

Benefits/Plans that can be chosen by the Individual

a) Following Benefits are offered to a family under the Health Insurance Scheme of State Life:

Package	Plan S1	Plan S2	Plan S3	Plan S4
Basic Cover Amount Hospitalization/Room and Board Limits (Annual Limits Per Person) (Rs.)	75,000	150,000	250,000	450,000
Additional Limit for Accidental Emergencies (including ambulance charges) (Rs.)	25,000	75,000	100,000	200,000
Daily Room/Board	General Ward	General Ward	Semi-Private	Private
Pre/Post Hospitalization Investigations	30 days	30 days	30 days	30 days
Pre/Post Hospitalization Consultations	30 days	30 days	30 days	30 days
Pre/Post Hospitalization Medicines	30 days	30 days	30 days	30 days
Medical Evacuation	-	25,000	35,000	50,000
Specialized Investigations	In-patient lab and other tests carried out while being hospitalized.			
OPD	Not Covered			
Emergency Local Ambulance Charges	Covered			
Coverage Applicable to:	All male and females aged 18 years to 64 years and their children from age 2 months to 17 years (if any)			
Pre/ Post Hospitalization Investigations, Pre/ Post Hospitalization Consultations, Pre/ Post Hospitalization Medicines, Emergency Local Ambulance Charges are utilized from Basic Cover Amount.				
b) For Female Members (Optional Cover)				
Package	Plan SM1	Plan SM2	Plan SM3	Plan SM4
Basic Maternity Cover (Rs.)	30,000	60,000	100,000	180,000

Note: NVD, C-Section or D&C are covered where required under the maternity coverage. This cover will be applicable after a waiting period of 6 months.

Premium for Basic Hospitalization Cover (Accidental & Natural):

Age bracket	Plan S1	Plan S2	Plan S3	Plan S4
2 months -17 years	1,520	2,890	4,690	8,220
18-20	1,590	3,020	4,900	8,590
21-25	1,700	3,220	5,230	9,150
26-30	1,810	3,430	5,570	9,760
31-35	2,230	4,230	6,870	12,030
36-40	2,470	4,690	7,610	13,320
41-45	2,710	5,140	8,350	14,620
46-50	3,090	5,870	9,530	16,690
51-55	4,180	7,940	12,880	22,560
56-60	5,050	9,590	15,560	27,260
61-64	6,920	13,140	21,320	37,340

Premium for Basic Hospitalization Cover (Accidental & Natural) including Maternity benefit:

Age bracket	Plan SM1	Plan SM2	Plan SM3	Plan SM4
2 months -17 years	-	-	-	-
18-20	12,090	22,970	37,280	65,290
21-25	12,200	23,170	37,600	65,850
26-30	12,310	23,380	37,950	66,460
31-35	9,580	18,200	29,530	51,720
36-40	6,670	12,670	20,560	36,000
41-45	3,760	7,140	11,590	20,290
46-50	3,620	6,870	11,150	19,520
51-55	4,280	8,140	13,200	23,130
56-60	5,150	9,790	15,890	27,820
61-64	6,920	13,140	21,320	37,340

Note:

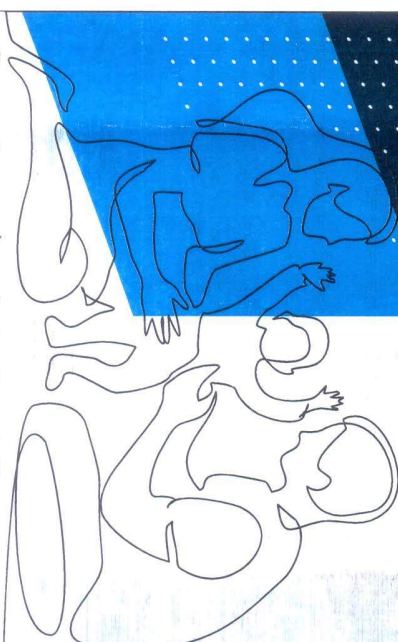
- Premium rates will be reviewed by State Life every year.
- All amounts in Pakistan Currency (PKR).
- For referral or indirect business 25% commission may be added.
- Premium rates are exclusive of Federal Insurance Fee, stamp duty and policy fee will be added for each policy.



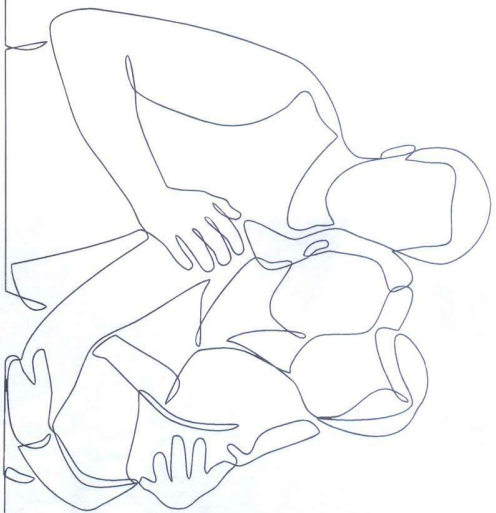
Health & Accident Insurance Division, State Life Insurance Corporation of Pakistan
Principal Office State Life Building No. 9, Dr. Ziauddin Ahmed Road, Karachi-75530
Direct Line: 021-99202867 | Phone: 0800-09009, 0800 89898, 0800-07007
Toll Free 0800-05099 | Email: info@statehealth.com.pk



Sahara Family Health Insurance Plan



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OBJECTIVE:

The objective of this product is to provide financial protection to a family in case of unfortunate illness or accident that leads to hospitalization.

Scope of Cover

State Life is pleased to bring in a comprehensive in-patient health insurance product named 'Sahara Family Health Insurance' Plan for the consumer market. The coverage will provide inpatient hospitalization, day care surgeries and benefits related to pre-and post-hospitalization costs incurred by the policyholder through cashless mechanism from the network hospitals of State Life.

Who Can be Covered?

All Pakistani families consisting of an individual and his/her spouse aged 18-64 along with their children having age of 2 months to 17 years (if any) will be eligible for this product.

Coverage Period

Policy will be issued for a period of one year which may be renewed at the end of the policy year.

Premium rates subject to review by State Life each year.

Benefits:

1. Inpatient Care

Following medical expenses will be covered:

- (a) Medical Practitioners' fees
- (b) Diagnostics Tests
- (c) Medicines, drugs and consumables
- (d) Intravenous fluids, blood transfusion, injection administration charges
- (e) Operation theatre charges
- (f) The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Procedure.
- (g) ICU/ CCU/ Stroke Unit costs
- (h) In-patient lab and other tests carried out.

2. Hospital Accommodation

We will cover Reasonable and Customary Charges for Room Rent for Hospital accommodation.



3. Day Care Treatment

State Life will cover Medical Expenses for Day Care Treatment (including Chemotherapy, Radiotherapy, Hemodialysis, Dialysis or any procedure which needs a period of specialized observation or care after completion of the procedure) where such procedures/treatments are undertaken by an Insured Person as an Inpatient in a Hospital/Day Care Center for a continuous period of less than 24 hours.

Any OPD Treatment undertaken in a Hospital/Day Care Center will not be covered.

5. Emergency Ambulance/ Medical Evacuation

State Life will cover Reasonable and customary charges for ambulance expenses incurred to transfer or for medical evacuation for the Insured Person by surface transport following an Emergency to the nearest Hospital with adequate facilities if:

- (a) The ambulance service is offered by a healthcare or ambulance service provider.
- (b) State Life accepted an Inpatient Hospitalization claim.

6. General Waiting Period

In the first policy year, coverage for sickness-related claims would commence after (15 to 45) days from the day a complete application is received by State Life along with the Full Premium. In case the policy is renewed in continuation of the coverage with State Life, the waiting period will be waived from the next year. However, all accident-related claims would be immediately effective at policy commencement.

