



Fairfirst Health Unlimited

A medical insurance plan to boost your employee wellbeing



FAIRFIRST HEALTH UNLIMITED
**A COMPREHENSIVE
& HOLISTIC
COVERAGE**

Hello there,

If you are reading this brochure, it means that you have already made a sensible and responsible decision to uplift the wellbeing of your employees and their families. We sincerely appreciate and thank you for your concern towards your employees, because we agree with you - happy and healthy employees are at the foundation of any amazing organisation.

We also understand that your primary motive is to find the best insurance cover to enhance the wellbeing of your employees while aligning with your organisation's financial goals.

Meet Fairfirst Health Unlimited - a wholesome insurance solution designed to offer you a comprehensive response to your objectives. With Fairfirst Health Unlimited, you will be able to balance challenging objectives of maximising the wellbeing of your employees and their family members by providing the right treatment at the right price. With Fairfirst Health Unlimited, you will be able to:

- Customise the cover/benefits to suit the unique requirements and goals of your employees as well as your organisation.
- Have insurance not merely for treatment and emergency care but also for prevention and wellbeing.
- Enable your employees to access healthcare & treatment while maintaining social distancing. Therefore, not only is it Work From Home but also Wellbeing At Home.
- Have access to mental counselling and wellbeing apart from a normal hospitalisation cover.
- Manage claims settlements effortlessly by taking control from your end



FAIRFIRST HEALTH UNLIMITED

Improved Clarity & Transparency for your health plan

This Medical Insurance policy is unlimited because it offers the following insurance options that can be bundled together to form a unique wellness cover for your teams:

- Hospitalisation Expenses related to Surgical Operations
- Hospitalisation Expenses related to Nursing care, Drugs and Medicine
- Hospitalisation Expenses related to Medical Practitioner's fee
- Hospitalisation Expenses related to Operation Theatre charges
- Hospitalisation Expenses related to Diagnostic Procedures and Diagnostic Material
- The cost of prosthetics and other devices or equipment if implanted internally during a surgical operation
- Hospital Accommodation Expenses Inclusive of ICU Expenses
- Outpatient Department (OPD) Expenses
- Ayurvedic Treatment Expenses
- Pre And Post Hospitalisation Medical Expenses
- Expenses related to Day-Care Treatment
- Expenses related to Organ Transplant Cover to receive an Organ Donation
- Emergency Ground Ambulance Transportation Expenses
- Enhanced coverage if diagnosed with one of the specified 24 critical illnesses
- Expenses for Counselling & Mental Wellbeing
- Expenses related to Maternity
- Health Check-up Expenses
- Access to Virtual and Online Medical Consultations
- Doorstep Medicine Delivery
- Cover for Dengue
- Individual Sum Insured for Family Members

If your organisation seeks to fulfil any special requirements in addition to the areas mentioned above, our specialist underwriters will work closely with you to tailor-make a policy that suits your unique needs.

While you have the ability to make this Medical Insurance unlimited, you also have the freedom to control and manage the total expenses by adjusting the following based on your requirement:

- Expenses related to Hospitalisation Accommodation Charges
- Choosing a Family Floater
- Adjusting the Voluntary Deductible

6 Reasons Why Fairfirst Health Unlimited Is Truly Unlimited...

1) Do we offer the option of choosing any cover that suits your needs?

Yes, we offer your organisation and employees a cover that is powered by the ability to customise.

You can tailor-make covers, benefits and sub-limits to suit your unique requirements. This allows employees to manage their insurance coverage with a better focus on the treatment aspect whilst minimising unnecessary expenses and maintaining adequate provisions for aftercare and other emergencies.

2) Does our cover offer more than just recovery from ill health or medical emergencies?

Yes, we offer a proactive approach to managing and maintaining good health.

This policy allows your employees to proactively manage their day-to-day wellbeing with routine check-ups offered via the policy.

3) Do we offer an alternative way for your employees to receive medical treatment during times of social distancing?

Yes, we have considered how to adopt to the new-normal by means of a new-age health policy.

In times of social distancing anything that can be done from the safety of our homes should be considered. With this policy, your employees can opt to virtually consult health professionals from the safety and comfort of their homes and even have medicine delivered to their doorstep.

4) Does Fairfirst Health Unlimited cover every aspect of health and wellbeing?

Yes, our policy is a comprehensive package that offers a balanced wellbeing.

A balanced wellbeing requires both physical and mental wellness. That's why this policy provides coverage to receive consultations and treatments for Psychiatric and Psychosomatic conditions.

5) Do we have a management system to help you keep track of your employee's health cover?

Yes, we provide a proprietary e-Management platform for your organisation.

Track and manage your employees' health insurance benefits and limits from anywhere with our e-portal.

6) Do we provide a seamless and convenient process when it comes to settling claims?

Yes, we maintain global standards on our claim settlements processes so that you experience a world-class service

We have a record of settling super-fast health claims and we guarantee that most of our OPD claims will be settled within 2 working days, and all settlements pertaining to cashless indoor claims will be settled within 1 hour from the time of discharge by the hospital.



Becoming your insurer of choice

With the combined strength and expertise of our parent company, Fairfax Global, our experience that spans over three decades in the local insurance industry has enabled us to protect many big corporates, SMEs, and Individuals across this beautiful island. As a leading insurer in the local market, one of our biggest strengths is our growing capabilities in the Health Insurance segment that makes us the best in the category. Through our empathy-based corporate health solutions, every third corporate employee has chosen to be insured by Fairfirst. We also have more than 500,000 individual insured under our Hospital Cash insurance schemes.

We believe in the golden rule of “treating others the same way we would want to be treated”. That’s why for us, the words health & wellbeing represent a key pillar of our own corporate culture, also known as The Fairfirst Way. To drive our agenda on employee health and wellbeing, we have designed a specialist role - Chief Medical and Wellbeing Advisor of Fairfirst headed by Dr. Manula Rathnayake. His medical expertise is utilized in all Wellness and Healthcare initiatives across our organisation.

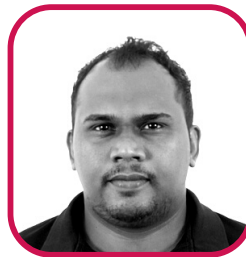
To extend the same care towards your organisation, we have a designated team that’s driven by the leadership of Mihiri - an industry veteran with over 20 years’ experience, Sahan – a young and dynamic Underwriting Manager and Madhawa – a maestro in Claims Management. Dr. Manula provides an oversight to our overall Wellness and Healthcare initiatives across our own and our insured organisations. We care.



Mihiri Seneviratne
Assistant General Manager
Heading Medical Portfolio



Sahan Amarasinghe
Manager
Medical Underwriting



Madhawa Perera
Senior Manager
Heading Medical Claims



Dr. Manula Rathnayake
Chief Medical and
Wellbeing Advisor

Whilst this brochure is an illustration of our standard Medical Plans, we would be happy to work with you and customise a bespoke Medical Insurance Plan for your unique needs that will help you balance the costs associated with such insurance.

Talk to us to insure your employees the smart way, today.

Fairfirst Health Unlimited: Tailor-made for you and your employees.

Give us a call on 0112-428 428
or drop a message to info@fairfirst.lk

