction (Heart Attack.)
- Open Heart Coronary Artery By-pass grafting (C.A.B.G) and Coronary Angioplasties (Stents).
- Malignant Cancer.
- Cerebrovascular Accidents (CVAs / Stroke.)
- Chronic end stage Renal Failure (Kidney Failure) requiring Dialysis.
- Major Organ Transplant.
- Major Burns involving over 30 % body surface area.
- Multiple Sclerosis.
- HIV/AIDS Complex (Post transfusional.)
- Chronic Hepatitis "B" & "C".
- Dengue Haemorrhagic Fever (DHF)

OPD Treatment Benefit

Annual limit per family for reasonable and customary charges on medically necessary treatment not necessitating in-patient treatment or hospitalization.

- Charges/fees paid to Registered General Medical Practitioner.
- Homeopath or Hakeem and specialist consultation.
- Prescribed medicines and treatments including surgical dressings.
- Physiotherapy and acupuncture.
- Laboratory and X-ray examinations, ECG, EEG, EMG, ULTRASOUND and other diagnostic tests.
- Dental Treatment except cosmetics (Braces, scaling, crowing and dentures are excluded.)

Specialized Investigations

This concept of classified OPD is being introduced by "*askari health*". This includes benefits to cover cost incurred on highly specialized investigation on out-patient basis on recommendation of a specialist only, which does not require hospitalization. These include the following:

- All types of CT SCANS.
- All types of MRIs.
- All types of NUCLEAR SCANS.
- ERCP (Endoscopic Retrograde Cholangio-Pancreatography.)
- All ANGIOGRAPHIES

DENTAL COVER

Following are the benefits under 'Dental Care' cover:

Dental care is included in the prescribed O.P.D. Expenses benefit. (Annual Per family). Dental Care includes consultation and medicine, treatment of acute dental conditions and diseases of gums.

All orthodontic procedures, making and placement of prosthesis (e.g. dentures and implants), cosmetic scaling & polishing are excluded.

The total payable cumulative dental bills should not exceed 50% of the total O.P.D. limit (per family).

WHAT IS THE COST?

Askari health insurance program has one of the most flexible but realistic costing system to suit all type of institutional setups. The cost of each package is based on universally accepted scientific principles of cost management.

The variation in cost of each package will depend on various factors like benefits/limits, options/covers (Hospitalization, OPD, Maternity, Dread Disease and Specialized investigation), number of employees and their dependents, Ages and Health status of the individuals to be covered under health insurance policy and the medical budget of the institution etc.

CLAIM SETTLEMENT PROCEDURE

All claims are filed on a simple easy to fill Performa by the employee endorsed by employer/person designate of the Institution insured.

If the credit facility is availed at our panel hospital then payment of claim is made directly to the panel hospital.

TREATMENT AT PANEL (APPROVED HOSPITALS)

"askari health" has arranged credit facility arrangements at various panel hospitals all over Pakistan. In case credit facility at these panel hospitals is utilized, the employee is required to submit an attested photocopy of Credit Letter / Health Credit Card duly signed by the employee along-with a copy of National Identity Card in case of adults. Hospital bills for availed facilities covered under the policy are directly settled by the company.

YOUR COMPANY'S BRIEF PROFILE

Company Name	
Your Name and Designation	
Company Address	
Telephone Number(s)	
Email	
Type of Business	
Do You Have Medical Insurance Before	<input type="checkbox"/> Yes <input type="checkbox"/> No
Name Your Previous Med. Insurance provider	
Strength of Your Organization	Kindly provide us how many employees and their dependents are in each Category. If you select only one Category, please fill only Category "A".

STRENGTH CATEGORY WISE						
UNITS	CATEGORIES					TOTAL
	A	B	C	D	E	
EMPLOYEES						
SPOUSES						
CHILDREN						
PARENTS						
OTHERS						
TOTAL:						


Benefits Required:

Please fill in the columns with your desired limits according to the below mentioned Category of employees. You may provide this information in Excel (.xls) format.

BENEFITS REQUIRED				
CATEGORIES AND BENEFIT LIMITS DESCRIPTION	A	B	C	D
HOSPITALIZATION (PER PERSON ANNUAL)				
• Room Rent Per Day	6,000	5,000	4,000	3,000
• Hospitalization	250,000	200,000	150,000	100,000
MATERNITY (ANNUAL LIMIT)				
• Normal Delivery (MAT-N)	150,000	100,000	75,000	50,000
• Cesarean/Complicated (MAT-C)	80,000	60,000	40,000	20,000
OPD (PER FAMILY ANNUAL)	40,000	30,000	25,000	20,000
DREAD DISEASE (PER PERSON ANNUAL)	300,000	250,000	200,000	150,000
SPECIALIZED INVESTIGATION (PER FAMILY ANNUAL)	25,000	20,000	15,000	10,000
ADDITIONAL REQUIREMENTS:				

The benefits below are just assumptive and optional, you may choose you may select one, all or a combination from them.

Kindly return this form to the following address and let us design your medical insurance proposal:



ASKARI HEALTH – The health insurance program
Askari General Insurance Co. Ltd.
3rd Floor, AWT plaza, The Mall
Rawalpindi, Pakistan

[OR]

Handover to our representative contacting you.