

2. Benefits	
2.1. Medical Policy	
Owner	People & Organization
Approved By	CPO, CFO, CEO
Version 1.0	30/03/2016
Version 2.0	01/07/2017
Version 3.0	01/07/2019
Version 4.0	21/12/2021
Version 5.0	01/04/2023

2.1. Medical Policy

Features

2.1.1. Out - Patient Duty (OPD)

- You can avail the Out - Patient Duty (OPD) benefit as per the defined limit every year. Out Patient (OPD), claims and supporting documents can be submitted online for processing through the Medical Claim System. This includes maternity, periodic checkups, vision and dental care treatments.

2.1.2. In - Patient (IPD)

- You can avail for In - Patient (IPD) treatment as per the defined entitlement. For treatment at a panel hospital, please inform the insurance company. In case you are unclear on the insurance touch point you can contact the People Experience team.

Useful Notes

- The announced medical limits are non-transferrable from one year to the next and will lapse at the end of each fiscal year.
- In case you are newly hired, you will be entitled for medical reimbursement effective from your date of joining with the applicable OPD limit.
- In case of dread disease, the limit will be enhanced, which is subject to review by the Insurance Company.
- Medical claims receipts older than 03 months will not stay valid for reimbursement.

Individual Entitlements – For Sign off & Back End Record

▪ **OPD & IPD, Maternity**

Category	In - Patient	Out – Patient	Maternity
L1 – L6	PKR 300,000 per dependent for a year. (Daily Room Rent: PKR 18,000)	PKR 180,000 every year per family	PKR 130,000 (Normal Delivery) PKR 180,000 (C-Section)

Each employee is entitled to the OPD and IPD limits per year (Jan-Dec) which will cover the employee and all of his/her dependents, as applicable.

- All CEO-2 employees will have an Executive Health Care program annually to ensure wellness.

