

Benefits at a glance

Benefit Description

Suggested Eligibility Criteria	A	B	C	D	E	F
Hospital Care	CEO & Directors	Departmental Heads	Middle Management	Clerical Staff	Non-clerical	Support Staff
Pays for expenses incurred during hospital stay up to the Per Annum Per Insured Limit						
• Overall Maximum Annual Limit Per Person	600,000	500,000	400,000	300,000	250,000	200,000
• Daily Room & Board Sub-Limit	55,000	15,000	11,000	7,500	5,000	2,500
• Intensive Care						
• Surgeon's Fees						
• Anaesthetist's Fee						
• Operating Theatre Charges						
• Prescribed Medicines Used During Hospital Stay						
• Blood and Oxygen Supplies						
• Ventilators and Allied Services						
• Kidney Dialysis & Cancer Treatment						
• Daycare Surgeries / Procedures (including Endoscopy, Angiography, Dialysis etc.)						
• Diagnostic Investigations conducted during hospital stay						
• MRI, CT Scan, Thallium Scan, PET Scan (specialized investigations covered as OPD)						
• Organ Transplant						
• In-Hospital Consultation						
• Fractures and Lacerated Wounds						
• Pre & Post Hospitalization						
(OP Expenses covering Consultations, Medicines and Diagnostic Tests 30 days before and after hospital confinement)						

COVERED

OPTIONAL BENEFITS

Major Medical Care						
Additional Annual Limit Per Insured (Enhances the annual limit of Hospital Care for each insured)	600,000	500,000	400,000	300,000	250,000	200,000
Maternity Care						
Pays for medical expenses related to Pregnancy and Childbirth. All Maternity related expenses are payable from Maternity Limit						
Normal Delivery	200,000	75,000	100,000	800,000	60,000	40,000
Caesarean Section / Multiple Births / Assisted Deliveries	400,900	300,500	200,000	160,000	120,000	80,000
Outpatient Care						
Annual Limit Per Family	25,000	20,000	15,000	10,000	7,500	5,000

Notes

- You can elect to offer different plans to employees based upon their seniority and management grade.
- Customized plans are available for larger organizations.
- Figures given above are in Pakistani Rupees.

EFU Health Insurance Ltd

Formerly Allianz EFU Health Insurance Ltd

Head Office: 37-K, Block-6, PECHS Society, Karachi-75400
Tel: 021-111-HEALTH (111-432-584) Call Centre: 021 111-HELP-00 (111-4357-00)

Central Marketing & Sales Office: Suite # 103 & 104, 1st Floor, Fayyaz Centre, Main Shakra-e-Faisal Karachi-74400. Tel: 021-3455-0995-8

Islamabad Office: Suite # 103, 1st Floor, Muhammad Gulistan Khan House, 82-East, Fazal-e-Haq Road, Blue Area, Islamabad-44000. Tel: 051-111-HEALTH (111-432-584)

Lahore Office: Office No. 28A, 2nd Floor I.T. Tower, Hali Road, Gulberg-III, Lahore-54000
Tel: 042-111-HEALTH (111-432-584)



EFU Corporate HealthCare

Quality HealthCare that is
Accessible and Affordable.

Corporate

We bring you over 23 years of experience to make quality healthcare accessible and affordable.

The credibility of EFU Group, empowered by expertise infused by Allianz Group for 23 years in Pakistan, has placed us in a unique position to offer quality, customer-centric, high servicing standards that ensure access to healthcare facilities across Pakistan, that are dependable and have been guided on World's best healthcare practicing standards.

EFU is the largest insurance group in Pakistan covering Life, Health and General risks.

- EFU Group's Annual Premium was over PKR 48 billion in 2015.
- Active presence in this region for 100 years.

Our financial stability and experience in serving all of our clients' insurance needs form the basis of our **customer oriented** philosophy.



EFU Health Corporate HealthCare highlights:

- Customized Health Care Solutions
- 24 Hours Medical Hotline
- 24 Hours Customer Service Hotline
- Call Centre
- Employee Plan Booklets (English & Urdu)
- Over 300+ Network Hospitals
- Discount Centers
- Web Portal

Mobile application with customer focused features:

- E-Health card
- Tracking network facilities through Google maps
- Claims' updates
- Virtual Clinic

Comprehensive Care, Convenience, Choice, all at the same time!

EFU takes pride in offering high quality health insurance plans for your staff. With EFU Health at your service, you can enjoy maximum peace of mind.

We cover healthcare through our network of hospitals, where your staff and their dependent family members will receive the most appropriate treatment. We have the systems in place to make the process simple, transparent and efficient.

We offer you choice and flexibility to choose different plans (benefit levels) based on your designation structure.

Our structure and products are designed around our customers. With EFU, you always come first.

As EFU continues to expand its customer base of over 500 companies and 550,000 insured lives, we are dedicated to becoming a preferred healthcare provider of people's choice. Personalized service, customer oriented approach dedication, and development of products that fulfill our customer's needs are just some of the few promises that we are make.

EFU Health Insurance team has been specifically set up to help your organization manage and administer a complete healthcare programme for all your employees. Now, you can be rest assured that your **most valuable resource** is covered.

The human resource; your employees, most valuable to companies everywhere.

Why choose health insurance for your company ?

Globalization of the economy, employee mobility, high cost of employee replacement, and the need to retain valuable employees have posed new challenges for companies. At the same time cost of medical treatment is escalating at an alarming rate. Healthcare episodes range from high frequency low-cost conditions to major surgical events requiring intensive care costing much higher. Today, employees demand and choose to work for companies that offer medical benefits.

Some companies have offered medical benefits to their employees by maintaining an accounts ledger of medical expenses and reimbursing claims. They have not only experienced steadily rising costs but also sudden peaks in expenses caused by major medical events. Managing healthcare requires a combination of clinical knowledge, contractual administration, tracking systems and healthcare management expertise. As their primary focus is to make a profit in their core business, they neither have the time nor the resources to undertake healthcare management on their own. And then there is the risk associated with sudden high cost medical events, as has been proven in recent times.

The answer is to out-source your employees' medical benefits' planning and servicing to a dependable healthcare servicing specialist. The healthcare servicing specialist of choice for most leading businesses and organizations in Pakistan remains EFU Health.

EFU Health's unique servicing features:

An effective **integrated healthcare programme** that is sufficiently flexible to develop and grow as needs change.

Integrated HealthCare

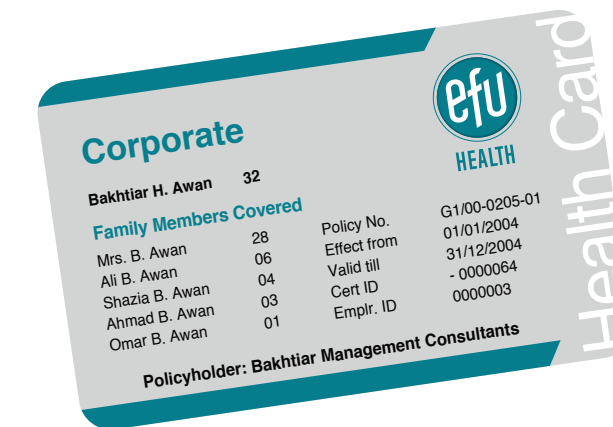
Uses a state-of-the-art computerized system that enables us to track medical events, benchmark practice and analyze clinical practice in detail. All this activity is aimed at ensuring that patients receive the most appropriate care. If the patient needs extensive treatment, staff doctors will work closely with the hospital to ensure that the best approach to treatment is being arranged.

An Integrated HealthCare system consists of the following main components:

- Selection of only those hospitals that meet stringent quality criteria. Facility Assessment through internal grading system.
- Credentialing of network hospital's physicians and surgeons.
- Case Management for admitted patients in network hospitals.

Health Card

To provide that extra peace of mind, we will issue a personalized health card to each employee. In case of medical emergency requiring hospitalization, this card serves to identify you to a network hospital. It features your insurance coverage details, emergency phone numbers and family details. In addition, the facility of e-Health card is also available to all insured individuals through EFU Health Mobile application.



24 Hours Medical Hotline

In case of a medical emergency, our team of doctors is accessible 24 hours a day through our medical hotlines. These doctors will guide and help you in seeking treatment and admission if needed in a network facility.

Call center that operates from 9 to 5 in working days

The company has established a specialized Call Center that ensures timely response to all customer enquiries. The Call Center is available during office hours. Our dedicated and trained Call Center representatives ensures that our valued customers are at complete ease and comfort by providing them the accurate information to all their enquiries.

Dedicated Customer Service Hotline

The company also has a dedicated customer service hotline, available after office hours, to cater to the needs of the customers.

Network Hospitals

EFU Health has developed close business relationships with a network of medical service providers. Today, the company enjoys strong professional association with a network of over 300 carefully selected hospitals spread throughout the country. These hospitals are accredited based upon the credentialing of their physicians/surgeons and favorable assessment of their facilities. In addition to better quality care, you get the following benefits:

- No cash payment required. We reimburse hospitals directly.
- No claims forms and no waiting time for reimbursement cheques.
- Less administrative work.



Virtual Clinic

EFU Health has pioneered in bringing healthcare services to your home, courtesy EFU Health virtual clinic, which is accessible through EFU Health mobile application. Through Virtual clinic, discounted services are available for GP, specialist consultation, purchase of pharmaceutical items and home sampling for laboratory investigations.

Discount Centers

To add greater value to our services, EFU Health Insurance Ltd has entered into a contract with some reputable providers whereby our insured members can avail discounts on Out Patient Consultation and Investigations upon presenting their Health Cards (even where outpatient treatment is not covered under the policy).

Web portal

We provide a secure web based portal service* to our corporate clients. This facility enables our corporate customers to track the claim detail and status of their insured employees any time without needing to contact Allianz EFU Customer service representative.

* Conditions apply

EFU Health has always endeavored to introduce enhanced servicing features for its customers. EFU Health mobile application has some unique features:

1. E-health card
2. Benefit limit details
3. Claims update / tracking
4. Network hospital search / tracking
5. Virtual Clinic
6. Accessing medical and customer relations' hotlines
7. Several other servicing features

Exclusions

In order to make insurance affordable for everyone, we have to incorporate certain limitations and exclusions in the policy. The following are some of the exclusions that apply to our Corporate HealthCare plans:

- Expenses directly or indirectly incurred for the treatment of any pre-existing condition for which the insured member received treatment, incurred an expense or received a diagnosis (even if no treatment is provided) before the inception of the insurance policy. The plans will also not pay for any medical conditions that have required regular medication or treatment before the inception of the insurance policy.
- Outpatient treatment unless optional Outpatient Care selected.
- Any increase in expenses incurred for treatment on account of the insured member being admitted to a more expensive room than allowed by his daily room and board sub-limit.
- General health check-ups and immunizations.
- Sleep disorders, psychotic, mental or nervous disorders or sexual reassignment.
- For medical treatment obtained outside Pakistan, we will reimburse the amount we would pay a local Network Hospital for Similar treatment.
- Charges for telephone, guest meals, tissue papers etc.
- Treatment directly or indirectly related to pregnancy and childbirth unless optional Maternity Benefit is selected
- Dental treatment except if necessitated due to accident (for pain relief only).
- Charges for food supplements.
- Charges for durable medical appliances such as Nebulizers, Glucometers, etc.
- Charges in connection With congenital birth defects.
- Charges incurred by an insured as an organ donor.
- Test or treatment relating to fertility, infertility, contraception or sterilization.
- Cosmetic or plastic surgery unless it is re-constructive surgery necessitated by an injury.
- Injury or illness due to war, invasion or revolution.
- Self-inflicted injuries including attempt to commit suicide.

Note: This brochure is intended as a guide. Please refer to your Policy Contract for the full terms and conditions of cover.