CIRCULAR

Subject: PRESENTATION REGARDING HEALTH INSURANCE FACILITY TO CONTRACT AND TENURE TRACK TEACHERS BY THE SHAHEEN INSURANCE COMPANY LIMITED

In line with the instructions of the Board of Governors, the University is providing health facility to the Contract and Tenure Track Teachers through Shaheen Insurance Company Limited. It was noted that due to one reason or the other, the membership of the subscribers was reducing on yearly basis. When the matter was discussed with the representatives of the Shaheen Insurance Company, they desired to have Presentation before the respective teachers to minimize the resource as well as information gap. Accordingly, a Notification was issued to all the respective Contract and Tenure Track Teachers on 17th September 2012 to attend the Presentation scheduled to be held on 25th September 2012 at 10:00 a.m.

Due to one reason or the others, your good self could not attend the Presentation. However, in order to reduce the information and resource gap, the copy of the Presentation is annexed and if any query is required, kindly do not hesitate to contact the respective persons.

With best regards.

(Khurshid Alam)
Director Finance
Shaheen Healthcare
(A Product of Shaheen Insurance Society Limited)

Group Health Insurance

"We care as you prosper"

SHAHEEN HEALTH CARE
(A Joint Venture of Shaheen Foundation - PAF & First Capital Securities Corporation Ltd)

Introduction
Shaheen Insurance was launched as an insurance project of Shaheen Foundation of Pakistan Air Force and was incorporated as a public limited company in 1985 under Companies Ordinance 1984, Pakistan. The Company was launched with an initial capital of PKR 200 million with 80% holding of Shaheen Foundation of Pakistan Air Force which has a balance sheet size of more than PKR 4 billion.

In year 1999, Shaheen Foundation of Pakistan Air Force joined hands with Hollard Insurance Group of Republic of South Africa for technical insurance expertise and with First Capital for their financial expertise. Hollard has discontinued partnership from 2012 due to personal issues and now SF PAF and FCSC from 2002 to date these two partners the Company's shareholder's are contributing to the well being and strategic direction of the Company.

Shaheen is a public limited Company listed on all three stock exchanges of Pakistan with current paid up capital of PKR 300.00 million. The Company is being run by a team of professionals independent in coordination with all three strategic partners.

A sign of Protection

Mission
To deliver fast, local medical assistance of the highest standard anywhere in the Pakistan thereby meeting customers' expectations every time.

To launch nationwide a comprehensive range of homecare and health-related services for our policy & stakeholders.

To develop innovative, pertinent health care products and services to fill in where other public health care policies are deficient, and to offer an appropriate service demanded and expected by our clients.

To design truly differentiating, innovative services of the highest quality, tailored to meet and exceed extremely high customer expectations, in a market where brand loyalty is relative and competition is very tough.

To design an extended assistance services offer which takes into account a rapidly changing market and increasing population.

Vision
To fulfill the need of the hour and provide the people with protection - the protection coupled with complete peace of mind and conscience.

Ambition
To become a role model for the general insurance industry

To establish corporate culture in the insurance sector in Pakistan

To become the 'peace-of-the-mind' brand insurers for the society in terms of service and business ethics

To give value for money to our shareholders and make Shaheen Insurance their prized asset

To become an ideal organization for our employees that encourages them to achieve self-actualization and growth

Shaheen Insurance Company Ltd in Brief
- Operating since 1996 as a general insurer and dealing all areas of general insurance business.
- Coming from bottom, since year 2004 positioned among top-5 insurance companies in Pakistan in terms of gross premium written.
- Only insurance Company which attracted foreign investment in Pakistan.
- Have wide network with 24 operating stations all over Pakistan
- Rated A by PACRA
- Very strong Reinsurance arrangements with world renowned re-insurers
- Financial strength and strong backing of sponsors: Shaheen Foundation - PAF
- First Capital Securities Corporation

Product & Services
Shaheen Insurance Company Limited offers insurance coverage for the following:
- Personal Cars, Commercial Vehicles
- Factories, Offices, Houses & House holder
- Aviation including Aircrafts insurance, Personal Baggage, Public Liability, War Risk
- Travel Insurance
- Cash in Transit & Cash in Safe
- Health Insurance
- Specialized cover for Contractors of all kind
- Buildings, Bridges, Roads, Roads, Road work, Renovation
- Construction Machinery
- Bond & Performance Bonds
- CGT/CST Stations
- Burglary, Coverage for professionals also available
- Workers Compensation, Employer's Liability, Public Liability
- Stocks, Buildings, Warehouses
- Marine Insurance covers to protect valuable stocks in transit whether local, import or export by any mode of transport i.e., ship, road, rail or by air
Health Insurance

What Is Health Insurance?
Health insurance guards against unforeseen cash flows and financial hardships arising due to ailments, accidents and other natural causes necessitating hospitalisation.

By paying a nominal amount of premium, one ensures:

> FIXED CASH FLOWS:
Since hospitalization is an uncertain event, therefore no one can ever be sure of the medical budget. Health Insurance guards people/employers against uncertainties and abrupt and impatient needs of funds. Since the insurance premium is a fixed cost that the employer has to pay, regardless of actual expense, therefore cash flow projections become easy.

Health Insurance Facts

* Health care costs continue to increase.
* 90% of our nation is uninsured for health insurance.
* One of the largest age groups uninsured is young adults aged 18-30.
* Risk of illness and injury is a part of life.
* Risk of financial loss due to health care costs is a part of life in Pakistan.
* Health insurance is a way to "share the risk."

FFS PACKAGES COVERAGE

The FFS packages include coverage of the following:

IN-PATIENT HOSPITALIZATION (IPD) AND SURGICAL BENEFITS:
IPD cover is annual and is utilized where hospitalization is required.
1. Costs visits by a general practitioner or specialist whilst in hospital.
2. Costs diagnostic examinations and non-surgical procedures.
3. Costs surgical procedures and operations.
4. Hospital charges including pharmacy & basic laboratory investigations.

MATERNITY/BIRTH BENEFITS:
Maternity cover is annual and extends to both normal delivery and caesarean cases, including:
1. Hospital charges.
2. Labor room and theatre charges.
3. Delivery, Abortion, Miscarriage fees
4. Nursery care while the mother is confined.
5. Circumcision in cases of male babies within the first month.

PEACE OF MIND:
The cost of medical treatment is very high, especially in case of Dread Diseases, and escalating at a rate of more than 30% per annum. By acquiring health insurance the employers have peace of mind and they do not fear the uncertain and urgent need of funds needed to nurse the unexpected affliction.

QUALITY HEALTHCARE:
A particular concern in any health insurance is the quality of service provided. Whenever Shahnaz Insurance enters into an agreement with the hospitals, it always lays stress upon the service quality. The insurance companies have a big clientele of many companies, so the hospitals are themselves careful of the service they provide to the insured persons.

GREATER EMPLOYEE BENEFITS:
A Company would usually put limits on the medical benefit provided to the employee depending on the cash flows it can afford. In Medical Insurance, since the insurance company shares the risk with a very low premium, the employer with the same cash flows can offer extreme limits to the employees.

OUI-PATIENT DEPARTMENT (OPD) COVER:
This is annual cover and is utilized where hospitalization is not covered.
1. General Out-Patient Services
2. Specialist Out-Patient Services
3. Prescribed Out-Patient Laboratory Investigations
4. Prescribed Out-Patient Radiology Investigations
5. Prescribed Out-Patient Pharmacy

DAY CARE SURGERIES:
Day care surgeries like Laser surgery, Lithotripsy are covered in annual limits.

FREE BENEFITS:
1. Free enhancement in maternity benefits in case of cesarean section
2. Free enhancement in hospitalization benefits in case of accident (RTA)
3. Circumcision of male babies within the first month of birth (to be utilized from maternity limit)
**Health Insurance Limitations**
This insurance does not cover claims arising directly or indirectly from or consequent upon:

1. War, invasion, Act of foreign enemy, hostility (whether war be declared or not), civil war, revolution, insurrection or overthrowing of Government by force or military usurpation.
2. a. Lossing of radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste or from the combustion of nuclear fuel.
   b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
3. Naval or Military or Air Force or Police force operations planned or conducted against bandits, terrorists or other like elements.
4. Treatment of injuries resulting from participation in war, civil or international conflicts, under any of the armed forces of the Government.
5. Claims in respect of children under 14 days of age.
6. Expenses directly or indirectly resulting from or consequent upon congenital defects and abnormalities (of any nature whatsoever).
7. Tests and treatment relating to infertility or impotence.
8. Costs resulting from self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse, allergy, nervous or mental disorder and treatment of sexually transmitted diseases including impotence or any related condition.

**Health Insurance Procedure**

1. Client visit to Health Department to discuss detail of policy required.
2. Submission of detail regarding number of employees to be insured.
3. Category detail by client.
4. Quotation prepared and sent to client for finalization.
5. Client confirmation and payment regarding policy paid by client and details of employees submitted.
6. Employee Data Form with Two Passport Size Photographs (pictures). Family Wise if applicable, can be emailed in (jpeg format). NIC Copy B-form or Birth Certificate in case of a Minor——for every individual being insured.
7. Policy issued along with Shaheen Health ID Card.

**Shaheen Health ID Card Specimen:**

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**Hospital Payments**

**PANEL HOSPITAL**

Shaheen Insurance has credit arrangements with panel of hospitals where patients just have to show their insurance cards provided by Shaheen Insurance Company in order to get services without paying anything.

**NON-PANEL HOSPITAL**

A non-panel hospital can only be accessed in case of an emergency situation whereby the employees are reimbursed at actual on the production of the bills detailing the costs incurred during hospital stay on a prescribed claim form.

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**Basic Claim Reimbursement Requirement**

Fill out OPD/IPD forms properly.

- Checklist for attached documentation
- Doctors Prescription (original)
- Doctor Fee Receipt (original)
- Medicine Cash Memo (original)
- Laboratory Investigation Fee Receipt
- Test Report Original or Photocopy
- Admission and discharge slips original

Department authorized official Signature and Stamp.

15-20 Days necessary for approval procedure.
# List of Panel Hospitals

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<tr>
<th>Hospital Name</th>
<th>Address</th>
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<td><strong>KARACHI</strong></td>
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<td>1. Aga Khan University Hospital</td>
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<td>2. Aga Khan Health Services</td>
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<td>3. Aga Khan Hospital</td>
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<td>4. Aga Khan Hospital for Women (North East)</td>
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<td>5. Aga Khan Hospital for Women (Southwest)</td>
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<td>6. Aga Khan Hospital for Women (Wakil)</td>
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<td>7. Aga Khan Hospital for Women (Yusuf)</td>
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<td><strong>Lahore</strong></td>
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<td>1. General Hospital</td>
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# Contacts

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