

F.No.2(5)HR/PRAL/2011-12

August 10, 2010

CIRCULAR

On behalf of PRAL Management we are pleased to inform you that the contract for Health Insurance Policy has been renewed to "M/s Premier Insurance Limited" for PRAL/MW-Project employees on existing rates, terms and conditions w.e.f 1st August 2011 to 31st July 2012. Medical claims submission period is 90 days for Hospitalization and 180 days for OPD. Health Card will be distributed to all employees in 2nd week of August 2011. Limits of Hospitalization/Dread Disease/Maternity as well as benefits "covered" and "not covered" in the Policy may be seen on PRAL official website www.pral.com.pk.

2. All Employees are advised to use Panel hospitals. Treatment from Non Panel Hospitals is advisable is only for emergency or where the panel hospital is not available. In case of treatment from Non-Panel Hospitals following procedure may be ensured:

- a) Request may be forwarded to HR Department for onwards transmission to M/s Premier Insurance for their approval.
- b) Details of procedure/treatment to be adopted may be required on the letter head of treating Doctor/Hospital and,
- c) Detail of cost estimates/expenditure, may also be required on letter head of treating Doctor/Hospital.
- d) Claim Form for reimbursement for medical expenditure should be duly stamped and signed by respective doctor.

3. Before submitting the Medical Claims for reimbursement to HR Department, please ensure that **CREDIT LETTER/CARD NO. e.g PRAL-0129/MWP-0123**, "which is mandatory and Office Address e.g F-6/3 – Islamabad" is mentioned on Claim Form for smooth processing and tracking of employees location for disbursement of their reimbursed cheques.

4. The common medical expenditures known as "OPD" will also be reimbursed on quarterly basis as per details mentioned below:

	<u>Category</u>	<u>Pay Group</u>	<u>Annual limit</u>
i)	Category-A:	Employees in PG-VII & above	Rs 7,000/-
ii)	Category-B:	Employees in PG-IV to VI	Rs 5,000/-
iii)	Category-C:	Employees in PG-I to III	Rs 3,500/-

5. If the expenditure on Hospitalization exceeds assigned limit, access amount may be claimed from Group Excess Loss (GEL) available for Hospitalization. The GEL cases will be processed on quarterly basis and reimbursement will be made on prorata basis.

This issue with the approval of the Competent Authority.

(Muhammad Shahzad)
Manager Human Resources

Distribution

- i) CEO
- ii) G.M (SD)
- iii) SA to CEO
- iv) All Heads of Departments with the request to circulate among all employees.
- v) SMO / Manager(HR) Motorway Project
- vi) Office Order file