

Health is Wealth



You are what you eat



Make Exercise a part of your life



Early to bed early to rise



## Your Health Takaful Plan

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EVERNEWCONCEPTS



PAK-QATAR FAMILY TAKAFUL

*Together for Better*

Registered & Supervised by Securities and Exchange Commission of Pakistan

### Are specialized investigation tests covered?

Yes, specialized investigation tests are covered. These include MRI, CT Scan, Endoscopy, Thallium Scan, and Coronary Angiography.

### What are some of the expenses not covered in this plan?

Expense arising from or related to pregnancy and child birth (except where specifically provided), congenital birth defects, war, invasion, civil unrest, pre-existing illnesses, infertility and cosmetic treatment, medical checkup and medical appliances.

### If I, or any of my family members, is suffering from any disease/illness, will that family member be covered?

Existing diseases, illnesses, injuries and chronic illnesses such as diabetes, arthritis, will not be covered. We reserve the right of not paying the claim directly or indirectly related to any existing illness/ injury. But for your benefit, OPD consultations relating to pre-existing conditions are covered.

### Do I need pre-authorization for inpatient services? How do I obtain it?

If you would like us to pay directly to the Network Hospital and not get yourself involved in the claims reimbursement procedure, you need to have pre-authorization. To schedule hospital admissions, you should contact our medical department at least three days in advance from the hospitalization date. They will guide you in obtaining the pre-authorization. The Medical Hotline Number is mentioned on your health card.

### How do I make an inpatient claim? When will I receive the claim reimbursement?

If you have taken pre-authorization from PQFTL, you will not be required to pay to the network hospital. However, if you prefer to go directly to our network panel hospital, then the following procedure will apply:

1. All medical bills will be paid by you to the concerned network hospital.
2. You will obtain receipts of all payments, discharge summary card & reports of all investigations.
3. Send all these documents to PQFTL as soon as possible together with the filled claim form.

You should expect to receive the reimbursement within 4 weeks from the date of the receipt of your complete claim papers in our office. However, please keep in mind that if we need any additional information or there are any discrepancies in your claim papers, claims reimbursement may get delayed.

### What is a Health Card?

A health card is a card that comes along with the scheme. It is similar to an Identity card. This card would entitle you to avail cashless hospitalization facility at any of our network hospitals.

There's lots of people in this world who spend so much time watching their health that they don't get the time to enjoy it. Enjoy life!



“Specialized Investigation tests such as MRI, CT Scan, Endoscopy etc are also covered”

## You can remain sick or you can choose to live well

Health is an irreplaceable treasure of life, the one who is deprived, values it more than any material thing in this world.

It is for this reason, that we at Pak Qatar Family Takaful are trying utmost to facilitate your medical needs. To this effect we have designed & developed the Group Term Healthcare Takaful plan. The plan covers your hospitalization due to any reason, major medical expenses, maternity/childbirth as well as day-to-day medical needs.

## What is Takaful ?



Takaful is a Halal and Ethical way to satisfy your financial protection and savings needs.

Takaful is a community-pooling system based on the principles of brotherhood and mutual help wherein participants contribute in a common fund to help those who need it the most.

The concept of Takaful is inherent in the Arabic word 'takafala' which means 'joint guarantee'. The system follows thus:

1. Participants pool a small amount called "Contribution" into the Waqf Fund on the basis of "Taburru" to protect themselves and each other against specified risks;
2. This Waqf Fund is managed by the Takaful Operator who performs all its responsibilities with diligence and prudence in the capacity of a Wakeel;
3. The Waqf Fund pays the claims and not the Takaful Operator;
4. Surplus amount may be distributed amongst the participants as per the advice of Shariah Advisory Board;

Put simply: if, God forbid, a family's breadwinner passes away or gets disabled and is unable to partake in occupational activities for which he is trained leaving behind dependants, Takaful will come to his rescue by protecting them from financial hardships.

Prevention is better than cure.



“Takaful is a Halal and Ethical way to satisfy your financial protection and savings needs”

## About Pak-Qatar Family Takaful Limited



Pak-Qatar Family Takaful Limited, the pioneers of Family Takaful in Pakistan, is regarded as a progressive Shariah Compliant company providing need-based and cost-effective Takaful solutions in Pakistan.

Incorporated in 2006 and began operations in 2007, the company is registered and supervised by the Securities and Exchange Commission of Pakistan (SECP). An independent Shariah Advisory Board chaired by Mufti Muhammad Taqi Usmani, certifies all products and operations for Shariah compliance. The company is rated A- by JCR-VIS Credit Rating Co. Ltd.

The company's vision of providing financial protection through Takaful to everyone is supported by some of the strongest financial institutions from the State of Qatar and Munich-based FWU AG.

Pak-Qatar is the first dedicated Takaful Group in Pakistan starting with both Family and General Takaful operations. The paid-up capital of Pak-Qatar Family is Rs. 533 million; the combined paid-up capital of the Group is Rs. 840 million.

## Awards & Recognition

- ▶ Won "Best Use of Technology" Award by CPI Financial, Dubai, UAE.
- ▶ Won "Best Family Takaful Operator" Award by 1st National Achievers Award, Karachi, Pakistan.
- ▶ Nomination for "Best Takaful Company" Award by CPI Financial, Dubai, UAE

Drinking 12 glasses of water daily, not only improves the way you look, but also helps you live longer and healthier.



“Pak-Qatar is the first dedicated Takaful Group in Pakistan starting with both Family and General Takaful operations.”

He@lth Takaful 2

Exercise should be a part of your daily living. It does not only make you physically fit, but it also improves your professional performance by 30 percent



“The plan provides coverage outside Pakistan. Any covered employee and his/her dependants, will be able to reimburse their medical expenses”

He@lth Takaful 11

### What do we mean by Participant?

As all the contributors to the fund are participating in this common pool they are referred to as participants. In the case of Health Takaful for Groups, the participant is the organisation.

### What do we mean by Contribution?

The contribution is the amount given by the participant to join the pool. This amount does not go to the Takaful operator rather it goes directly into the Participants Takaful Fund (which is the pool of all the participants). It is from this pool that all claims, which may arise, are met.

### What are the details required to be a Participant?

Following acceptance of our proposal simply complete the enrolment forms and return them to us. Each individual covered will need to complete a health questionnaire. Once this questionnaire has been received and evaluated a Certificate of Takaful and a Pak-Qatar Family Takaful Health Card will be issued to each covered individual. The certificate and card will be issued in the name of the employee.

### Are Family Members covered?

Yes! your spouse and all dependent unmarried children (up to 25 years of age) may be covered under the plan. At the time of entry into the plan the age of children should not be more than 24. Dependant unmarried daughters would be covered beyond 25 years as well.

### What about coverage outside of Pakistan?

When a covered individual, and his or her family, are traveling abroad, whether for business or pleasure, they will be able to get reimbursements for any emergency medical treatment they may have needed to incur while on their trip. These reimbursements will be made after their return to Pakistan, subject to the medical expense locally. The maximum period of stay should not exceed 90 days in a calendar year. Effective non-urgent chronic treatment that can reasonably wait until return to Pakistan will not be included.

### Are there any deductions if treatment is availed at non-network hospitals?

There are no deductions if a patient gets treatment at a hospital which is not part of our network. The complete reasonable and customary charges will be reimbursed but are of course subject to the actual costs incurred and the limits prescribed under the policy.

### Are pre-existing conditions covered?

These are excluded unless they are fully disclosed to the company and accepted on terms confirmed by the company in writing prior to the start of the policy.

## Surplus Sharing

Takaful not only provides sharing of risk but also offers surplus sharing, a unique advantage provided to the participants. By contributing as Tabarru (donation), the participant is entitled to surplus sharing. If, at the end of the stated period, any excess amount is left after paying off claims and other costs, it is utilized for the following purposes:

1. A portion of the fund would be set aside to strengthen the Waqf pool for future excessive claims;
  2. Another portion of the fund may be given to charity with the approval of the Shariah Board;
  3. Remaining surplus may be distributed amongst participants, according to their net contribution in the surplus.
- As compared to conventional insurance, surplus in any case would not belong to the Takaful operator and would always be used for the benefit of the pool and/or the public at large.

## FAQ's

### How does Takaful differ from conventional insurance?

The key differences between Takaful and Conventional Insurance are:

- Takaful is Risk Sharing while conventional insurance is Risk Transfer
- In Takaful the operator acts as a Wakeel while in conventional insurance, the insurer acts as a Guarantor
- In Takaful the operator acts as Ameen of the contributions while in conventional insurance, the insurer becomes the owner of the contributions
- There are some fundamental differences in the nature of both the contracts.
- Takaful is considered a Halal mode of risk mitigation.

### What is a Takaful Operator?

The Takaful Operator is basically an organization which manages the Waqf and takes the responsibility of collecting contributions from the participants and to distribute it back to the fellow participants when in need. The operator also manages the investments for the Waqf. The operator charges a fee known as "Wakala fee".

### What is Wakala Fee?

The term "Wakala" is derived from the word "Wakeel" which means 'acting as an agent on behalf of some body'. Wakala fee is the amount charged by the Takaful Operator from the participant to manage the Waqf.

You are what you eat, says the wise. One of the most effective rule for living long and healthy is to have balanced natural diet.



“All our investments are made through Shariah-compliant instruments as advised by our Shariah Advisory Board.”

He@lth Takaful 10

## Our Sponsors



**Qatar Islamic Insurance Company (QIIC)**, the pioneer of Islamic Insurance in Qatar, is one of the fastest growing Takaful companies in the State of Qatar.



**Qatar International Islamic Bank (QIIB)** is one of the most successful bank in the State of Qatar.



**Qatar Islamic Bank (QIB)** is the pioneer of Islamic Banking in Qatar and it presently stands amongst the top five Islamic Banks in the world.



**FWU** is a Munich-based financial service provider operating globally. FWU was awarded by Euro-money as the best Takaful Operator in the world in 2006.



**Qatar National Bank (QNB)** is one of the largest banks in Qatar with the largest share of the banking sector. It has a strong presence in all parts of the financial sector.



**Masraf Al Rayan** is a progressive new force in the world of banking. It has a paid-up capital of over US\$1 billion and an entirely Shariah compliant portfolio of products.



**The Amwal Group** is Qatar's leading investment banking, asset management and wealth management firm.

Avoid stress!  
Don't take work or family issues too hard, instead try spending atleast half hour with your favorite hobby. Stress is the root cause of various fatal illnesses.



“Pak-Qatar Family Takaful Ltd. is proud to be backed and supported by some of the most prominent Qatari Institutions.”

He@lth Takaful 3

## Our Shariah Advisory Board

All business operations and products of Pak-Qatar Family Takaful are approved by its independent Shariah Board which comprises of the following eminent and renowned scholars:

- Mufti Muhammad Taqi Usmani, Chairman
- Mufti Hassaan Kaleem, Member
- Dr Mufti Ismatullah, Member

An in-house Shariah compliance department supervises the implementation of the promulgated Fatwas & guidelines pertaining to different operational & investment related issues.

An external Shariah Audit further certifies Shariah compliance of the company.

## Group Healthcare Takaful

A proven solution for today's and tomorrow's healthcare needs

Perhaps it's time to revisit your employee benefits policy and add value to it. A total solution provider, Pak-Qatar Family Takaful Limited, recommends the Healthcare Takaful Plan, and here is why:

Employees are feeling financially unstable and insecure in the given economic environment which is affecting their performance as well as their commitment to the organization. Salaries, no matter how ascending, cannot cover the expenses incurred during medical emergencies neither can their contingency reserves. It is becoming increasingly difficult for employees to manage the cost of their family's healthcare needs together with rentals and bills in the limited budget.

Keep a positive outlook. Don't find negativity around you. Try to look for small moments of joy that life has to offer to you. A smile can surely make you feel good.



“Pak Qatar's Group Healthcare Takaful Plan is a proven solution for all of today's & tomorrow's healthcare needs.”

## Out-Patient Benefits

This covers costs incurred with respect to day-to-day healthcare expenses. Everything from general consultations from a practitioner to specialist outpatient treatment would be included here. The following items will be covered here:

Consultation Charges	✓
Cost of Laboratory, Testing, Radiographic, and Nuclear	✓
Medicine Procedures	✓
Prescribed Medicines and Drugs	✓
X-rays and Examinations	✓
ECG's, ETT's, EEG's and other diagnostic tests	✓
Hospital Emergency Room Treatment	✓

*Disclaimer: The benefits mentioned in this brochure are for illustrative purpose only. For detailed terms and conditions please refer to the Participant Membership Document.*

## Eligibility Criteria

To be eligible for this Plan, the employee must be:

Between 18 and 59 years of age; max age of entry may be relaxed in special cases.

The spouse must be:

Between 18 and 59 years of age; max age of entry may be relaxed in special cases.

The children are covered from:

First day after healthy birth or healthy discharge from hospital up to 25 years of age. Maximum age of entry is 24 years. However, there is no age restriction for unmarried daughter(s).

Green vegetables contains essential ingredients that are proven to increase life expectancy if used regularly.

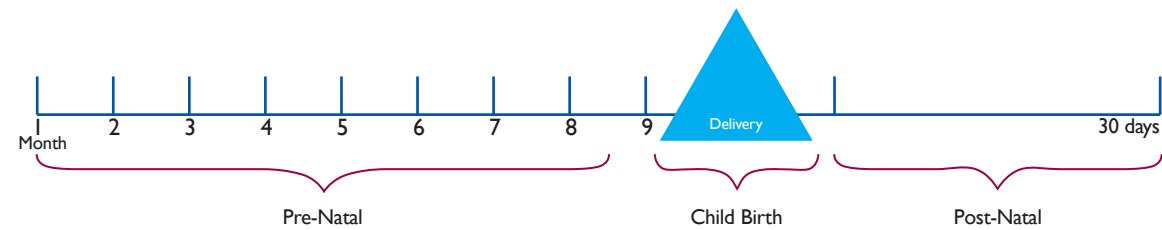


“Major Medical Care Benefit is available to cover cost of treatment in addition to Hospital Care Limit.”

## Maternity Benefits

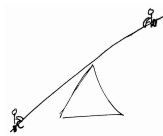
This benefit pays for medical expenses related to child birth, pregnancy, and all pre and post natal treatments. The following expenses are covered here:

In case of complication, maternity limit increases from the amount of normal delivery to the complicated delivery limit. This includes C-Section, multiple child births, D & C, D & E's, legal abortion due to complications, miscarriages and all other complications related to child birth and pregnancy.



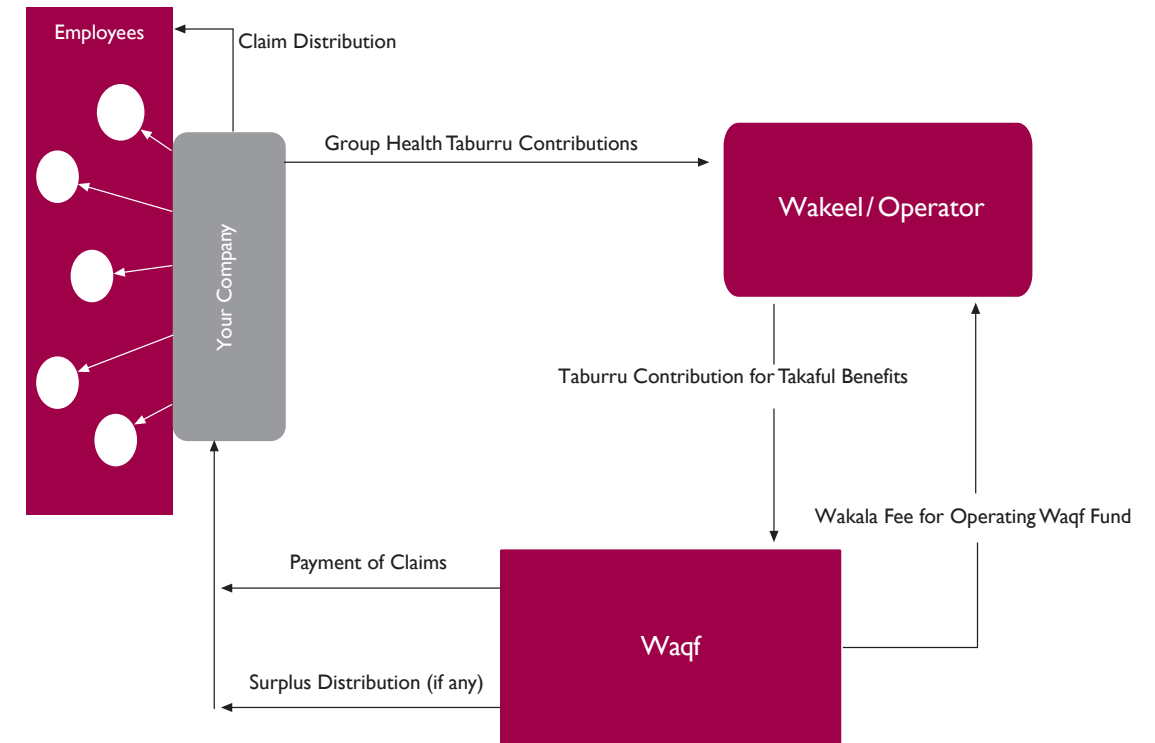
Daily Room and Board	✓
Labor Room Charges in case of Normal Delivery	✓
Anesthetist Fee	✓
Gynecologist Fee	✓
Diagnostic Investigations During Hospital Stay	✓
Blood and Oxygen Supplies (if required)	✓
Baby Nursing Care While the Mother is in the Hospital	✓
Pre-Natal Treatment	✓
Post-Natal Treatment	✓

Maintain Balance!  
Balance is essential in everything that we do. Excessiveness of any thing can be harmful to us. Moderate behavior keeps you happy.



“The plan is convenient; no medical check-ups, very easy to subscribe and hassle-free to setup and administer.”

## Group Healthcare Takaful Model



Early to bed and early to rise, is a very old saying but, the true benefits of sleeping early are revealing as research continues. Make a habit of it and you will know the benefits.



“Participate in a Shariah-compliant, ethical, fully transparent Takaful system for all your healthcare needs.”

## Salient Features of Healthcare Takaful

- Your choice of Doctors and Hospitals**  
 The plan allows your employees to get treatment from the best doctors at the best hospitals of their choice across the country at our network hospitals.
- Round the Clock, Worldwide Coverage**  
 The plan also provides coverage outside Pakistan. Any covered employee, and his/her dependants, will be able to reimburse their medical expenses which they may have had to incur due to an emergency medical situation while traveling abroad. The reimbursement will be done in Pakistani Rupees on their return to Pakistan accordingly.
- Hassle-free Setup and Administration**  
 The plan is convenient; no medical check-ups, very easy to subscribe and hassle-free to setup and administer. All medical issues for your employees will be taken care of, so that you and your team can focus on what you do best. No paper work in case of emergency treatment.
- Hospital Accommodation & Extent of Takaful Coverage**  
 The plan will provide an individual hospitalization limit for each covered person. There is no limit on the number of days of hospitalization. The Plan will provide cover for pre-existing ailments if disclosed and agreed in writing and for daycare surgeries.



## Salient Benefits of Healthcare Takaful

### In-Patient Benefits

#### Healthcare Benefits

All expenses incurred when a covered individual is hospitalized as result of sickness, accident or surgery will be covered under this benefit.

#### Pre-Hospitalization Diagnostic Charges

Provides re-imbursment of expenses for diagnostic tests related to hospitalization for up to 30 days before admission into the hospital.

#### Post-Hospitalization Follow-up Treatment

Provides re-imbursment for post-hospitalization follow-up and can be utilized up to 30 days after discharge. Major Medical Care Benefit is available to cover the cost of treatment in addition to Hospital Care Limit.

All in-house hospital accommodation, treatment, and services	✓
Doctor's Visits	✓
Specialist Consultation (Inpatient) Charges	✓
Intensive Care Unit (ICU) Charges	✓
Cardiac Care Unit (CCU) Charges	✓
Local Ambulance Services	✓
Day Care Surgery Charges	✓
Accidental Emergency Medical Charges	✓
Anesthetist's Fee	✓
Operation Theatre Charges	✓
Prescribed Medication Used During Hospitalization	✓
Blood and Oxygen Supplies	✓
Ventilators and Allied Services	✓
Kidney Dialysis and Cancer Treatment	✓
Diagnostic Investigations	✓
Emergency Dental Treatment (Due to an accident only)	✓

Avoid smoking, and even those who smoke. Research suggest that passive smoking is almost as lethal as active smoking. Staying away from it gives you a better chance of survival.



“The plan provides coverage outside Pakistan. Any covered employee, and his/her dependants will be able to reimburse their medical expenses”

He@lth Takaful 6

Good medical facilities are very expensive and at times can be unaffordable. A little planning can save you in times of need.



“The plan allows your employees to get treatment from the best doctors at the best hospitals of their choice across the country”

He@lth Takaful 7