

Plans and premium rates under Group Health Care Scheme 2020-21

PLANS	Plan A Members	Plan B Members	Plan C *Non- Members	Plan D *Non- Members
Basic Hospitalization limit				
Annual Basic Hospitalization care limit	175,000	175,000	130,000	125,000
Room entitlement	Private A.C.	Private A.C.	7,000	3,550
Annual accidental cover				
Additional 50% of hospitalization limit	87,500	87,500	65,000	62,500
Major medical care				
Annual Major Medical Care limit	550,000	550,000	400,000	400,000
Maternity benefits				
Normal delivery / D & C	215,000	N/A	45,000	30,000
Cesarean / Multiple Births	328,000	N/A	85,000	60,000
Pre & post Natal expenses covered up to Maternity Limit				
Specialized investigation on OPD basis				
MRI, CT Scan, Endoscopy, Angiography, Thallium Scan, Mammography, Pet Scan, Colonoscopy, Biopsy under L/A & G/A, Echo Stress Test, EEG Test	Covered up to Rs.30,000/- Part of Hospitalization Limit			
Day care surgeries				
Cataract, Dialysis, Treatment of fractures and lacerated wounds, emergency dental treatment due to accidental injuries (within 48 hours for pain relief only), Emergency room treatment for accidental emergencies, Local road ambulance for emergencies only;	Covered			
Pre & post-hospitalization expenses for 30 days before and after	Covered			
Note: Major medical care benefit will not be available to parents over 65 years of age				

PREMIUM PER PERSON PER ANNUM

PLANS	Plan A	Plan B	Plan C	Plan D
Member / Spouse < 60	13,000	13,000	9,000	7,600
Maternity Premium [to be paid in addition to normal premium]	30,000	N/A	20,000	18,000
Member / Spouse (60 to 69)	25,000	25,000	16,500	13,450
Member / Spouse (70 to 79)	26,000	26,000	18,000	15,200
Child < 18 years	4,200	4,200	3,600	3,200
Child 18 years & above (max age: 25 years for unmarried son)	7,600	7,600	6,500	5,500
Parent of any age [maximum age 79]	40,000	40,000	30,000	25,000

*Non C.A. employees of C.A. Firms

Who can avail the benefits of scheme?

ICAP Members, spouses and parents up to the age of 79 years, dependent sons up to the age of 25 years and no age limit for dependent and unmarried daughters.



Salient features

- Maximum age limit for enrollment is 79 years.
- Declared / undeclared pre-existing ailments / are covered.
- Health declaration (Questionnaire Form) is not required.
- Room entitlement: Air Conditioned Private Room.
- Maternity cover available as a supplementary benefit.
- Pre & post hospitalization (out-patient) expenses will be covered for 30 days.
- Parents of the members can also be covered subject to participation of member.
- Coverage available to parents for “Basic Hospitalization” up to 79 years and “Major Medical Care” up to 65 years of age.



How to register?

Provide particulars about self and family members by filling out the **Registration Form** also available online 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 hospitals.

Policy period: 1-Jul-2020 to 30-Jun-2021

Last date of registration: 15-Aug-2020 (after the due date, requests will not be entertained)

Contact person for registration & further queries

Taha Sharif, Officer- Benevolent Fund
Tel: 111-000-422 Ext. 353, Email: bfund@icap.org.pk

Contact details of TPL Life Insurance Ltd.

REGION	MEDICAL HOTLINE	HELPLINE DURING OFFICE HOURS	EMAIL ADDRESS
Sindh	0301-8215799 / 0301-8215780	021-111-000-330	approvals@tpllife.com
Punjab	0301-8266228		
KPK & Baluchistan	0301-8215798		



Treatment at panel / approved hospital

“TPL Life Insurers Ltd.” provides complete credit facility at **305 Panel Hospitals** all over Pakistan. Panel Hospitals can be increased on members’ request and acceptance by the hospital.

Non-panel claim settlement procedure

All non-panels claims can be sent to TPL Life Insurers Ltd. for reimbursement through ICAP Benevolent Fund Secretariat. All hospitals administered by Federal & Provincial Governments and Armed Forces of Pakistan are also approved for treatment on CASH basis and patients may subsequently seek reimbursement from TPL Life Insurers Ltd. through ICAP.

What is not covered under the policy?

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