

IGI Health Insurance Policy 2023-2024

Services Covered

- ✓ **In-Patient Department (IPD/hospitalization):** Up to Rs. 600,000 per year
- ✓ **Room rent:** Up to Rs. 15,000 per day
- ✓ **Daycare procedures/specialized investigations coverage includes (only):**
 - Lithotripsy
 - Endoscopy
 - Gastroscopy
 - Dilation & Curettage
 - Partial Mastectomy
 - Non-Malignant tumors / Abscess
 - Chemotherapy (for malignant cancer only)
 - Radiotherapy (for Malignant cancer only)
 - Cataract surgeries
 - MRI
 - Angiography
 - CT Scan
 - Echo
 - Bronchoscopy
 - Dialysis
 - Tonsillectomy/Adenoidectomy
 - Veins/Varicose (cutting operation only)
 - Cholecystectomy
 - Herniorrhaphy
 - Appendectomy

Note: Daycare procedures/specialized investigations are covered subject to prior approval, i.e., these will be reimbursed on the condition that prior approval has been applied for and approved.

- ✓ **Dental Treatment:** When required due to "accident" for "pain relief" only. (General OPD dental treatments are not covered).
- ✓ **Local Ambulance:** "To" and "between" the hospital (within the local city only).
- ✓ **Congenital Conditions:** Covered up to total hospitalization limit.
- ✓ **Hepatitis Treatment:** Covered
- ✓ **-Accidental Emergencies:** Covered. 100% enhancement in hospitalization limit in case of RTA (Road Traffic Accident) injuries. (Short stay at the hospital is also covered in this case).
- ✓ **Medical Emergencies:** Covered only at NHMC Lahore, for the rest of the hospitals it is covered on a reimbursement basis (it also includes a short stay at the hospital, but approval depends on the nature of the case).
- ✓ **Pre-Hospitalization:** 30 days (includes consultation, medications, laboratory/radiology investigations during thirty days prior to hospitalization).
- ✓ **Post-Hospitalization:** 30 days (includes consultation, medications, laboratory/radiology investigations during thirty days post hospitalization).
- ✓ **Psychiatric Treatment:** Covered in case of hospitalization/IPD only.
- ✓ **Visiting Consultant:** Covered on a reimbursement basis subject to UCR (up to mutually approved rates with the hospital).
- ✓ **Cataract Surgery:** Covered with standard foldable lens only.

Services Not Covered

- × General outpatient treatment (OPD)
- × War risk (whether declared or not)
- × AIDS and/or AIDS related diseases
- × Maternity Benefits
- × Self-inflicted injuries
- × Alcoholism & Addiction
- × Cosmetic or plastic surgery
- × Dental examinations, x-rays, extraction, fillings, and general dental care
- × Supply of fitting of hearing aids, eyeglasses, and contact lenses
- × Vision tests, which are not related to specific symptoms and/or disease
- × Radial & Laser Keratotomy
- × Examinations for check-up purposes not incident to, or necessary to, diagnosis of a sickness or bodily injury.
- × Expenses incurred on account of:
 - Durable medical appliances (e.g., nebulizer)
 - Anorexia, Obesity, insomnia, baldness
 - Contraceptive measures
 - Ovulation induction, invitro-fertilization (IVF)
 - Food supplements (e.g., vitamins), herbal medicines
 - Preventive treatment and vaccinations acupuncture
 - Rest cures, sanitarium, periods of quarantine or isolation
- × All expenses which are not reasonable, customary, and necessary for the treatment of an injury or illness.

Prior Approvals

Process of obtaining prior approvals for insurance coverage is:

- Show your IGI insurance E-card at the reception or corporate office of the panel hospital.
- The hospital will give the patient a pre-authorization form (to be filled by the patient and the treating doctor).
- The hospital itself will send intimation and seek approval from IGI upon the patient's submission of the filled pre-authorization form, insurance card, CNIC, and doctor's prescription for admission or treatment.
- IGI will then share the approval letter with the hospital, mentioning the approval status along with the services covered and the approved financial limit.

Note: After the intimation is sent by the hospital, it takes at least 30 minutes for IGI to share the approval letter.