

Insurers: AsiaCare Health & Life Insurance Co. Ltd.



Benefits Covered Under The Scheme

Hospitalization / room & board limits

Annual Basic hospitalization care limit: Rs. 150,000
Room & board sub limit: Private Room

Annual Accidental cover:

Additional 50% of hospitalization limit: Rs. 75,000

Major Medical Care Benefit

Annual Major Medical Care limit: Rs. 500,000

Annual Maternity Care Benefit:

Normal delivery/DnC/DnE: Rs. 73,830
Caesarian / Multiple Births: Rs. 132,310

Specialized Investigations Cover on OPD Basis (per family per annum)

MRI, CT Scan, Endoscopy, Angiography, Thallium Scan: Rs. 25,000

Day Care Surgeries:

Cataract (foldable lens), Dialysis, Treatment of fractures an lacerated wounds; Emergency dental treatment due to accidental injuries, Emergency room treatment for accidental emergencies, Local road ambulance for emergencies only;

Psychiatric treatment is covered



Treatment At Panel/Approved Hospital

“AsiaCare” enjoys the largest network of Panel Hospitals i.e. 180 hospitals across 34 cities in Pakistan. Complete credit facility is available for hospitalization on Panel Hospitals. Panel Hospitals can be increased on members request and the acceptance by the hospital.

Claim Settlement Procedure

All claims other than panel hospitals are filed on a simple and easy to fill Performa, including supporting documents, by the members and sent to AsiaCare – through ICAP Benevolent Fund Secretariat.



Salient Features

- Room & board limit has been increased from Rs 5,000 per day to the facility of a private room of any hospital of any rate.
- Maternity limits have been increased by 30%.
- Pre & post hospitalization (out patient) expenses will be cover for 30 days, previously covered for only 2 weeks and 1 week respectively.
- Maximum age limit for basic hospitalization & Major medical Care has been increased to 80 years. Previously dread disease cover was restricted to an age limit of 65 years.
- Declared / undeclared pre-existing conditions / pregnancies are fully covered, previously not covered.
- Health declaration (Questionnaire Form) is not required, previously required.
- Parents of the members can also be covered along with the family members for Basic Hospitalization and Major Medical Care with the age limits of 80 and 65 years respectively.



Cost of availing the scheme

Standard Premium (per person per annum)

Participants & age brackets	Premium (Rupees)
Member / Spouse/Parents < 60	4,600
Spouse < 60 (with maternity benefit)	9,000
Member / Spouse/Parents (60 to 69)	6,300
Member / Spouse/Parents (70 to 80)	7,900
Child < 18 years	3,100
Child (18 years & above)	4,600

What Is Not Covered Under The Policy?

Routine check-ups or consultations under OPD, overseas treatment, cosmetic surgeries, dentistry, organ transplants, treatment of willful self inflicted illness / injuries, treatment of obesity, fertility, infertility or menopause related treatments are not covered.

Who Can Avail The Benefits Of Scheme?

ICAP Members, spouses and parents upto the age of 80 years, and dependent sons upto the age of 25 years and no age limit for dependent and unmarried daughters.



How to Register?

Provide particulars about self and family members and prepare your Cheque / Pay Order / D.D in favor of ICAP according to participants for onward payment to the insurers. Online payment at ICAP website also accepted. The insurer will provide you a card which can be presented at the approved hospital.

Effective Date: 1-Aug-2011

Policy period: 1-Aug-2011 to 31-Jul-2012

For complete details of the scheme, registration form and list of panel hospitals please visit www.icap.org.pk

Contact persons for further queries:

The Institute of Chartered Accountants of Pakistan:

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