



# ASIACARE HEALTH INSURANCE

in collaboration with

# DOW UNIVERSITY OF HEALTH SCIENCES

Launches Dow International Health Care Plan  
for Family Members of Overseas Pakistanis in Pakistan



**Agreement Signing Ceremony between Dow University and Asia Care Health Insurance**

Sitting (L to R) Prof. M. Umar Farooq (Pro Vice Chancellor DUHS & Principal SMC), Dr. M. Mehdi Kazmi (CEO Asia Care), Prof. Masood Hameed Khan (Vice Chancellor DUHS), Mr. Sardar Yaseen Malik (Member DUHS Syndicate), Mohtarma Fatima Surriya Bajjia (Member DUHS Syndicate)  
Standing (L to R) Dr. Nusarul Huda (Member Syndicate), Dr. Salim Ilyas (Member Syndicate), Mr. M. Shoaib Khanzada, Prof. Junaid Ashraf (Member Syndicate and Principal DMC), Prof. Abdul Bari Khan (Member Syndicate), Mr. Mir Shujat Ali

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### PREMIUM

6 months - 60 years: US \$620

61 years - 75 years: US \$820

UAN in Pakistan 111 275 275



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# ENROLMENT ELIGIBILITY



## INDIVIDUAL - Dow University

### ENROLMENT ELIGIBILITY

COVERAGE AS FROM AGE  
INSURABLE AGE LIMIT

#### Inpatient Hospital

##### Age Group

Maximum annual cover per person

Maximum annual cover per person for Pre-existing ailments

Sub limit for daily room & board – per day

Outside Network – Co-pay

#### Waiting Period for Pre-Existing conditions

##### Sub limits:

##### Max. ICU Room & Board

Per Hospitalization

#### Pre & Post hospitalization Exp.

Per hospitalization

#### Specialized Investigations

MRI, CT Scan, Endoscopy & Thallium Scan

#### Accidental Outpatient Exp. Benefits

##### (Limit Per Accident)

Expenses for emergency room treatment for accidental injuries only (within 48 hours)

Emergency Transportation

Maximum limit per hospitalization

Maximum visits

**6 MONTHS  
75 YEARS**

#### Annual Limits

06 Months -60 Years

Unlimited

**Unlimited**

Private

Not Applicable

**Three Months**

**61-75 years**

Unlimited

**500,000**

Private

Not Applicable

**Six Months**

**30 Days**

**30 Days**

**30,000**

**30,000**

**30,000**

**30,000**

**50,000**

**50,000**

**3,500**

**3,500**

**3**

**3**

### PREMIUM RATES WILL COME UNDER THIS.

PLAN NAME:

DUHS INTERNATIONAL HEALTH PLAN

**INSIDIE NETWORK LIMIT:**

**UNLIMITED**

OUTSIDE NETWORK LIMITS:

NOT APPLICABLE

**AGE GROUP:**

**PREMIUM RATES:**

**6 Months – 60 years:**

**\$620**

**61 – 75 years:**

**\$820**

# Hospitalization Cover

**Now avail cashless facilities in over 160 hospitals across Pakistan.** Hospitalization cover includes: Medical expenses incurred as an inpatient during hospitalization including room charges, doctors / surgeons fee, medicines and diagnostic tests.

## Eligibility

Anyone from the age of 6 months upto 75 years.

## CORE BENEFITS

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"><li>● Physician / Surgeon Charges</li><li>● Surgery Charges</li><li>● ICU / CCU Charges</li><li>● Prescription Drugs Used During Hospital Stay</li><li>● Anaesthetists Fees</li><li>● Pathological and Radiological investigations</li><li>● ECG's, EEG's</li><li>● Prescribed ETT, Echo, Thallium Scan</li><li>● Angiography / Angioplasty</li><li>● MRI, CT Scan</li><li>● Ultrasound or any diagnostic tests</li><li>● Day care Surgeries</li><li>● Radiotherapy and Chemotherapy</li><li>● Emergency Ambulance local transportation to hospital</li></ul> | <ul style="list-style-type: none"><li>● Ventilator and Allied services</li><li>● Diagnostic or Therapeutic Endoscopies procedures</li><li>● Pre-hospitalization diagnostic test and medicines</li><li>● Post-hospitalization medicines and tests</li><li>● Blood and oxygen supplies</li><li>● Physiotherapy</li><li>● Kidney dialysis</li><li>● Cancer treatment</li><li>● Trauma &amp; Accidents</li><li>● Dental treatment due to accident (pain relief only)</li><li>● Breast and Colorectal Cancer screening</li><li>● In hospital consultation</li></ul> |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## WHAT CAN NOT BE CLAIMED

- Treatments currently availed or avail during the previous 12 months from the date of the proposal.
- Expenses incurred on events occurring before the commencement of the cover or otherwise outside the period of insurance.
- Any expenses incurred for the treatment illness/ disease / sickness contracted by the insured person during the 1st 90 days from the commencement date of the policy.
- Pre-existing conditions covered except CRF, Hepatitis B & C, Cancer.
- Expenses for treatment other than Allopathic.
- Expenses, which are purely diagnostic in nature with no positive existence on any disease.
- Expenses that are mainly cosmetic in nature.
- Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications or any of these including caesarean section of insured plan A & B.
- Expenses that are mainly cosmetic in nature.

# In-Network Hospitals in Pakistan

**Karachi:** Aga Khan Hospital for women Karimabad, Aga Khan Maternity Home Garden, Aga Khan Maternity Home Kharadar, Aga Khan University Hospital, Al-Hadeed Medical Centre, Akhtar Eye Hospital, Al-Mumtaz Medical Complex, Ashfaq Memorial Hospital, Asif Eye Clinic, Advance Eye Clinic, Advance Radiology Centre, Atia General Hospital, Burhani Hospital, Chiniot General Hospital, Darul Sehat Hospital, Dr. Ziauddin Hospital (Clifton campus), Dr. Ziauddin Hospital (Kemari campus), Dr. Ziauddin Hospital (North Nazimabad), Habib Medical Centre, Halim Hospital, Hashmani's Hospital, Hashmani's Hospital, Health Care Hospital Defence, Imam Clinic, Ibn-e-Seena Hospital Complex, Imam Zainul Abedin Hospital, Jamal-e-Noor Hospital, Kharadar General Hospital, Kidney Centre, Karachi Adventist Hospital, Korangi Landhi Medical Centre, Lady Dufferin Hospital, Liaquat National Hospital, Life Care Medical Centre, Mamil Hospital, Mid City Hospital, Murshid Hospital, Noor Hospital, National Medical Centre (NMC), Orthopadic & Medical Institute (OMI), Park Lane Hospital, Patel Hospital, Remedial Hospital, Saifee Hospital, South City Hospital, SOM Fauji Foundation, Shahzad Eye Hospital, Tabbah Heart Institute, Usman Memorial Hospital, Al-Hafeez Medical Centre, Gool Banoo & Dr. Burior Anklesaria Nursina, Sir Syed Trust Hospital.

**Hyderabad:** Aga Khan Maternal & Child Care Centre, City Care Hospital, Isra University Hospital, Red Crescent Hospital Hilal-e-Ahmar, Red Crescent Cardiac Hospital Hilal-e-Ahmar, Ghani Hospital, Wali Bhai Rajputana Hospital.

**Sukkur / Shikarpur:** Darul Shifa Hospital, Hira Medical Centre, Pakistan Red Crescent Society, Zubair Medical Centre.

**Nawabshah / Larkana / Khandkot / Umarkot:** Ideal Medical complex, Kunri Christian Hospital, National Hospital, Sindh Medical Centre.

**Quetta:** Children Hospital, Chistiran Hospital, Zoya Hospital, Quetta Hospital, Pakistan General Hospital, Rehan Hospital.

**Lahore:** Doctors Hospital, OMC, Akram Medical Complex, Family Hospital, Masood Hospital, Fatima Memorial Hospital, Fauji Foundation Hospital, Aga Khan Family Health Centre, Ittefaq Hospital Trust, Medivision Eye & Medical Centre, Mumtaz Bakhtawar Trust Hospital, Mumtaz Bakhtawar Trust Hospital Unit 2, National Hospital & Medical Centre, Punjab Institute of Cardiology, Rasheed Hospital, Rana Hospital, Saira Memorial Hospital, Surayya Azeem Hospital, Shalimar Hospital, Sharif Trust Medical City Hospital, Shaukat Khanum Cancer Hospital, Surgimed Hospital, Tariq Hospital, Farooq Hospital, Turab Hospital.

**Islamabad / Rawalpindi / Wah / Taxila:** Islamic International Medical Complex, Shadman Hospital, Shifa International Hospital, Ali Medical Centre, Maroof Hospital, Ahmad Medical Complex, Bilal Hospital, Maryam Memorial Hospital, Fauji Foundation Hospital, Al-Elaj Hospital, Fatima Hospital, Ahsyed Hospital Ahatta Taxila.

**Sargodha:** Sadiq Hospital

**Peshawar / D.I.Khan:** Khattak Medical Centre & Hospital, Fauji Foundation Hospital, PIMA-Al Khidmat Hospital, Rehman Medical Institute, Rehmania Hospital.

**Rahim Yar Khan:** Al-Seed Medical Complex, Sheikh Mujeeb Ahsan Shaheed Hospital.

**Gujranwala:** Chaudhry Hospital, Gondal Medical Complex, Salamat Hospital.

**Sialkot:** Idrees Hospital, Islam Central Hospital, Al Sheikh Jinnah Memorial Hospital, Aga Khan Family Health Centre.

**Abbotabad / Haripur:** Hirra General Hospital, Rehmat Memorial Hospital, Shaheena Jamil Trust Hospital, Sadia Medical Complex.

**Sheikhupura / Hafizabad:** Akhtar Memorial Hospital, Yousaf Qureshi Hospital, Naeem Hospital Hafizabad.

**Faisalabad / Sahiwal:** Faisal Hospital, Mian Mohammad Trust Hospital, National Hospital, Sahil Hospital, Al Barkat Hospital & Maternity Home.

**Pind Dadan Khan:** Shafiq Surgical, Al Shafi Surgical Hospital, Fatima Hospital, Aga Khan Family Health Centre.

**Multan:** Al Khaliq Patient Care, City Hospital, Fatima Medical Centre, Faisal Hospital, Seyal Medical Centre, Khursheed Rafiq Hospital, Medi Care Hospital, Mian Afzal Rehman Hospital.

**Mardan / Gilgit / Chitral:** Mardan Surgical Hospital, Aga Khan Standard Family Health Centre, Aga Khan Family Health Centre, Aga Khan Medical Centre, Aga Khan Medical Centre, Ahmad Medical Centre, Aga Medical Centre.

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