

Group Health



Protecting Your Workforce with Shariah-Compliant Care



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Pakistan's Premier and Pioneer Islamic Financial Services Group

What is Takaful?

Takaful is a Halal and ethical way to fulfill your financial protection and savings needs which serves as an Islamic alternative to conventional insurance. Contributions are distributed into two components, Participant's Investment Fund (PIF) for investment and Waqf Fund for protection against Wakalah fee(s). The amount in PIF is invested in Shariah-compliant business avenues to generate Halal profits. Contribution pooled in Waqf fund is considered Tabarru & is used to pay claims.

Introduction to Group Health

At Pak-Qatar Family Takaful Limited, we consider health to be amongst life's most precious assets.

The Group Health Care Takaful Plan is crafted expressly for employers to safeguard their employees' welfare. It offers comprehensive protection - covering hospitalization for all causes, major medical treatments, maternity, childbirth, and routine medical expenses. By providing this benefit, an organization not only ensures access to prompt, high-quality care but also demonstrates its enduring commitment to the well-being of its workforce.

Why choose Group Health Takaful?

Group Health Takaful offers a plan that is specifically designed for your company to reduce Health related worries from your organization's workforce, which results in a happier, relaxed and a confident employee. The increase in productivity is sure to benefit any employer, and enables them to offer a very attractive salary or compensation package, helping the employer recruit and retain the best human resource.

Disclaimer: This is Family Takaful product which has two distinct elements i.e., financial protection and investment. The investment component is linked to the performance of underlying assets under unit linked fund(s).

Core Benefits



Employees stay with the company for a longer period



Employees work with greater motivation and dedication



Employees promotes company's image



Helps foster a healthy corporate culture



Helps in developing an attractive hiring & recruitment strategy



Develops the image of a company as a caring Employers

What Group Health Takaful can do for You?

Technology & Convenience at your fingertips

Take advantage of the Elaaj mobile app, Web portal and our 24/7 Helpline for assistance in case of emergency.

Your choice of Doctor and Hospitals

Your employees choose the doctors and hospitals of their preference.

Round the Clock, Worldwide Coverage

Our plan gives you 24/7 coverage anywhere in the world *(terms & conditions applied)*.

Hospital Accommodation & Extent of Takaful Coverage

Individual limits for each employee, to cover hospital accommodation and facilities.

Acute Accidental & Extent of Medical Emergencies

Coverage for life threatening Acute Accidental and Medical Emergencies.

Specialized Investigations

Plan covers MRI, CT Scan, Endoscopy, Thallium Scan and Angiography, ETT, Echo, EEG and Mammogram according to the terms of the policy.

Credit Facility in Network Hospitals

Employees can enjoy credit facility through our health card in our 300+ network hospitals and digital accessibility through Elaaj App.

Coverage at more than 300+ hospitals nationwide

In-Patient Healthcare Coverage

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

- ▶ All in-house hospital accommodation, treatment, etc.
- ▶ 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 & Medical 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 Investigation (during Hospitalization)
- ▶ Emergency Dental Treatment (Due to an accident only)

Pre-Hospitalization Comprehensive Coverage

Provides Comprehensive Coverage of expenses for Consultation, Medicines, & Diagnostic related to hospitalization for up to 30 days before admission into the hospital, on reimbursement basis.

Post-Hospitalization Comprehensive Coverage

Provides Comprehensive Coverage of expenses for post-hospitalization follow-up and which can be utilized up to 30 days after discharge from hospital.

Maternity Benefits

This benefit pays for medical expenses related to childbirth, pregnancy, and all pre and post-natal treatments. In case of complication, maternity limit increases from the amount of normal delivery to the complicated delivery. This includes C-Section, multiple child births, D & C, D & E's, legal abortion due to complications, miscarriages and all other complications related to childbirth and pregnancy. The following expenses are covered here:

- ▶ Daily Room and Board
- ▶ Labor Room Charges in case of Normal Delivery
- ▶ Anesthetists 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

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, Radiography
- ▶ Prescribed medicine and drugs
- ▶ X-rays and Examinations
- ▶ ECG, ETT, EEG and other diagnostic tests
- ▶ Hospital emergency room treatment

Disclaimer:

The benefits mentioned in this document are for illustrative purpose only. For detailed terms and conditions, please refer to the participant membership document (PMD).

Disclosure:

Group Health Takaful is a Shariah-compliant protection solution designed to provide financial assistance for eligible medical expenses of covered members. Benefits, coverage limits, waiting periods, exclusions, eligibility criteria, and contribution rates are subject to the selected plan and the applicable Participant Membership Document (PMD). Underwriting requirements may apply.

Elaaj App Access:

Clients can conveniently access healthcare services through the Elaaj App.



Shariah Advisory Board:

You can be rest assured that our products and services are regulated and monitored by a Shariah Advisory Board which comprises of the following world-renowned scholars:

- ▶ Mufti Muhammad Hassaan Kaleem (Chairman)
- ▶ Mufti Ismatullah (Shariah Advisor & Member Shariah Board)

About Pak-Qatar Family Takaful Limited:

Life is full of uncertainties, but protecting your family shouldn't be. As Pakistan's pioneer in Family Takaful, Pak-Qatar Family Takaful Limited (PQFTL) is Pakistan's first & only dedicated Takaful company backed with an "AA" rating (by VIS & PACRA) with a stable outlook and a Pension Fund manager rating of "AM2+" with stable outlook by Pakistan Credit Rating Agency (PACRA), offers an unmatched, comprehensive suite including individual and corporate Takaful and investment solutions like Mahana Bachat & Takaful Flexi Plan, Priority Takaful, Education Takaful & Voluntary Pension Scheme with Annuity Plan that protect what matters most—your loved ones and your future. From securing your family's future to safeguarding businesses, PQFTL ensures you are prepared for the unexpected—today and tomorrow.

About Pak-Qatar Group:

Pak-Qatar Group stands as a trailblazer in Pakistan's Islamic financial services industry, offering a diverse range of Shariah-compliant solutions. Embedded in Islamic values and driven by excellence, the Group's entities—Pak-Qatar Investments, Pak-Qatar Asset Management, Pak-Qatar Family Takaful, Pak-Qatar General Takaful, Sharq Trading and Merchandising Limited, and the Pak-Qatar Care Foundation—work in synergy to provide ethical and innovative financial services, empowering individuals and businesses across the nation. The Group champions excellence, integrity, innovation and trust to reshape the country's Islamic financial ecosystem.



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