



EFU SEHAT SALAMTI PLAN

In today's uncertain world, protecting yourself and your loved ones from unforeseen health expenses is crucial. The **EFU Sehat Salamti Plan** provides comprehensive and state of the art health coverage, ensuring that participant(s) are financially protected from all the risks associated with health.

The **EFU Sehat Salamti Plan** is designed to provide you with **holistic health coverage**, addressing all key areas of healthcare, from routine medical needs to major emergencies. Whether it's a planned hospital stay for surgery or an unanticipated emergency requiring immediate care, this plan ensures that your medical bills are covered so you can focus on recovery.

- **Pre- and Post-Hospitalization Benefits:** The plan doesn't just stop at covering your hospital stay. It also provides coverage for medical expenses incurred both before and after hospitalization, including diagnostic tests, follow-up treatments, and consultations. This ensures that the entire treatment process is covered, from diagnosis to recovery.
- **Maternity and Newborn Care:** For growing families, maternity benefits are a critical component of health insurance. The EFU Sehat Salamti Plan includes comprehensive coverage for both normal and complicated deliveries, ensuring that expecting mothers receive the care they need without the stress of mounting hospital bills. Moreover, coverage extends to the newborn from day one, ensuring that your little one is protected right from the start.
- **Accidental Emergency Coverage:** Accidents can happen at any time, and the medical expenses that follow can be overwhelming. The EFU Sehat Salamti Plan includes extensive accidental emergency coverage, offering protection from the financial fallout of injuries requiring urgent medical attention or hospitalization.

Specialized and International Coverage:

Medical care is no longer limited to local facilities, and many treatments or surgeries may require specialized care. Recognizing this, the EFU Sehat Salamti Plan offers:

- **Coverage for Specialized Surgeries:** Major medical procedures, such as heart surgeries, organ transplants, or advanced cancer treatments, often come with a high cost. This plan covers a wide range of specialized surgeries, providing you with access to the best care available.
- **Daycare Procedures:** Certain medical treatments no longer require long hospital stays, thanks to advances in technology and medicine. From cataract surgeries to dialysis, daycare procedures are fully covered under the plan, ensuring that you don't incur unnecessary costs for shorter treatments.
- **International Emergency Coverage:** Health emergencies don't just happen at home. Whether you're traveling for business or pleasure, the EFU Sehat Salamti Plan extends its protection globally, ensuring you're covered for emergency medical treatment abroad. From hospital admissions to emergency surgeries, you can access healthcare services internationally without worrying about the financial strain.

What are the benefits of the plan?

The EFU Sehat Salamti Plan offers multiple coverage tiers tailored to suit the diverse needs of individuals. These include:

Hospitalization & Benefits				
Plan Type/Variants	Platinum	Gold	Silver	Bronze
	Coverage Per Person			
H&R Limits (Per Person / Per Year)	Rs.1,000,000	Rs.750,000	Rs.500,000	Rs.250,000
Enhancements in H&R limits in case of accidental injuries	Rs.300,000	Rs.225,000	Rs.150,000	Rs.75,000
Sub Limits				
Room & Board (Per Day)	Private	Private	Semi - Private	General
Pre & Post Hospitalization (Covering Consultation, Medicines, and lab tests preceding admission to the hospital and after discharge from hospital)	30 Days	30 Days	30 Days	30 Days
Daycare Surgeries & Specialized Investigations in Outpatient Settings Including but not Limited to: Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Echo, Treatment of Fractures, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).	COVERED	COVERED	COVERED	COVERED
Emergency Dental Treatment due to Accidental Injuries.	Covered (within 48 hours of an accident only)			
Emergency Accidental Outpatient Expense	Covered (within 48 hours of an accident only)			
Emergency International Expenses	Covered Reasonable & Customary charges only for emergency hospitalization abroad.			
Pre - existing conditions covered	○ 25% of the respective H&R Limits for the first year. ○ 50% of the respective H&R Limits for the second year. ○ 100% of the respective H&R Limits for the third year and onwards.			
Additional Benefits	Discount in selected Labs & Diagnostic Centers			

Maternity Benefits				
Normal Delivery	Rs.125,000	Rs.100,000	Rs.75,000	Rs.50,000
Complicated/Assisted Delivery or C-Section	Rs.250,000	Rs.200,000	Rs.150,000	Rs.100,000

Contribution per Annum:

Age Next Birthday	Platinum	Gold	Silver	Bronze
2 month-17 years	27,000	24,000	15,500	10,000
18 - 45 years	20,000	17,000	11,500	7,000
46 - 59 years	28,700	25,500	16,500	10,500
60 - 65 years	43,000	37,500	25,000	15,500
Contribution for maternity Plans (Optional Rider) *	30,000	27,000	20,000	14,000

At what age can I get myself or my family enrolled in the plan?

The below criteria are mentioned for your knowledge to get yourself or your family enrolled for the plan:

- Adults: 18 – 65 years
- Children: 3 months to 25 years (coverage for sons until 25 and daughters until marriage)
- Maternity Eligibility: 18 – 45 years
- Family Coverage: Spouse and up to 4 children can be included.

Till when will this plan keep them protected?

These are annual plan(s) which provides the full coverage for the period of one year.

What is not covered by this plan?

Following are the exclusions for EFU Sehat Salamti Plan:

- Any treatment or operation deemed 'medically unnecessary' including plastic surgery, spa treatment, tests or treatments related to fertility, infertility, contraception or sterilization and prostheses, corrective devices and medical appliances not surgically required.
- Birth defects or congenital illness.
- Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse and Treatment of any sexually transmitted diseases.
- Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons).
- Any experimental or unproven Treatment.
- Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty.
- Injury or Illness due to Natural Catastrophes, Epidemic, including, but not limited to, flood, earthquake, avalanche and cyclone.
- Treatment received outside Pakistan, except in case of an Emergency and provided the treatment is otherwise covered under the policy and does not fall under any of the exclusions. The Company will reimburse such expenses in line with the treatment cost incurred at any Network Hospital in Pakistan, subject to availability of limit.
- Pre-existing Maternity Conditions shall be covered, subject to nine (09) months waiting period under Maternity Care benefits limits.
- Any cosmetic surgeries.

Why Choose EFU Sehat Salamti Plan?

- **Financial Peace of Mind:** At the core of the EFU Sehat Salamti Plan is the promise of financial security. With coverage that spans across different medical situations, from minor ailments to major surgeries, this plan ensures that you don't have to dip into your savings or compromise your family's financial future when faced with a health emergency.
- **Tailored Coverage for Your Needs:** Whether you're a young professional, a growing family, or preparing for retirement, the EFU Sehat Salamti Plan is tailored to fit your specific health needs. You can choose the level of coverage that best suits your lifestyle and financial situation, ensuring that you have the protection that aligns with your healthcare priorities.
- **Access to Quality Healthcare:** Through its extensive network of hospitals and healthcare providers, EFU ensures that you receive timely, high-quality medical care when you need it most. With the EFU Sehat Salamti Plan, you have access to some of the best hospitals in Pakistan and internationally for emergencies, giving you confidence that you and your family will be taken care of.
- **Seamless Claims Process:** EFU Life understands that dealing with health issues can be stressful, which is why the claims process for the EFU Sehat Salamti Plan is designed to be as smooth as possible. With cashless facilities at network hospitals and a simple reimbursement process for non-network hospitals, you can focus on your health while EFU Life – WTO shall takes care of the financials.

Are there any other important details I need to be aware of?

Sure, you must be aware of the following things which include:

- a) **Waiting Period:** 14 Days from the date of deduction Only accidental emergencies are covered during waiting period
- b) **Free Look Period:** 14 Days after the date of deduction

What does elimination period mean?

The elimination period also called waiting period, is the amount of time after which the coverage of the policy will commence. This is done to discourage anti-selection claims and to promote ethical values within the community, we have embedded 14 days waiting period which means, your cover will start after the 14 days of your policy purchase. However, there is no elimination period in case of accidental claim.

What if I don't feel satisfied with the plan?

If you feel unsatisfied with the plan, there is a fourteen (14) days free look period for the plan in which you can cancel the plan and get your paid contribution back. But remember, takaful operator or bank will not entertain any refund request(s) after the free look period has passed, however plan can be cancelled at any time.

How to Claim?

- **Cashless Claims:** Available at partner hospitals. (No need to file a claim; participants simply present their card at the counter to receive the required service.)
- **Reimbursement Claims:** For treatments outside the network, claims can be reimbursed via a simple process.

In case of cashless claim there's no requirement for providing any claim document. In case of reimbursement claims the participant can call EFU Life WTO directly at 111-EFU-436 (111-338-436), email at claims@efulife.com or may also contact HMB helpline 021-111-142-242 to lodge and initiate the claim(s). EFU Life WTO representative will then guide the participant on claim document requirements and next steps to process the claim.

Who is the underwriter of this product?

The underwriter of this takaful policy is EFU Life WTO. HMB is only acting as a corporate takaful agent on behalf of EFU Life WTO for this plan.

Disclaimer:

EFU Sehat Salamti Plan is a pre-underwritten product, issued and subject to the terms and conditions set by EFU Life WTO, having its principal office at Plot 112, 8th East Street, DHA Phase I, Karachi, Pakistan – 75500, EFU Sehat Salamti Plan is only the name of the product and does not, in any way, indicate the quality of the product. Bank is acting as corporate takaful agent for the plans on behalf of EFU Life WTO. Bank will not be responsible in any manner if your application or claim is rejected by EFU Life WTO nor will investigate or provide any opinion on merits of the claim.

EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan
Tel: (021) 111-338-111 Email: csd@efulife.com