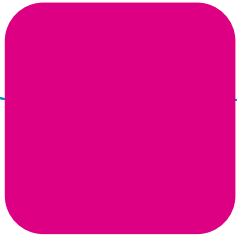
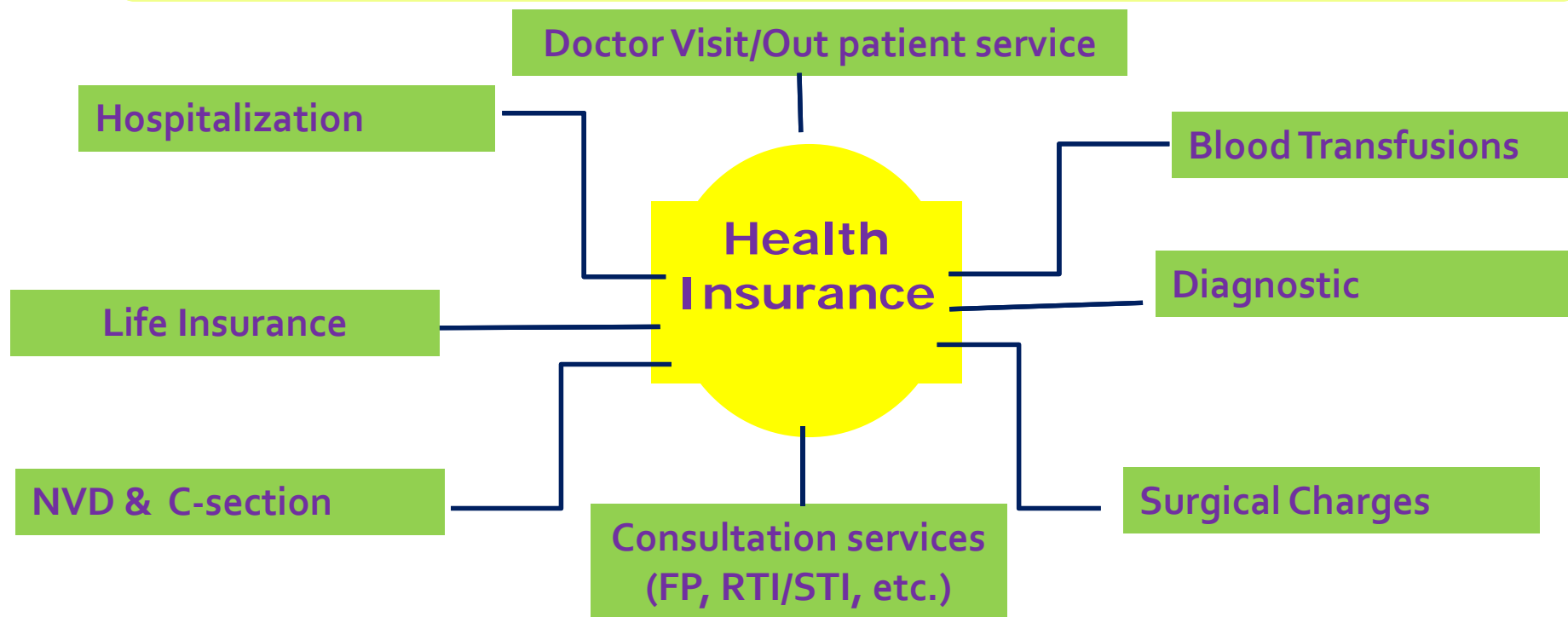


Health Insurance



SNV

Health Insurance Plus



Partner

- **Insurer:**
 - Pragati Life Insurance Ltd.**
 - Alpha Islami Life Insurance Ltd.**
- **Insured:**
 - 26,000 worker from 13 factory**
- **SNV Technical Partner**

Scheme

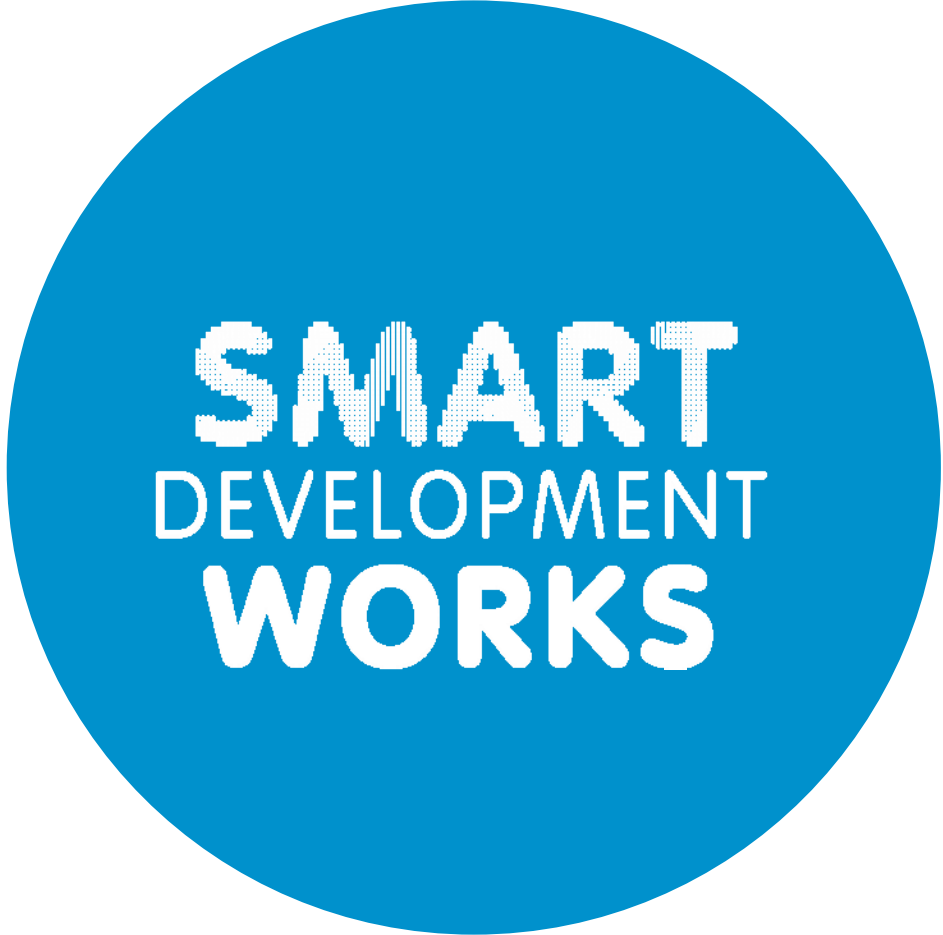
- Premium: BDT 600 (\$7.5)/Year
- Health Coverage: BDT 15,000 (\$187)/Year
 - OPD: BDT 3,000 (\$37.5)
 - IPD: BDT 12,000 (\$150)
 - Maternity:
 - NVD: BDT 4,000 (\$50)
 - LUCS: BDT 7,500 (\$94)
- Life Coverage: BDT 30,000 (\$375)/Year

Loss Ratio

Insurer	Year-1	Year-2	Lives Covered
Pragati	91.08	52.60	5720
Alpha	108.75	63.22	6858

Recent Study Findings

- Around 50% of workers are seeking services from referral hospitals.
- Availability of doctors and nurses are very high in insurance and facility are open for 24/7.
- 93% of workers having health insurance policy in insurance factory
- 71% worker have higher level of knowledge about insurance coverage
- Worker has willing to pay between BDT 400 to BDT 714 as premium for health insurance.
- Around 80% of insurance factory and 78% of non-insurance factory worker interested to have health insurance



SNV
