

### **Bahria University Health Insurance Scheme**

1. Bahria University always takes special interest in the welfare of its employees and in the same spirit, health of personnel is one of its main priority. Bahria University is continuously contributing huge amount in healthcare premium over the years. In year 2022, the contract of health insurance was awarded to M/s Jubilee General Insurance Company on basis of satisfactory performance. The premium detail for the year is reflected in attached graph.

2. In order to have better understanding, summary of registration figures (Employees, Spouses and Children) for the last 3 years is included and the same is as under. Furthermore, detail of lives is reflected in attached graph.

S.No	Year	Lives at the start of contract	Addition of lives	Deletion of lives	Total Amount paid to Company on Account of Addition / Deletion
a.	2020	6021	673	188	Rs.3,119,248
b.	2021	6497	815	244	Rs.4,016,499
c.	2022	6950	1413	630	Rs. 9,096,489

3. The summary of Medical Claims reimbursement during the last 3 years is appended below. Furthermore, detail of Medical Claims reimbursement is reflected in attached graph.

S.No	Year	No of Hospitalization Claims reimbursed	No of OPD Claims reimbursed	Total Amount Reimbursed
a.	2020	636	2886	60,805,833
b.	2021	854	3510	65,000,000
c.	2022	980	4627	78,187,671

4. Summary of Death Claims of last 3 years is appended below:

S.No	Year	No of Deaths	Compensation amount to next kin
a.	2020	3	650,000
b.	2021	4	800,000
c.	2022	1	390,000

5. **Gel Cases:** Additional treatment expenses which is also called gel cases requests are received from BUHO Directorates and Campuses for employees who have availed their full entitlements / miscellaneous queries in their medical claims. As per the

healthcare policy, additional limit benefit facility is on case to case basis with the approval of Honorable Rector. Summary of Gel Cases of last 3 years is appended below:

S.No	Year	No of Gel Cases Received	Total Gel Reimbursed to BU Employees
a.	2020	79	1,900,000
b.	2021	110	3,000,000
c.	2022	135	3,000,000

6. **Feedback:** Feedback was obtained from all Campuses / CUs regarding problem area / suggestions / recommendations on health insurance performance of M/s Jubilee General Insurance Company prior agreement of 2022. As per the feedback received, approx 95% employees were generally satisfied with the performance of M/s Jubilee General Insurance Company. Some issues were raised and the same were also resolved in the new contract of year 2022. Moreover, a comprehensive increase in the IPD/OPD limits was undertaken to benefit the employees. Detail is as under:

S.No	Benefits Description	Year 2020 limits	Year 2021 limits	Year 2022 limits
i.	<b>Maternity</b>			
	Normal (Category C)	45,000	45,000	58,500
	C Section (Category C)	65,000	65,000	84,500
	Normal (Category B)	65,000	65,000	84,500
	C Section (Category B)	90,000	90,000	117,000
ii.	<b>OPD</b>			
	Single (Category C)	7,500	7,500	10,000
	Married (Category C)	15,000	15,000	17,500
	Single (Category B)	12,000	12,000	15,000
	Married (Category B)	30,000	30,000	35,000
iii.	<b>Hospitalization limit</b>			
	Category B	550,000		
	Category C	350,000		

#### **Additional Measures for Improvement:**

a. In order to educate the employees on Health Insurance Scheme, Health Insurance presentations were conducted at BUHO and Campuses for employee's awareness, in which DD Admin BUHO and Jubilee General Insurance Reps briefed the participants on various aspects and also resolved their queries / issues:

b. Increase in death compensation of employees for year 2022 is as under:

S.No	Category	Year 2020	Year 2021	Year 2022
i.	B	200,000	200,000	520,000
ii.	C	150,000	150,000	390,000

c. In order to facilitate the employees, coverage of daycare procedures and specialized investigation test scope was enhanced. Moreover, 20 cases of Pre-insurance period, COVID-19 treatment expenses for employees were covered under IPD limit).

