



Alfalah Insurance

GROUP HEALTH

Insurance / Takaful

WE CARE FOR YOU EVERY STEP OF THE WAY

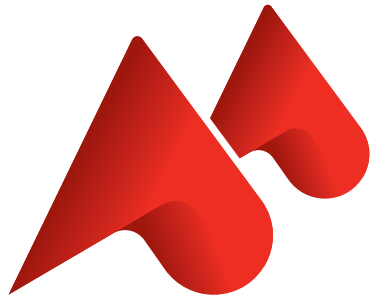
Why Health Insurance?

Your employees are your greatest asset.

A strong health insurance / takaful plan helps attract top talent, retain skilled staff, and maintain a motivated workforce.

Alfalah Insurance supports your business by offering reliable, flexible health coverage that protects employees against unexpected medical costs.





“A” IS IN OUR DNA

Upgraded to "AA +" By PACRA

Alfalah insurance takes pride in upholding Abu Dhabi Group's legacy of performance excellence by achieving an upgrade to "AA+" by PACRA.

We generously thank our esteemed customers, shareholders, employees, and the stakeholders for motivating us to achieve this milestone.



Bank Alfalah



Alfalah Insurance



Alfalah Investments



Alfalah Insurance Company Limited, a venture of the Abu Dhabi Group, is among Pakistan's leading general insurance providers.

Founded in 2006, the company operates in all major cities of Pakistan including:

Karachi

Lahore

Islamabad

Faisalabad

Peshawar

Multan

Gujranwala

Sialkot

Rahim yar Khan

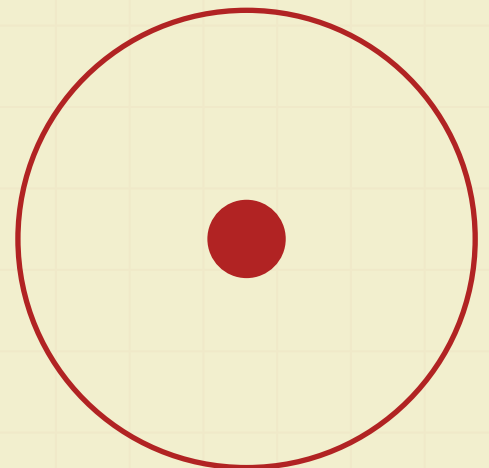
Hyderabad

Our Mission

To provide accessible, reliable, and personalized healthcare treatments that improves the well-being of our community.

Our Vision

To be the most trusted healthcare provider by prioritizing patient care, continuous innovation, and holistic well-being.



Key Features & Benefits

Comprehensive Coverage

Customizable plans for:

- Inpatient (IPD)
- Outpatient (OPD)
- Maternity
- Day Care Treatments
- Major Medical / Dread Diseases
- Specialized Investigations

Digital Access:

- e-Card
- Members coverage information
- Available and utilized limits
- Claim submission and claim tracking
- Hospital locator
- Tele-health services and Health alerts via digital portal/app.

Nationwide Network:

Access to 350+ panel hospitals offering cashless treatment across Pakistan.

24/7 Medical Helpline:

Round-the-clock medical and claim support.

Expert Claims Management:

Handled by qualified doctors and insurance professionals ensuring quality care and cost control.

Smart MIS Reports:

Real-time analytics for employers to track healthcare utilization and spending patterns.

Discount Privileges:

Exclusive discounts at partner hospitals, clinic, labs, and pharmacies.

Personalized Health Cards:

Quick identification and seamless cashless care.

How It Works ?

Choosing the right medical provider is essential to maintaining your health and peace of mind.

Here's why our patients trust us:

Cashless Treatment (Panel Hospitals)

Access quality healthcare without financial stress. Simply visit any of our approved panel hospitals and receive treatment without paying cash- Alfalah Insurance settles the bills directly.

Reimbursement (Non-Panel Hospitals)

For non-panel hospitalizations, submit your claim with medical documents. Prior approval is required for planned admissions; emergencies must be reported within 24 hours.



Coverage Options

Hospitalization (Basic Cover):

Comprehensive inpatient benefits include:

- Room/CCU/ICU Charges (inclusive of meal charges wherever applicable)
- Operation Theatre Charges
- Surgeons/ Consultant's fee
- Anesthetist fee
- Pharmacy/ Surgical Items
- Lab/X-rays investigations and general hospital's services
- Cost incurred before and after admission, in the hospital (as per policy)

Additional Coverage from Hospitalization Limit

- Day Care Surgeries
- Diagnostic Tests
- Dialysis, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography
- Treatment of Fractures & Lacerated Wounds
- Local Road Ambulance (for Emergency only)
- Dental Treatment due to Accidental injuries

Maternity (Cover):

Coverage includes:

- Gynecologist's fee
- Labor Room/Operation theatre charges
- Anesthetist fee
- Miscarriage, D&C
- Medicines or Drugs
- Diagnostic tests
- Baby's Nursing Care
- Circumcision of baby boys
- Daily room/ward charges

OPD (Cover):

OPD coverage includes:

- Consultation Fee paid to a Registered Medical Practitioner (General Practitioner / Specialist)
- Prescribed Medicines
- Prescribed Lab and Diagnostics Tests
- Prescribed physiotherapy
- Pre natal and post natal consultations and tests
- Dental Treatment (except cosmetics)
- Optical Treatment (except cosmetics)

Note: All medical expenses are covered or reimbursed as per policy terms and conditions, up to the specified limits outlined in the agreed Table of Benefits.

Sample Benefit Structure

Benefits Structure					
Particulars	Plan A	Plan B	Plan C	Plan D	Plan E
	Top Management	Middle Management	Executive / Officers	Junior Staff	Workers
Hospitalization Benefits (Basic Cover)					
Room Charges per day	50,000	30,000	20,000	15,000	10,000
Hospitalization Limit per person per annum (for Self, Spouse and Children)	500,000	400,000	300,000	250,000	200,000
Hospitalization Limit per person per annum (for Parents)	250,000	200,000	150,000	125,000	100,000
Major Medical / Dread Disease Limit per person per annum (Optional cover, if required separately) (Hospitalization limits can be adjusted when this cover is included)	1,000,000	800,000	600,000	500,000	400,000
Maternity Benefits (Optional Cover)					
Maternity Limit Per Annum (Normal Delivery / D&C / D&E)	150,000	125,000	100,000	75,000	50,000
Maternity Limit Per Annum (Cesarean Section / Ectopic Pregnancy / Extra Uterine Pregnancy / Multiple Births)	300,000	250,000	200,000	150,000	100,000
OPD Benefits (Optional Cover)					
OPD Limit per family per year	150,000	100,000	80,000	60,000	40,000
Or					
OPD Pool for All Employees	1 Million				

Note:

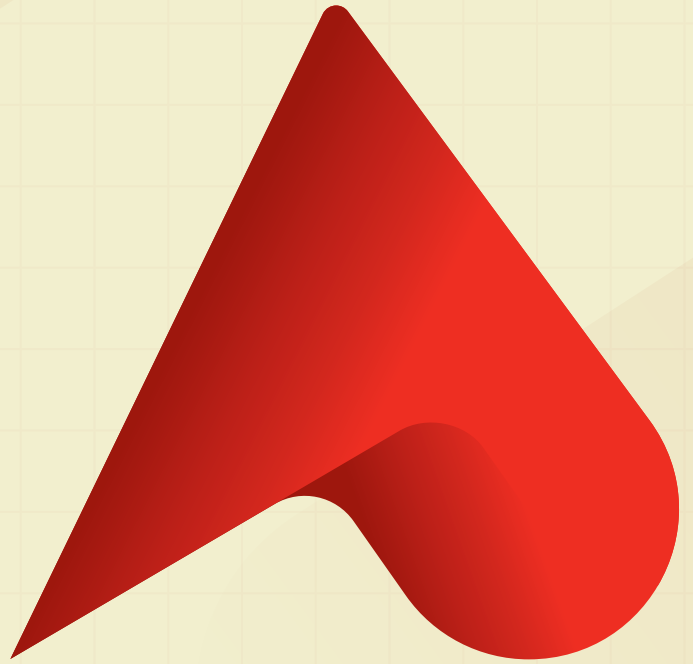
- Health Care coverage is available for employees, with the option to include spouses, children, and parents, if required
- Benefits offered are in Pak Rupees
- Customized plans are offered to larger groups
- Minimum number of employees to form a group is 10

What's Not Covered

- Mental illness, drug or alcohol-related conditions
- Cosmetic or fertility treatments
- Routine checkups, eyewear, hearing aids, dental work (except accidental)
- Non-prescribed medicines and unapproved invoices



We're Here for You



Contact Us

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Disclaimer:

This brochure is intended to provide a brief overview of the Health Insurance product only. For complete details of coverage, exclusions, benefits, terms, and conditions, please refer to the official Health Policy Wording of Alfalah Insurance Company.