

What is the eligibility of Employees & their Spouses?

- Minimum eligibility age is 18 years
- Maximum eligibility age of entry is 59 years

What is the eligibility of Dependents?

Maximum eligibility age of entry is 24 years (no age limit for unmarried daughters)

What are the steps to be followed for Insurance?

- 1 Submit data (including ages, designations and benefits) to be offered to the employees
- 2 Submission of a proposal quoting Premium, which is based on age band rates applied on the provided data of the company, according to the required benefits
- 3 Send acceptance along with the payment of the Premium
- 4 Issue Healthcare Identification (HCI) cards and Policy Documents

Which Hospitals are on the Panel?

Please refer to the Preferred Panel Hospital List.

What is Preferred Provider Network?

The Preferred Provider Network is a network of hospitals on the panel of the insurance company that provides credit facility to the insured member.

Can I use NON-PPN (Preferred Provider Network) for treatment?

Adamjee Insurance encourages its insured to use PPN hospitals for their treatment, but yes, the treatment can be availed from NON-PPN hospitals as well. Expenses incurred as per the Policy terms and conditions will be reimbursed by Adamjee Insurance subsequently.

Do we have a cash value against this Policy?

No, it is a Corporate Health Policy and does not contain any cash value.

Are there any preliminary medical check-ups required?

No, there are no medical check-ups required. However, all employees have to disclose a complete medical history of the persons to be insured under the health plan.

Are Day Care Procedures covered?

Yes. Apart from in-patient hospitalization, the Policy also covers Day Care Procedures. Day Care Procedures are medically necessary treatment/surgical procedures that require the patient to occupy a hospital bed but do not require an overnight stay. These include Angiography, Endoscopic Procedures, Dialysis, etc.

Are any Specialized Investigations covered in the Health Insurance?

Adamjee Insurance covers specialized investigations from in-patient hospitalization. Specialized investigations such as CT Scan and MRI are covered without the requirement of hospitalization. However, a valid doctor's prescription is required for the test to be conducted.



ADAMJEE INSURANCE COMPANY LIMITED

Contact Details:

ADAMJEE CALL CENTER
0800-00242

The round-the-clock call center
assists you 365 days a year

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Adamjee Health Insurance

**Build a healthy network
in your company and
beyond**



About Us

Being in the insurance industry for more than five decades, Adamjee Insurance has built a name associated with trust and dependability. By offering innovative services and continuously exploring and expanding its product and service portfolio over the years, you can feel confident in the rich legacy of excellence, innovation, stability and growth that Adamjee Insurance offers.

Why Adamjee Health Insurance?

Our financial strength, backed by a customer-centric approach, has helped us in achieving our basic objective of fulfilling our customers' needs effectively and efficiently. The primary feature of Adamjee Health Insurance is the increasing customer base within esteemed organizations that includes prominent organizations and multinational enterprises. Backed by extensive experience of customizing health insurance products to cater to all size groups, Adamjee Health Insurance has the expertise to provide premium quality services across the nation. We have some of the most renowned names within the healthcare field who work closely with our panel hospitals to guarantee that suitable treatment is made available to our clients. In addition to this, our Information Technology systems have assisted us in providing MIS reporting which is a must-have for organizations to keep abreast of their utilization and trend in an appropriate fashion. A few of our product highlights which offer us the competitive edge are:

- Health Insurance Card
- 24/7 Call Center (0800-00242)
- Complimentary Enhancement of Limits in Accidental Emergencies
- No Pre-Authorization Requirement
- Strong Case Management
- Utilization Management
- Disease Management Programs
- Managed Care Services
- Discounted OPD Services
- Pre/Post Hospitalization Coverage for 30 days
- Relationship Management Services



Benefit Details



BASIC HOSPITALIZATION COVER PLANS

Maximum Annual Limit (Per Person, Per Annum)

Daily Room & Board Sublimit

Core Benefits Covered During Hospitalization:

- Physician/Surgeon Visits
- ICU/CCU
- Surgery Charges
- Prescribed Drugs
- Operation Theatre Charges
- Anesthetist's Fee
- Pathological and Radiological Investigations
- ECGs, EEGs
- Prescribed ETT, Echo, Thallium Scan
- Angiography/Angioplasty
- M.R.I., CT Scan
- Ultrasound or any other Diagnostic Tests
- Day Care Surgeries
- Ventilator and Incubator
- Diagnostic or Therapeutic Endoscopic Procedures
- Pre & Post Hospitalization (30 days)
- Prior & Post Consultation
- Investigation & Medication
- Blood Transfusion
- Physiotherapy
- Radiotherapy and Chemotherapy
- Kidney Dialysis and Transplant
- Trauma & Accidents
- Breast and Colorectal Cancer Screenings
- Emergency Ambulance

Optional Benefits:

MAJOR MEDICAL CARE PLANS

	A	B	C	D	E
Maximum Annual Limit (Per Person, Per Annum)	350,000	300,000	250,000	200,000	150,000

MATERNITY CARE PLANS

	A	B	C	D	E
Normal	67,000	42,000	30,000	20,000	15,000
Cesarean Section	120,000	85,000	65,000	40,000	30,000

COVERAGE DETAILS

- Hospital room charges
- Miscellaneous hospital services and supplies
- Labor room or operation theatre charges
- Doctor's fee for procedure
- Nursery care for the baby
- Circumcision charges for the newborn baby

OUT-PATIENT CARE PLANS

	A	B	C	D	E
Maximum Annual Limit (Per Employee, Per Family)	25,000	20,000	15,000	10,000	5,000

FAQs

What is Corporate Health Insurance?

Corporate Health Insurance is the outsourcing of a medical facility for the employees and their dependents by the Employer to the Insurance Company. It is universally acknowledged as one of the best ways to safeguard an employee's interest in the event of a loss by illness or bodily injury.

How can Health be your Wealth?

In today's competitive world, a healthy workforce is essential for optimum organizational performance. The costs associated in managing a healthcare system have been escalating at an alarming rate. On the other hand, the importance of providing timely services and healthcare facilities to employees has also been an area of concern for corporations including, but not limited to the following:

- Healthcare cost has increased drastically in Pakistan, making it unaffordable for salaried individuals
- Employees feel that the organization cares for you and your family
- Motivation and retention of employees
- Healthy workforce
- Convenience of outsourcing
- Flexibility
- Easily fits in with the Company's budget
- Tax advantage of tax-free claim amounts

What is covered in Hospitalization Benefits?

An annual limit given for each insured under H&R benefits which includes:

- Hospital stay
- Doctor visits during stay
- Surgery
- Specialized Diagnostic Tests
- In-Patient Treatments
- Emergency Accidental Treatment
- Pre-Hospitalization

What is covered in Maternity Benefits? (Additional Rider)

The limit allotted for each female spouse and female married employee under Maternity Benefits which includes:

- Prenatal treatment
- Childbirth
- Postnatal treatment
- Complicated delivery

What is covered in OPD? (Additional Rider)

An annual limit given for insured under OPD benefits which includes:

- Consultations
- Medicines
- Diagnostic tests

