

HEALTH SURE

Be **Sure** with
Health Sure!



IGI
Insurance

60 YEARS
SERVING YOU SINCE 1953

ABOUT IGI Insurance

IGI Insurance is one of the leading insurance companies of Pakistan. Established in 1953, IGI Insurance underwrites all types of property and casualty insurances: Fire, Marine, Motor, Travel, Home, Health and Miscellaneous. IGI Insurance's fastest processing of claims and "AA" PACRA rating for fourteen consecutive years have placed it on the top insurance companies in Pakistan. With 8+ years of experience in Health Insurance, we promise to deliver quality health care to our clients. Our covenant with clients has always been to attain total client satisfaction, which we have achieved through commitment and professional attitude.

Why Corporate Health Insurance?

Even if your employees are usually in good health, you never know when an accident may happen or their family member may get sick and need to see a doctor. Illnesses are on the rise and so are the costs for their treatment. Average cost of some of the common treatments like Gall bladder surgery, Angiography, Angioplasty and CABG can go up to several hundred thousand rupees. This can be a heavy burden on the pocket of a salaried person. Corporate health insurance is a way to take care of the health care needs of your employees and keep them healthy and happy.

Why IGI Health Sure?

Health Sure offers a managed care solution to your organization's healthcare needs. With our qualified and trained staff, we provide quality health care at an affordable price. A network of over 100 carefully selected hospitals all over the country ensures easy accessibility no matter where you may be (List available on our website). We provide hassle free documentation through our user friendly forms. Our strong IT systems generate periodic reports and help you keep track of utilizations and disease trends related to your employees.

Core benefits covered in Health Sure

Hospitalization can cause mental and economic burden to any individual. With Health Sure, you can leave your financial stresses for us to handle. The following services are covered with Health Sure during hospitalization:

- ▶ Room / bed charges
- ▶ Physician / Surgeon visits
- ▶ Surgery charges
- ▶ OT charges
- ▶ Anesthetist charges
- ▶ Lab and Radiological investigation charges
- ▶ Prescribed drugs
- ▶ ICU / CCU confinement
- ▶ Ventilator and Incubator charges
- ▶ Nursery care charges
- ▶ Physiotherapy
- ▶ Blood transfusion
- ▶ Up to 100% complimentary enhancement, in available limits, in case of accidental emergencies.

DAY CARE PROCEDURES

For certain diseases, you may not need to be hospitalized and require certain specialized tests or treatments. To help promote early health seeking behavior, we provide many such day care services on credit at our panel hospitals:

- ▶ Specialized investigations like CT scan, MRI, ECHO etc.
- ▶ Daycare procedures like Angiography, Angioplasty, Kidney dialysis, Endoscopy, Gastroscopy, Colonoscopy, Cataract Surgery, Appendectomy, Tonsillectomy, Lithotripsy, etc.
- ▶ Radiotherapy and Chemotherapy

Additional Benefits Available

- ▶ Pre & Post hospitalization for up to 30 days (includes consultations, investigations and medicines)
- ▶ Cover for pre-existing conditions (upon disclosure with loaded premium only)
- ▶ Emergency dental treatment (for pain relief only)
- ▶ Local ambulance cover (to and between hospitals only)
- ▶ Emergency international cover (subject to certain terms and conditions)
- ▶ Discounts available at various Diagnostic Centers and Pharmacies
- ▶ 24*7 medical hotline managed by our staff doctors
- ▶ Maternity benefit (optional)
- ▶ OPD pool for coverage of everyday maladies (optional)
- ▶ Dread Disease cover for pre-defined, grand maladies with specified coverage (optional)
- ▶ Non-panel cases can be reimbursed upon submitting complete claim documents
- ▶ Health/Policy awareness sessions can be provided at your facility free-of-cost by qualified doctors.

Product Categories and Limits (sample)

BENEFITS	A	B	C
ROOM & BOARD	6,000	4,000	2,000
HOSPITALIZATION	100,000	80,000	50,000
EXTENDED MAJOR MEDICAL	300,000	250,000	200,000
OPD (Opt)	20,000	15,000	10,000
Maternity(Opt):			
Normal	45,000	30,000	15,000
C - Section	90,000	60,000	30,000

Some of the major exclusions are:

- ▶ Routine medical check ups
- ▶ Experimental or unproven treatment (KKT, Ozone nucleolysis etc.)
- ▶ Cosmetic procedures
- ▶ Self-inflicted injuries
- ▶ Psychotic or mental disorders
- ▶ Congenital/Birth defects
- ▶ Prosthetic devices
- ▶ Infertility related or hormonal treatment
- ▶ Sterilization/Family Planning
- ▶ Dental treatment
- ▶ AIDS & AIDS related complex syndrome
- ▶ Charges for telephone, guest meals or non medical items (tissue paper boxes, pads, pampers, milk etc.)
- ▶ Any charges in respect of the donor for organ transplant
- ▶ Admission for work up (for establishing a diagnosis), rest cures or observation admissions
- ▶ Purchase of live tissue e.g. organs / blood products

IGI

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