LUMS
A Not-for-Profit University

Inpatient Department (IPD)

WHO IS COVERED UNDER IPD

- Self, spouse, and children (*parents are NOT covered*)

WHAT IS COVERED UNDER IPD

- Daycare procedures/specialized investigations coverage includes (only): ▪ Lithotripsy ▪ Endoscopy ▪ Gastroscopy ▪ Dilation & Curettage ▪ Partial Mastectomy ▪ Non-Malignant tumors / Abscess ▪ Chemotherapy (for malignant cancer only) ▪ Radiotherapy (for Malignant cancer only) ▪ Cataract surgeries ▪ MRI ▪ Angiography ▪ CT Scan ▪ Echo ▪ Bronchoscopy ▪ Dialysis ▪ Tonsillectomy/Adenoidectomy ▪ Veins/Varicose (cutting operation only) ▪ Cholecystectomy ▪ Herniorrhaphy ▪ Appendectomy

  Note: Daycare procedures/specialized investigations are covered subject to prior approval, i.e., these will be reimbursed on the condition that prior approval has been applied for and approved.

- Dental Treatment: When required due to "accident" for "pain relief" only. (General OPD dental treatments are not covered).

- Local Ambulance: "To" and "between" the hospital (within the local city only). Congenital Conditions: Covered up to total hospitalization limit.
- Hepatitis Treatment

- Accidental Emergencies: Covered. 100% enhancement in hospitalization limit in case of RTA (Road Traffic Accident) injuries. (Short stay at the hospital is also covered in this case).

- Medical Emergencies: Covered only at NHMC Lahore, for the rest of the hospitals it is covered on a reimbursement basis (it also includes a short stay at the hospital, but approval depends on the nature of the case).

- Pre-Hospitalization: 30 days (includes consultation, medications, laboratory/radiology investigations during thirty days prior to hospitalization).

- Post-Hospitalization: 30 days (includes consultation, medications, laboratory/radiology investigations during thirty days post hospitalization).

- Psychiatric Treatment: Covered in case of hospitalization/IPD only.

- Visiting Consultant: Covered on a reimbursement basis subject to UCR (up to mutually approved rates with the hospital).

- Cataract Surgery: Covered with standard foldable lens only.

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WHAT IS NOT COVERED UNDER IPD

- General outpatient treatment (OPD)
- War risk (whether declared or not)
- AIDS and/or AIDS related diseases
- Maternity Benefits x Self-inflicted injuries x Alcoholism & Addiction x Cosmetic or plastic surgery x Dental examinations, x-rays, extraction, fillings, and general dental care x Supply of fitting of hearing aids, eyeglasses, and contact lenses
- Vision tests, which are not related to specific symptoms and/or disease x Radial & Laser Keratotomy
- Examinations for check-up purposes not incident to, or necessary to, diagnosis of a sickness or bodily injury
- Expenses incurred on account of: ▪ Durable medical appliances (e.g., nebulizer) ▪ Anorexia, Obesity, insomnia, baldness ▪ Contraceptive measures ▪ Ovulation induction, invitro-fertilization (IVF) ▪ Food supplements (e.g., vitamins), herbal medicines ▪ Preventive treatment and vaccinations acupuncture ▪ Rest cures, sanitaria, periods of quarantine or isolation
- All expenses which are not reasonable, customary, and necessary for the treatment of an injury or illness.

WHAT IS THE IPD APPROVAL PROCESS

1. Show your IGI insurance E-card at the reception or corporate office of the panel hospital.
2. The hospital will give the patient a pre-authorization form (to be filled by the patient and the treating doctor).
3. The hospital itself will send intimation and seek approval from IGI upon the patient's submission of the filled pre-authorization form, insurance card, CNIC, and doctor's prescription for admission or treatment.
4. IGI will then share the approval letter with the hospital, mentioning the approval status along with the services covered and the approved financial limit.

Note: After the intimation is sent by the hospital to IGI for any treatment, it takes at least 60 to 90 minutes for IGI to share the approval letter with the hospital.