



Baqai Medical University

Human Resources Department HR Policy Manual		
Policy # HR – 01	Medical Policy	Approval Date: March 6, 2024
Revision No: 00	Revision Date:	Effective Date: June 1, 2024
Prepared by: _____	Reviewed by: _____	Approved by: _____
HRD	Vice Chancellor	Board of Governors

1. Philosophy

Baqai Medical University acknowledges the importance of supporting the health and well-being of its employees and their families, and is dedicated to ensuring that its employees have access to quality medical services when they need.

2. Objective:

To provide comprehensive medical coverage to alleviate the financial burden and associated costs during times of illness or medical need.

3. Scope:

This policy is applicable to:

- a. All full time (Permanent, Contractual) employees and their immediate families as registered with BMU's HR Department;
- b. The children are covered up to the age of 18 years and only un-married daughters are covered up to 25 years of age.

4. Entitlement:

Out-patient: BMU will reimburse the cost of outpatient medical treatment up to the limit of one salary (excluding other benefits) per annum.

Hospitalization: BMU will cover the hospitalization cost through Medical Insurance at its panel hospitals for a maximum yearly amount as per approved insurance policy by BMU



Baqai Medical University

a. Medical coverage at BMU: All eligible employees and their registered families shall be provided medical services at 50% discount of the prevailing rates of such services at the Health / Medical units of BMU including:

- i. Fatima Hospital, Baqai Medical University, Gadap, Karachi;
- ii. Baqai Dental Hospital, Baqai Medical University, Gadap, Karachi;
- iii. Family Medicine, Public Health Center(s), Social Obs., Units.

Medical services offered shall include:

- Out-patient treatment:
 - Consultation;
 - Pathological Tests;
 - Radiology Tests;
 - Dental Emergencies
- Hospitalization
- Maternity up to two children
- Emergency Treatments

b. Maternity: Delivery charges for female employees and wives of employees shall be covered for up to two children only, after joining BMU. This include hospitalization coverage as well as 50% discounted medical services provided at BMU managed medical units.

c. Inclusions:

- Doctor's consultation fee;
- Medicines prescribed by a doctor;
- Laboratory & Radiology Tests;
- Surgery expenses and other related costs including but not limited to Operation Theater, Anesthesiology, Nursing, Special Care & Equipment i.e. ICU, CCU, Life Support System etc.;
- Day Care Procedures e.g. Endoscopy, Dialysis, Angiography etc.



Baqai Medical University

5. Interpretation:

- a) This policy shall supersede all previous policies on the subject and will be effective dated April 1st 2024;
- b) Necessary changes shall be made as per policy in Regulations, procedures and guidelines;
- c) In case of any ambiguity in understanding this policy, the interpretation of the Vice Chancellor will be treated as final;
- d) Any exception to the policy shall be approved by the Vice Chancellor on the recommendation of Corporate Social Responsibilities (CSR) Committee and shall be reported to the Board of Governors.

Medical Claim Procedure:

In order to claim reimbursement of medical expenses, the Employee must follow the instructions given below:

a) Out-Patient treatments at BMU medical unit:

Employees shall submit following original documents along with the Medical Claim Form (MCF 01) to Human Resource Department by the 15th of every month to get the reimbursement with the same month's salary:

- i. Receipt of Doctor's fee
- ii. Doctor's prescriptions
- iii. Receipts of medicines purchased against the prescriptions
- iv. Receipts of Pathological and/or Radiology Tests

Claim forms submitted to HR Department after the 15th of a month will get reimbursed with the next month's salary.

b) Medical Services (Hospitalization) at BMU medical unit:

Employees and their registered family members using medical services at designated BMU units must pay for the services and then submit original documents and the medical claim form (MCF 02) to the HR Department for reimbursement by the 15th of each month. The services will be charged at a 50% discount.

c) Hospitalization through Insurance:

Employees and their registered family members shall use a hospitalization insurance card provided by the HR Department from the insurance company. The card shall have the names of the employee and their registered family members. When seeking hospitalization-related medical services, the hospitalization insurance card must be presented during patient admission. The employee and their family will not have to pay anything up to their assigned limit. Any hospitalization charges exceeding the



Baqai Medical University

employee's annual limit must be paid by the employee, who can then claim reimbursement if their medical limit allows.

BMU reserves the right to audit and investigate all submitted claims. Unsubstantiated or false claims will lead to disciplinary action against the Employee.

Prepared by: _____	Reviewed by: _____	Approved by: _____
HRD	Pro-Vice Chancellor	Vice Chancellor

CONFIDENTIAL