



Disclaimer

This policy is underwritten by State Life Insurance Corporation of Pakistan. For more details on risk factors, terms and conditions, please read the policy terms and conditions carefully before concluding the sale.

All insurance applications are subject to the Insurance Company's underwriting and acceptance.



STATE LIFE
INSURANCE CORPORATION OF PAKISTAN

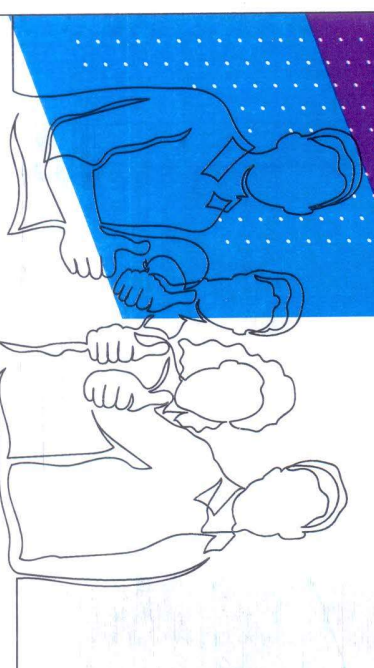
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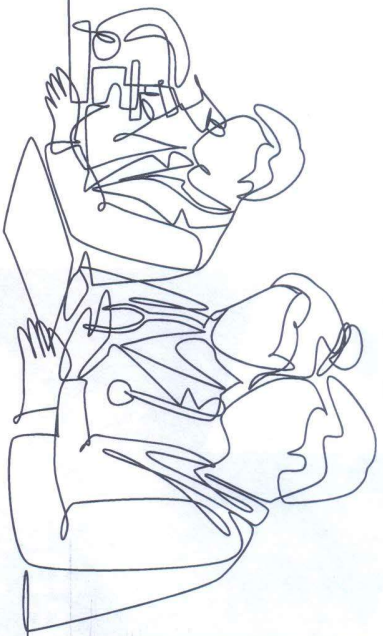
HEALTH & ACCIDENTAL
STATE LIFE

Sehat Salamat Plan (Group Health Insurance)

Protect the future of your
employees and their families



www.statelife.com.pk | www.digital.statelife.com.pk | www.statehealth.com.pk
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OBJECTIVE:

A mutual relationship always exists between an employer and an employee. While employees contribute to your success, they and their families are dependent on you for their future. When your employees suffer misfortune in the form of any accident or illness, it can disrupt the routine and also cause a serious dent, emotionally and financially.

As life follows no fixed patterns, taking care of your employees' financial security is your moral responsibility. State Life Insurance Corporation, "AAA" rated company introduces, Sehat Salammat Plan which offers financial support to your employees and their families during such times.

Sehat Salammat Plan

Sehat Salammat Plan is a collective health insurance policy offered to a group of individuals. This plan allows companies, organizations, banks, and even housing societies to procure health insurance for their entire staff or members. The employer pays the premium of this policy, while all employees and their families can avail the benefits. A Sehat Salammat Plan is beneficial for both the employers as well as the employees. While employees get health coverage benefits, employers get the increased chances of an employee staying in the company. In addition, the employer also gets tax benefits for providing such policies to its employees.

Why Health Insurance

Accidents and illness are beyond one's control and can affect anyone unexpectedly. The cost of quality health-care is rising every day and it can weaken the concerned person physically, emotionally and financially. Hence, it is best to insulate such a situation of your employees with suitable insurance cover to tide over this difficult period.

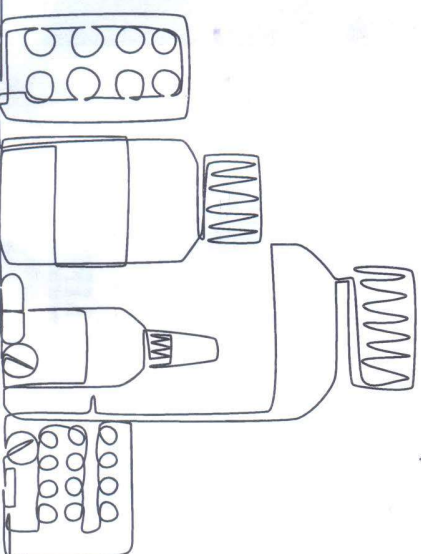
State Life offers an annual Group Health Insurance to cover your employees and their family members against hospitalization expenses following illness, disease or accident. In the event of hospitalization, we provide cashless facility.

For Extra covers that are available for larger groups at additional premium

1. Maternity cover
2. Baby cover from day one
3. Ambulance charges
4. Waiver of 30 days / 1-year exclusion
5. Coverage of pre-existing diseases

Our Service Standards - Accident & Health Claims

- Accident & Health claims processes according to standard practices
- Efficient claims management through pro-active coordination with hospitals for seamless administration of cashless facility if admissions happening in the network hospitals. In case of admission in non-network hospital, the expenses will be reimbursed within 30 days of receipt of all relevant documents.



Eligibility

This insurance is available to your employees and their family members, including spouses and dependent children, between the age of 0 days and 65 years. A minimum of 25 Insured Persons are required to be covered under this policy.

Key Benefits

- Employees and their family members are covered for all in-patient hospital expenses, in case their stay in hospital lasts for 24 hours or more
- Room/ Boarding Expenses as provided by the Hospital / Nursing Home as per benefit selected.
- Treatment taken for Cataract
- All relevant medical expenses incurred 30 days prior to hospitalization and expenses incurred during 30 days after hospitalization are considered part of the admissible claim
- Treatments / surgical operations that require hospitalization for less than 24 hours such as kidney stone removal, tonsillectomy, eye surgery and D & C are also covered
- Facility for online intimation of claims through our website
- SMS alert to customers updating the status of the claim at three stages -Receipt of initial documents, Process and Claim settlement
- State Life has a wide network of more than 1050+ hospitals across Pakistan where cashless facility can be availed
- Robust Grievance Redressal Mechanism

Key Exclusions Under Sehat Salam Plan

- As per standard

