



## Baqai Medical University

Human Resources Department HR Policy Manual		
Policy # HR – 01	<b>Medical Policy</b>	Approval Date: <b>March 1, 2024</b>
Revision No: 00	Revision Date:	Effective Date: <b>April 1, 2024</b>
Prepared by:  _____	Reviewed by:  _____	Approved by:  _____
<b>HRD</b>	<b>Vice Chancellor</b>	<b>Board of Governors</b>

### 1. Philosophy

Baqai Medical University acknowledges the importance of supporting the health and well-being of its employees and their families, and is dedicated to ensuring that its employees have access to quality medical services when they need.

### 2. Objective:

To provide comprehensive medical coverage to alleviate the financial burden and associated costs during times of illness or medical need.

### 3. Scope:

This policy is applicable to:

- All full time (Permanent, Contractual) employees and their immediate families as registered with BMU's HR Department;
- The children are covered up to the age of 18 years and only un-married daughters are covered up to 25 years of age.

### 4. Entitlement:

**Out-patient:** BMU will reimburse the cost of outpatient medical treatment up to the limit of one basic salary per annum.

**Hospitalization:** BMU will cover the hospitalization cost through Medical Insurance at its panel hospitals for a maximum yearly amount of:



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- c. Grade 17 and above : Max PKR x,xxx,xxx/-
- d. Grade 1 – 16 : Max PKR x,xxx,xxx/-
- e. Contractual : Max PKR x,xxx,xxx/-

a. **Medical coverage at BMU:** All eligible employees and their registered families shall be provided medical services at 50% discount of the prevailing rates of such services at the Health / Medical units of BMU including:

- i. Fatima Hospital, Baqai Medical University, Gadap, Karachi;
- ii. Baqai Dental Hospital, Baqai Medical University, Gadap, Karachi;
- iii. Family Medicine, Public Health Center(s), Social Obs., Units.

Medical services offered shall include:

- Out-patient treatment:
  - Consultation;
  - Pathological Tests;
  - Radiology Tests;
  - Dental
- Hospitalization
- Maternity up to two children
- Emergency Treatments

b. **Maternity:** Delivery charges for female employees and wives of employees shall be covered for up to two children only, after joining BMU. This include hospitalization coverage as well as 50% discounted medical services provided at BMU managed medical units.

c. **Inclusions:**

- Doctor's consultation fee;
- Medicines prescribed by a doctor;
- Homeopathy consultation and medicines;
- Laboratory & Radiology Tests;
- Surgery expenses and other related costs including but not limited to Operation Theater, Anesthesiology, Nursing, Special Care & Equipment i.e. ICU, CCU, Life Support System etc.;
- Day Care Procedures e.g. Endoscopy, Dialysis, Angiography etc.

**5. Interpretation:**

- a) This policy shall supersede all previous policies on the subject and will be effective dated XXXXXXXX 1<sup>st</sup> 2024;
- b) Necessary changes shall be made as per policy in Regulations, procedures and guidelines;
- c) In case of any ambiguity in understanding this policy, the interpretation of the Vice Chancellor will be treated as final;
- d) Any exception to the policy shall be approved by the Vice Chancellor on the recommendation of CSR Committee and shall be reported to the Board of Governors.

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### Medical Claim Procedure:

In order to claim reimbursement of medical expenses, the Employee must follow the instructions given below:

#### a) Out-Patient treatments:

Employees shall submit following original documents along with the Medical Claim Form (MCF 01) to Human Resource Department by the 15<sup>th</sup> of every month to get the reimbursement with the same month's salary:

- i. Receipt of Doctor's fee
- ii. Doctor's prescriptions
- iii. Receipts of medicines purchased against the prescriptions
- iv. Receipts of Pathological and/or Radiology Tests

Claim forms submitted to HR Department after the 15<sup>th</sup> of a month will get reimbursed with the next month's salary.

#### b) Medical Services (OPD / Hospitalization) at BMU medical unit:

Employees and their registered family members using medical services at designated BMU units must pay for the services and then submit original documents and the medical claim form (MCF 02) to the HR Department for reimbursement by the 15<sup>th</sup> of each month. The services will be charged at a 50% discount.

#### c) Hospitalization through Insurance:

Employees and their registered family members shall use a hospitalization insurance card provided by the HR Department from the insurance company. The card shall have the names of the employee and their registered family members. When seeking hospitalization-related medical services, the hospitalization insurance card must be presented during patient admission. The employee and their family will not have to pay anything up to their assigned limit. Any hospitalization charges exceeding the employee's annual limit must be paid by the employee, who can then claim reimbursement if their medical limit allows.

BMU reserves the right to audit and investigate all submitted claims. Unsubstantiated or false claims will lead to disciplinary action against the Employee.

Prepared by:  _____ <b>HRD</b>	Reviewed by:  _____ <b>Pro-Vice Chancellor</b>	Approved by:  _____ <b>Vice Chancellor</b>
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