



Circular # HR-22/Ver-02/2018
Monday, August 06, 2018

MEDICAL POLICY

The aim of this policy is to outline the eligibility and guidelines for employees regarding their entitlements of Hospitalization and maternity expenses.

Gas & Oil Pakistan Ltd. (GO) expects employees to act responsibly and professionally when incurring and submitting costs. Gas & Oil Pakistan Ltd. (GO) will reimburse employees for reasonable expenses on hospitalization and maternity up-to the limits as defines hereunder. Each Medical Reimbursement Expense shall require approval from the line manager on the Medical Reimbursement Form (APPENDIX # 8).

1. Coverage in Hospitalization

This policy will cover reasonable and customary medical expenses incurred up to the specified limit while an employee is hospitalized due to illness, surgery or accident. Eligible medical expenses during hospital stay may include;

- a) All in hospital accommodation, treatment and services including daily room and board charges, Intensive Care Unit (ICU) charges, Operation theatre charges, Physician's / Consultant's / Anesthetist's / Surgeon's fees during hospitalization;
- b) Diagnostic test and Medical expenses during hospitalization;
- c) Blood and Oxygen supplies;
- d) Day Care Surgeries / Procedures such as Cataract, Endoscopy, Angiography, Dialysis, Chemotherapy etc.;
- e) Specialized Investigation (MRI, CT Scan, PET Scan, Thallium Scan);
- f) Traumatic injuries such as fractures and lacerated wounds;
- g) Emergency Dental Treatment due to accidental injuries;
- h) Accidental Emergency Treatment;
- i) Miscellaneous charges (patient's meals, local road ambulance charges, etc.):

2. Maternity Care

This benefit pays for medical expense related to pregnancy and child birth to the extent of two (2) children only. Gas & Oil Pakistan Ltd. (GO) shall not pay any maternity expense to an

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employee in case of his third child, which expense will be borne by the respective employee himself. For the purpose of clarity, it is stated that if any employee at the time of joining Gas & Oil Pakistan Ltd. (GO) already has two children, he shall not be entitled for the claim of maternity expense.

3. Eligible Expense Includes

- a) Hospital charges including Daily Room and Board charges, Labor room/Operation Theater charges, Gynecologist's fee, Anesthetist's fee, Prescribed Medicines used and Diagnostic test during hospital stay, and
- b) Baby Nursing Care while the mother is in hospital;

4. Exclusions

This policy comes with certain exclusions and accordingly expense arising out of, but not limited to, the following are excluded;

- a) Routine medical examinations or check-ups, including charges arising out of any Hospital Confinement or admission primarily for diagnostic purposes unless specifically authorized by Gas & Oil Pakistan Ltd. (GO), routine eye or ear examinations, vaccinations, medical certificates, examinations for employment or travel, spectacles, contact lenses and hearing aids;
- b) Any charges in respect of the donor for organ transplant Claims;
- c) Services or treatment in any spa, hydro clinic, sanatorium, nursing home or long term-care facility that is not a hospital;
- d) Dental treatment expects if necessitated due to accident for pain relief only;
- e) Any Outpatient Treatment other than as a result of an accident;
- f) Cosmetic or plastic surgery, unless it is re-constructive surgery necessitated by an injury;
- g) Test or Treatment relating to fertility, infertility, contraception or sterilization;
- h) Birth defects or congenital illness;
- i) Prostheses, corrective devices and medical appliances which are not surgically required;
- j) Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons);
- k) Self-inflicted injury, attempted suicide, abuse of alcohol or drug addiction;

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- l) Weight management services and treatment related to weight reduction programs including treatment of obesity;
- m) Any Disability directly or indirectly related to or resulting from HIV, AIDS or any other sexually transmitted diseases;

5. Employee Eligibility

This policy shall over all regular, permanent employees of Gas & Oil Pakistan Ltd. (GO) with their families as per the following limits:

Employee: Normal retirement age unless otherwise extended by Gas & Oil Pakistan Ltd. (GO);

Spouse: 60 years, unless otherwise extended by Gas & Oil Pakistan Ltd. (GO);

Dependent Child: 24 years, unless in case of dependent daughter who may be covered till she gets independent by way of marriage;

6. Reimbursement Procedure

- a) Employees shall submit their "Medical Reimbursement Form (APPENDIX # 8) for reimbursement to their respective line managers;
- b) Line Manager/HOD shall approve the expense after reviewing the claim to be legitimate, to the best of his/her knowledge and in accordance with the guidelines and maximum limits as provided in the policy as issued and amended from time to time by Gas & Oil Pakistan Ltd. (GO);
- c) All necessary hospital and medical receipts/bills and supporting documents must be attached with the form;
- d) The duly signed form shall be submitted to HR department who shall after checking for compliance as per policy shall sign and forward to Finance department which shall further confirm and send to CEO for final approval;
- e) After CEO's approval the "Medical Reimbursement Form" is processed for reimbursement by Finance department;

7. Fraudulent Claim

If any Claim shall in any respect be false or fraudulent to obtain a benefit hereunder, Gas & Oil Pakistan Ltd.(GO) shall be entitled to opt any one or all of the following at its discretion

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- a) Refuse to pay any benefits in relation to the Claim;
- b) Cancel the cover for the respective employee and his dependents immediately retaining all further benefits;
- c) Recover amount already paid to the respective employee or the Hospital, on his behalf;
- d) Gas & Oil Pakistan Ltd. (GO) reserves the right to initiate legal proceeding and/or disciplinary action against the employee leading to termination from the service;

8. Network of Hospitals

The network of Hospitals in each grade is provided with the policy, which will be updated and expanded from time to time.

9. Entitlements

Employee in Group(s)	Room Entitlement	Hospitalization Limit/Annum (PKR)	Maternity	
			Normal	C-Section
Group-A	Standard Room	300,000	75,000	125,000
Group-B	Standard Room	300,000	75,000	125,000
Group-C	Private Ward	300,000	75,000	125,000

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