

GOVERNMENT OF THE PUNJAB

TECHNICAL EDUCATION & VOCATIONAL TRAINING AUTHORITY 96-H GULBERG II. LAHORE.

> PABX: 042-99263055-59, Fax: 042-99263054 (Finance Wing Phone No. 042-99263650)

Web site: www.tevta.gop.pk

No. TEVTA/Bud/Health-Ins/2016/1893

Dated the Lahore, 27 May, 2016

NOTIFICATION

Subject: -

HEALTH INSURANCE SCHEME

No. TEVTA/Bud/Health-Ins/2016/1893 Technical Education and Vocational Training Authority is pleased to approve and notify policy for health insurance of TEVTA employees for the period 01-02-2016 to 31-01-2017. M/S United Insurance Company of Pakistan, Limited is appointed for the provision of Health Insurance & Medical facility for TEVTA employees working under TEVTA Service Regulations.

COVERAGE PLAN

1. Structure of Medical Benefits:

The following is Coverage Plan under Health Insurance Scheme:-

Description of Benefits / Plan	A (PS-19 & Above)	B (PS-17 to 18)	C (PS-05 to 16)	D (PS-01 to 04)					
Hospital Care	100,000	65,000	50,000	35,000					
Major Medical Care	200,000	125,000	75,000	65,000					
Maternity Care	35000 50,000	20,000 30,000	12,000 18,000	6,000 9,000					
Daily room & board sub limit	4,000	2,500	900	600					
Dai Delivery Corporate out-patient care		2,50	00	The second secon					
annual limit available for the whole group.	500,000								

2. Descriptions of the benefits:

i) Hospital Care & Major Medical Care

All non-pregnancy hospitalization cases, wherein a patient is advised admission to a hospital for treatment including all birth defects (defects acquired by birth), are covered under the policy, up to the maximum annual limit which is a sum of the total hospital care & major medical care limit as mentioned under each categories (as in Table 1). The detail as under:

- Room Limit is a sublimit of the annual assigned limit per life as per policy, under each category.
- All hospitalization charges related to medical or surgical treatment, including the bed charges are covered. The hospitalization charges covered include.
 - Daily room and board charges
 - Operation theatre charges
 - Surgeons fee
 - Anesthetist fee
 - Consultant's fee
 - Medicines and drugs
 - Diagnostic tests
 - Blood and Oxygen supplies
 - MRI, CT Scans, Angiography, Endoscopy, Thallium Scan under Out-patient settings.
 - Out Patient Medical Procedures including Kidney dialysis and chemo and radiotherapy for Cancer
 - Day care surgical procedures
 - First aid treatment for accidents
- ii) Coverage for Out Patient (OPD) Expenses (covered from hospital & major medical care limit).

The following OPD expense is covered in this policy, only.

- CT Scan
- MRI Scan
- Endoscopy
- Thallium Scan
- Angiography
- OPD expense, related to a non-pregnancy hospitalization, including cost of medicines, investigations and doctor's fee for a disease for the treatment of which the patient is admitted to the hospital. This OPD expense shall be covered for a period of 30 days before the due date of hospitalization and for another 30 days, after being discharged from the hospital.
- Hospital Emergency Room treatment (only in cases where the patient requires first aid treatment following accidents. This first aid treatment is limited to the first treatment given to the patient during the first 48 hours following the accident.)
- All day care surgeries, excluding dental surgeries
- Dialysis of kidneys; chemotherapy and radiotherapy for treatment of Cancer

iii) COVERAGE WHERE HOSPITALIZATION IS NOT REQUIRED:

- In case of an accidental emergency first aid treatment is covered.
- In case of non-accidental emergency where hospitalization is not required, the insured person has to pay for the expense incurred at the hospital.

iv) Maternity Care

All pregnancy related hospitalizations either at the time of delivery, or before delivery, including hospitalization for medical problems resulting from or associated with pregnancy:-

- Legal abortions as a result of medical problems are also covered from Annual Maternity
 Care limit.
- The limit is enhanced to maximum in case of a C-section, multiple births or any problem during delivery which leads to open abdominal surgery; forceps or vacuum extraction in case of normal delivery.
- C-section / Multiple Births
- Room Limit is a sublimit of the Maternity Care Limit.
- Sublimit for Circumcision is of 10 % of the plan wise annual maternity limit.
- Cost of Investigation, Doctors consultation and medicine purchased in the OPD for pregnancy shall be covered up to a maximum sublimit of 10 % of the annual maternity care limit.
- Dai delivery is covered up to a sub-limit of Rs.2500/- under each plan.
- Maternity charges covered during hospitalization include:-
 - Gynecologist's fee
 - Labor Room/Operation theatre charges
 - Anesthetist fee
 - Miscarriage
 - Medicines
 - Diagnostic tests
 - Baby's Nursing Care
 - Circumcision
 - Miscellaneous charge

3. WHO IS COVERED?

All permanent TEVTA employees working under TEVTA Service Regulations alongwith spouse, children (self and spouse 60 years, son up to 25 years of age & daughter till marriage) are covered under this policy.

4. PRINCIPAL METHOD OF HEALTH TREATMENT -HEALTH CARD

Health Card will be issued by the company in the name of employee. The names of all insured family members will be written on the health card. The health card will entitle the card bearer to credit facility for treatment from the hospitals on the panel of the company.

A- Procedure For Admission In A Network (Panel)Hospital

- i. If a qualified doctor from the panel hospital advises hospitalization, then admission shall be approved on credit basis against health card together with the doctor's admission advice.
- ii. Inform the company or the concerned Network hospital preferably three days in advance of your hospitalization so that company can coordinate with the hospital regarding treatment



- and thus enabling doctor to monitor the treatment and welfare of the patient (this is applicable in case of non-emergency conditions only).
- At the day of hospitalization, report to the Network hospital and show your Health Card, along with the photo ID card. The Hospital will extend the required hospitalization services to the insured patient as advised by the attending doctor.
- iv. An Employee can visit any hospital from the list of Network Hospitals irrespective of the town/city the employee lives in or posted.
- The health card is applicable only in hospitals that are annexed flag "A".

Procedure For Admission In Non-Panel Hospital B-

The company strongly advises against the use of non-panel hospitals. The hospitals on the insurance company's panel are credentialed based on scientific methods and their facilities and general level of care monitored to ensure quality. If an insured wishes to utilize the services of a hospital not on the insurance company's panel, then he can do so and the expense for the same shall be reimbursed to the individual. No prior approval is required for admissions at non-network facilities.

In cities where the insurance company has a panel hospital, expenses incurred in a non-panel hospital (except Government & Armed Forces Hospitals) will be reimbursed in comparison with the most expensive hospital in the town.

C-Re-Imbursement Of Claim

The Insurance Company will pay /reimburse the actual medical expenditure, in case of nonavailability of panel hospital to the employees after submitting all relevant documents as per Insurance Policy. The turn-around time for claims settlement will be 10 working days. The following are the documents would be needed for the re-imbursement of claim:-

a. Claim Form (Duly filled)

b. Clinical Summary / Discharge Card Photo Copy c. Itemised hospital bill Original d. Doctor's Prescription of Medicines Photo copy e. Receipt of medicines received Original Original f. Laboratory Reports with Payment receipts Original

g. All other payment receipts

h. Birth Certificate of new-born (in case of child birth/ delivery claims) Photo Copy

D-Pre-Authorization Form

Following are the diseases / investigations, for which the pre-authorization is required from the company.

Day Care Procedures (only in OPD) a.

- i. Kidney Dialysis and Cancer treatment
- ii. Day Care surgeries

b. Specialized Investigations (only in OPD)

CT Scan, MRI, Endoscopy, Thallium Scan & Coronary Angiography

c. All non-emergency hospitalization in panel hospitals

d. Procedure For Pre-Authorization

Following are the procedure would be adopted for pre-authorization from the company:-

- i. If you are advised a non-emergency hospitalization by a qualified doctor/physician in a panel hospital.
- ii. Identify yourself as an United insurance to the consultant of your choice at our network hospital and ask him/her to fill your PAF. Also provide the consultant your previous medical record and copies of investigation reports.
- iii. Filled PAF should be submitted at the Admissions Office of the concerned United Insurance Network Hospital at least three (3) days before the intended hospitalization date. This form is also available at our Network Hospitals. Photocopies can also be used.
- iv. If you have any difficulty in filling this form, please contact Medical Department at the below numbers.

5. **EXCLUSIONS**

The following are the items, conditions, treatments, activities and their related or consequential expenses are excluded from the policy for which the company shall not be liable to pay:-

- ★ Rehabilitation unless it form an integral part of treatment received as an in-patient and is under the control of supervision of a specialist and is undertaken in a recognized rehabilitation unit.
- ★ Mental illnesses, and any related sickness, or condition arising from drug abuse, alcoholism or an insured's criminal act.
- Personal comfort items like charges for telephone and meal.
- Cosmetic treatment whether or not for psychological purposes.
- * Alternative medicines, other than Chiropractors, Osteopaths, Homeopaths and Acupuncturists.
- ★ Costs of providing or fitting any external prostheses or appliance.
- ★ Cost incurred in connection with locating a replacement organ or any costs incurred for removal of the organ from the donor, transportation costs of same and all associated administration costs.
- Pregnancy terminations on non-medical grounds.
- ★ Treatment directly or indirectly arising from or required in connection with male and female birth control, infertility, contraception, sterilization (or its reversal) and any form of assisted reproduction.
- * Treatment directly or indirectly associated with a sex change.
- ★ Venereal disease or any other sexually transmitted disease.
- × Orthodontic treatment.



- Removal of fat or other surplus tissue from any part of the body whether or not it is carried out for medical or psychological reasons.
- ★ Treatment for learning difficulties in children.
- * Treatment for alcoholism, drug or substance abuse or any addictive condition of any kind and any injury or illness arising directly or indirectly from such abuse or addiction.
- ★ Suicide or attempted suicide, willfully self-inflicted bodily injury or illness or injury sustained as a result of a felony.
- ★ The fees of a religious practitioner.
- Corrective surgery for sight defects not incurred as a result of an accident.
- Treatment directly or indirectly arising from or required as a consequence of war, invasion, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny riot, strike, martial law or state of siege or attempted overthrow of government or any acts of terrorism, unless the insured person sustains bodily injury whilst an innocent bystander.
- **x** Treatment directly or indirectly arising from or required as a result of chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel, asbestosis or any related condition.
- ★ Injuries and ailments pertaining to industrial of occupational hazards.

6. **CONTRIBUTION BY THE EMPLOYEES**

a) Deduction from monthly salary will be made from the pay of employees at the following rates:-

PS-01 to PS 10

Nil

PS-11 to PS 16

Rs.100/per month

BS-17 & Above

Rs.250/ per month

Remaining amount will be paid by TEVTA to company out of TEVTA funds

- b) The concerned ZM/DM/Project Director/ Principal/HOI will provide detail of health insurance deduction of all TEVTA employees on prescribed format on monthly basis.
- c) TEVTA would not be responsible for those employees who do not remit the premium of sum assured to TEVTA in time.

7. ADDITIONS / DELETIONS OF INSURED

The coverage for employees/dependents in case of retirement/termination/resignation will discontinue from the date of leaving TEVTA. Likewise, new employees/dependents are covered from the date of joining of coverage. Pro-rata premium is charged for new enrollees. Similarly, pro-rata premium is charged for those employees who move to a higher benefit plan during a policy year, for instance from plan 'B' to plan 'A'.

Further, children will be accepted for cover from birth, provided that their birth is notified to us within 30 days from the date of birth. Notification received after this period will result in children being accepted for cover from the date of such notification.

8. FRAUDULENT OR INCORRECT CLAIMS

If any claim under this policy in any respect fraudulent or unfounded, all benefits paid and / or payable in relation to that claim shall be forfeited and (if appropriate) recoverable in addition all cover in respect of the insured person shall be cancelled void, without refund of premiums. Further, disciplinary proceeding may be initiated against the employee in case of fraudulent/incorrect/wrong information provided to insurance company.

9. IMPORTANT CONTACT NUMBERS:-

For queries regarding policy documents, health cards and claims, please contact : 042-111-000-014

Or at United Insurance Company Customer Center: 0302-8434941 (LHR), 0322-9005592 (ISB)

For queries regarding pre-authorization, medical advice, counseling and problems, please contact:

Medical Hotline No.

042-35779642

(during office hours)

Medical Hotline No 0321-2140415, 0302-8558884

(MRZA UMAR FARÇÓQ GENERAL MANAGER (FINANCE)

A copy is forwarded for information and necessary action to:-

- 1. All General Managers, TEVTA Secretariat Lahore.
- 2. All Zonal Managers TEVTA in Punjab.
- 3. All Managers of TEVTA Secretariat, TEVTA Secretariat Lahore.
- 4. The Manager (Service Centers), TEVTA Secretariat Lahore.
- 5. All District Managers TEVTA in the Punjab with the direction to forward all insurance claims to Admin section of TEVTA Secretariat.
- 6. All Project Directors /Managers of Service Centers in the Punjab.
- 7. All Principal / HOI/Workshop Managers of TEVTA institutions.
- 8. PSO to Chairperson, TEVTA.

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9. PS to Chief Operating Officer TEVTA

(MUHAMMAD ASHFAQ) MANAGER (FINANCE)

TEVTA

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TEVTA SECRETARIATE

30/05/16

PANEL HOSPITALS

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	Kamran Surgical Hospital Gujranwala Road Hafizabad Hafizabad Tel # 0547-540737	Tel#042-3781665	<u>Yousaf Qureshi Memorial Hospital</u> Sargodha Road, Sheikhupura Sheikhupura		Tel # 042- 35218841 Fax # 042- 351692	National Medical Centre Model Town Lahore	Tel # 042- 35123184 Fax # 024- 35155746	Jahore Lahore	Wazeer Hospital	161 # 042- 35/23116 FBX # 042- 35/23108		<u>Punjab Medical Centre</u> Jail Road ,	Tel: #042-35784980-5	<u>Lahore Heart and Chest Hospital</u> Main Bulevard Gubreg 111 Lahore	רנו שבני ששטקשעני שמטין ו מאי שבנים שמט	Tal. 25172500 25173600 Eav. 35175400	<u>Igra Medical Complex</u> 5-A, Johar Town	lei: 3/831993, Fax: 39422992	Multan Kodo, Mansoora Lahore	Al-Khidmat Teaching Hospital	Tel#042-36672261-5, Fax#042-36661216
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Faisalabad Page : 2/4		Tel#056-3500543-4 Hafizabad		Sheikhupura			Tel # 042- 37231897 Fax # 042- 35315252	Lahore	Hafeez Eve Centre Sun flower Society Town Ship	IEI # U42- V/30VI40 FdX # U42-3/33333	Lahore	Nasrullah Rana Hospital Jail Road , Near Kinnaird college	Tel # 042- 99231400-18 Fax 99231427	<u>Jinnah Govt Hospital , Lahore</u> Moulana Shaukat Ali Road Lahore	TOT USTROOT A TO TWIN SOME SOCIETY	Tol: 35718841-43 Fax: 35163997	National Medical Centre 37, Civic Centre M-Block Model Town	Tel: 3330#/30-1,3330#/30 / Fax: 3330#002	S,KITI, MANDE KAIWING KOAG Lahore Tel-35384730-135384736 Fay: 35384689	Puniab Social Security Hospital	Phone: 042-35302701-14 Fax# 042-35302224
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							Tel # 042- 35188334-5	Lahore	Royal Central Hospital Wapda Town	161 # CT-7-3224773		<u>Mukhdoom Hospital</u> Punjab Co-operative Housing , Society	Tel # 042- 37498293	Faroog Hospital: 11 West Wood Branch. Opp Metro Cash in Carry, Canal Road Lahore		Lahore Tal: 35315534-5	H <u>afeez Eye Centre</u> 12-Sunflower Society J-1 Johar Town		Ineal wanuat noad, wusiim	Salma Sarfraz Hospital	Tel: 37505082-4 Fax: 37590717

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Gujranwala Tel # 055-3258497 Fax #, 055-3734665 Zadig Hospital 24/A, Main Bazaar, Satellite Town Sargodha Tel # 048- 3212222-23	Razia Saeed Hospital Officer Colony Eid gah Road Multan Tel#061-6221260-1 Fax#061-6221262 Salamat Hospital Satellite Town	Medicare Hospital Ltd 62-A, Abdali Road Multan Tel # 061-4570016, 4581702	<u>Ch.P.Institute of Cardiology</u> Abdali Road, Multan 061- 9201045, Fax # 061-4574757	<u>Yasin MemorialHospital</u> Jinnah Colony Faisalabad Tel # 041-2612700 Fax # 041-2633323	Sahil Hospital P.O. Box 123, Sheikhupura Road Faisalabad Tel # 041-8782040-45
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Gujranwala Tel # 055-3842326, 3253901, 3735211, 3735311 Sargodha Tel # 048-3215999, 3216999	Gujranwala Chaudry Hospital 28-D, Satellite Town	Haleema Hospital Nishtar Road, Multan Tel #061- 4519037 - 4572882 – 4781184	WUILGIN Al-Khaliq Patients Care Nishtar Road Multan Tel # 061-4573703-4 , 4545983	Mujahid Trust Hospital Sosan Road, Madina Town Faisalabad Faisalabad Tel # 041 8715364 Fax # 8737961	2. Mian Muhammad Trust Hospital Madina Town Faisalabad Tel # 041- 2408912-3 Fax # 041- 2408915
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		<u>Seval Medical Centre (Pvt) Ltd</u> LMQ Road Multan Tel # 061- 4780399 – 4780499.	Bakhtawar Amin Trust Hospital Northern By pass Multan Tel # 061-6741001	Rathore Memorial Hospital Sargodha Road Feisalabad Tel # 041- 8861326 Fax # 8849955	<u>Faisal Hospital</u> 673-A, Peoples Colony Faisalabad Tel # 041-8 719677-8, 8720978.

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Qadir Ali Hospital Opp Women Degree College Main Kachairy Road Layyah District Tel # 060- 6410096-7	Rehmania Hospita <u>l & Abida Maternity Home</u> Near New Town Hall DI. Khan Tel: 0966-720340, 730398.	<u>Arif Memorial Hospital</u> 35km, Ferozepur Road, Kasur Tel # 049- 2451091-5, Fax # 049- 2451099	<u>Al- Rehmat Medical Complex</u> Near Chowk Pathanistan Shabaz Pur Road, Rahim Yar Khan Cell # 0302- 7800131 Fax # 068- 5874861	Sheikh Mujeeb Ahsan Shaheed Hospital Near Wire-Less Bridge Rahim Yar Khan Tel ,068-5873059,Fax 068-5884548	<u>Islam Central Hospital</u> Commissioner Road Sialkot Tel#052-4604948 Fax#052-4604946	Chriatian Hospital High Street Sahiwal Tel# 040- 4460133	<u>Obaid Noor Hospital</u> Gulberg Mianwali Mianwali District Tel# 0459-235325 Fax# 0459-236740
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Page : 4/4	<u>Layyah</u>	<u>D.I Khan</u>	Kasur	Hamza Medicare Hospital 6,New Officer Colony Razi Road Rahim Yar Khan Tel: 068-5871719, 5871816.	3 Allama Iqbal Road Sialkot Tel #052-4265812, Fax 052-4587378 Rahim Yar Khan	Sialkot	Sahiwal
				Al- Saeed Hospital Khan pur Road, Rahim Yar khan Tel # 068- 5888999, Fax # 068- 5879444			