



021-99213390

## **FINANCE DEPARTMENT GOVERNMENT OF SINDH**

### **FOLLOWING ARE THE SPECIAL FEATURES OF UPCOMING POLICY:.**

#### **Additional features:**

- Spectacles up to Rs.1500 **for employees only** in Plan A &B, in Plan C as most of persons are under 40 years of age, so they can avail facility if needed for **self** after completion of required documentation
- Vaccines which are used for diseases like Measles, MMR, Chicken pox, Typhoid, Rabies are included & it would be settled through OPD limit for all ages
- Knee replacement therapy.
- CT Angiogram, an alternate option for routine invasive Angiography is also introduced,
- Provision of 24 hr Ambulance cover in case of emergency and also in case of death if employee requires / call for.
- No age limit for parents
- All Congenital ailments are covered for all children under all benefits. (Medical or surgical, gynaecological Anomalies).
- Epidural injections during child Birth, for pain free labour under maternity cover, but settled through corporate maternity care
- Investigations and treatment of Infertility.
- Coverage of artificial limbs if necessary.
- Cover for Psychiatric OPD.
- Dental treatments under OPD cover will be allowed except the cosmetic cover.
- Hearing aid up to Rs.5, 000.
- Intra ocular lens transplantation, but not for cosmetic purpose
- Beside EPI Vaccines, Hepatitis B vaccine at birth and subsequent/follow up doses (complete course) must be provided to all children.

- **Investigations from hospital pool**

- Magnetic Resonance imaging. (MRI)
- Computed Tomography (CT) Scans
- CT Angiogram.
- Coronary Angiography.
- Thallium Scan
- Endoscopy
- Dobutamine stress echo. (DSE) (NEW)

**New regulations for Execution of Health policy:**

- Copy of First appointment order of SG&CAD is compulsory for entitlement of Health Insurance card.
- All Hospitalization bills/OPD claims must be verified and stamped by the Section Officer (Administration / General / DDO) prior to processing in Health Insurance Cell in order to avoid forge billing
- New Health Insurance card will not be issued after 30<sup>th</sup> may, 2010 for the current policy period.
- No photocopy of Health card allowed for admission, if submitted in emergency, must provide the original one within 24 hours before approval.
- Age limit for employee should not be more than 60 years.
- In case if **spouse** is over the age of **60 years**, **he/she** should not be deleted from the policy as the employee is covered up to the age of 60 years.
- In case of death of any employee insurance cover to the family will not be discontinued for that particular policy period.
- In case Husband & Wife both are working in secretariat issue two cards for one family and names of children on any one card may be enrolled to avoid duplication of Premium.
- In case of any false claim or fraud the insurance company has right to do the following:
  - Refuse to pay any Benefits in relation to claim;
  - To cancel the cover for the employee and his Dependent Immediately retaining all further Benefits and premium;
  - Refuse to renew the cover for the Employee and his Dependents and/or all above punishment in one go.

**BENEFIT PLAN STRUCTURE 2009-10**

	<b>OPTION - 1</b>		
	<b>A</b>	<b>B</b>	<b>C</b>
Grade Code	20 and above	17-19	1-16
Room Rent	Rs.6,730	Rs.2,790	Rs.950
Hospital Care	Rs.150,000	Rs.100,000	Rs.50,000
Maternity Care-Normal	Not Applicable	Rs.37,500	Rs.15,000
Maternity Care-C Section		Rs.75,000	Rs.30,000
Out Patient Care	Rs.22,000	Rs.18,000	Rs.12,000
Corporate Maternity Care	Rs.1,000,000		
Corporate Major Medical Care	Rs.25,000,000		
Corporate Out Patient Care	Rs.10,000,000		

\*\*Insured Members who have Daily Room & Board Sub-limit less than Rs.1,450 and Rs.1,000 will not be entitled to utilize the facilities of The Agha Khan University Hospital (Karachi) and Shifa International Hospital (Islamabad) respectively.