

## **ELENACARE - (HEALTH INSURANCE)**

1. **Scope.** Security and Management Services (Pvt) Ltd, “SMS”, is committed to make arrangements for provision of Hospitalization and Emergency health care to all employees of SMS and their immediate family members i.e. spouse and children (parents excluded).
2. **Eligibility.** Following are covered under the ELENACARE Health Insurance Scheme:-
  - a. All employees (after getting their first salary)
  - b. Immediate family members of employees i.e. spouse and children
  - c. Following are excluded:-
    - (1) Married children
    - (2) Male children over 25 years of age
3. **Procedure/ Responsibilities**
  - a. **Issuance of Health Card**
    - (1) Employees /his or her family data is collected by respective HR Office / Recruitment staff at the time of induction at the regional office.
    - (2) Collected data will be sent to designated HR officer in HR Head Office.
    - (3) HR Department (Headquarters Office) will send that data to respective Insurance Company for issuance of Health insurance cards and further dispatch to respective Regional HR departments on receipt from Insurance Company. In case of any addition or deletion of family member in the health required same process will be followed.
    - (4) Health Insurance policy, List of authorized Panel Hospitals is sent up to the Zonal Level for record or display at notice boards.
    - (5) Limits for room / maternity charges are also provided to all inductees.

b. **Pre admission – Routine cases (Panel Hospital – hospitals where the Insurance Company has made prior arrangements).** Whenever an employee needs hospitalization he / she will proceed as follows:-

- (1) Pre-authorization forms will be collected from HR.
- (2) Filled forms duly endorsed by treating physician along with estimated limit of expenditures / breakdown/ length of stay will be submitted to HR Head Office 15 days prior to actual utilization of the facility.
- (3) HR will forward the filled forms to the Insurance Company and obtain formal approvals. Insurance Company will coordinate with respective hospital for arrangement of hospitalization.
- (4) HR will confirm the arrangements to the individual prior to his hospitalization and provide him / her copy of approval through Regional HR department.

c. **Admission – Routine cases (Non Panel Hospital):**

Whenever an employee needs hospitalization in non-panel Hospitals he / she will proceed as follow:

- 1) Pre-authorization forms will be collected from HR.
- 2) Filled forms duly endorsed by treating physician along with estimated limit of expenditures / breakdown/ length of stay will be submitted to HR Head Office 15 days prior to actual utilization of the facility.
- 3) HR will forward the filled forms to the Insurance Company and obtain formal approvals. HR will provide him / her copy of approval and reimbursement form through Regional HR department which will be attached with reimbursement claim for reference.
- 4) The affected person / any family member will get admission. At the time of discharge, employee will get Original bills and get endorsed reimbursement claim form the treating physician.
- 5) Affected employee will get original bills and from the Hospital duly signed by Medical Officer with official stamp.

- 6) Affected employee will hand over all the bills with reimbursement form to Company Medical Officer for inspection.
- 7) Company Medical Officer will review all the bills, sign with stamp and render a certificate of correctness of these bills.
- 8) All bills will be handed over to Concerned HR Department.
- 9) HR Department will hand over all bill to Research and Collection Services RCS.
- 10) RCS will check and verify the bills .
- 11) RCS will return the bills to HR Department after completing the above process
- 12) HR Department will send all these bill to designated HR Officer in Head Office for further process.
- 13) HR Officer will check all the required documents and sent it Claim Committee.
- 14) After approval of claim committee claim will be forwarded to Insurance Company.
- 15) Claim cheque will be forwarded to Regional HR after receipt from Insurance Company.
- 16) Regional HR will hand over the claim cheque to employee and send the receipt to HR HO for record.

**d. Emergency Cases.** Telephone numbers for contact in case of emergency are given on the health cards. All emergency treatments will be forwarded to the HR Head Office within 48 hours. The individual must show health insurance card in case of emergency at panel hospital and inform Respective HR department for information and necessary coordination if required.

4. **Revision of SOP.** ELENACARE policy and procedure are reviewed annually in the month of January by a reviewing panel comprising COO, Group Director HR, CFO and Director Contracts. During this meeting the reviewing panel reviews the policy / procedure and its actual compliance to bring in improvements if required.
5. SMS provides this information to every new employee when they sign their contracts with SMS.