Benefits/Plans that can be chosen by the Individual

a) Following Benefits are covered under the Health Insurance Scheme of State Life:

Package	Plan A	Plan B	Plan C	Plan D
Basic Hospitalization/ Room and Board Limits (Annual Limits Per Person)	50,000	100,000	200,000	500,000
Additional Limit for Accidental Emergencies (including ambulance charges)	20,000	50,000	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			

b) For Female Members (Optional Cover)

Package	Plan A	Plan B	Plan C	Plan D
Basic Maternity Cover (Rs.)	20,000	40,000	80,000	150,000

Note: Note: C-Section or D&C are also covered where required under the maternity coverage.

The maternity cover will be applicable after a waiting period of 6 months.

Premium rates

The following basic premium per person per annum will be applicable and are subject to change based on the experience of the policy.

Benefits/Plans that can be chosen by the Individual

Age bracket	Plan A	Plan B	Plan C	Plan D
18-20	550	1,100	2,200	5,500
21-25	630	1,250	2,500	6,250
26-30	710	1.410	2,820	7,050
31-35	890	1,780	3,560	8,900
36-40	1,030	2,060	4,120	10,300
41-45	1,180	2,350	4,700	11,750
46-50	1,270	2,530	5,060	12,650
51-55	1,520	3,040	6,080	15,200
56-60	1,620	3,230	6,460	16,150
61-64	1,980	3,960	7,920	19,800

Premium for Basic Hospitalization Cover (Accidental & Natural) Including maternity benefit:

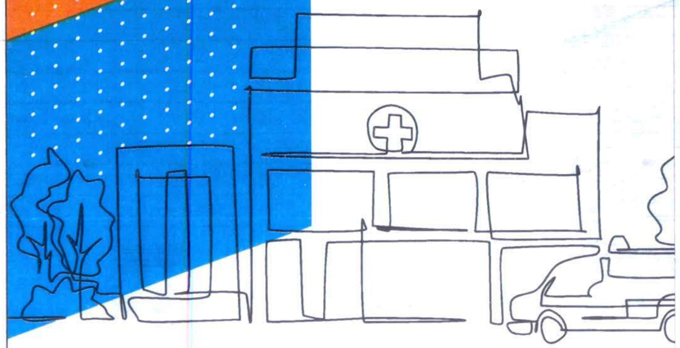
Age bracket	Plan A+	Plan B+	Plan C+	Plan D+
18-20	7,550	15,100	30,200	58,000
21-25	7,630	15,250	30,500	58,750
26-30	7,710	15,410	30,820	59,550
31-35	5,790	11,580	23,160	45,650
36-40	3,830	7,660	15,320	31,300
41-45	1,880	3,750	7,500	17,000
46-50	1,620	3,230	6,460	15,280
51-55	1,590	3,180	6,360	15,730
56-60	1,690	3,370	6,740	16,680
61-64	1,980	3,960	7,920	19,800

STATE LIFE
INSURANCE CORPORATION OF PAKISTAN

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 I Phone: 0800-09009, 0800 89898, 0800-07007
Toll Free 0800-09099 I Email: info@statehealth.com.pk

HEALTH & ACCIDENTAL
STATE LIFE

Sehat Zindagi Health Insurance Plan



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OBJECTIVE:

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

Scope of Cover

State Life is pleased to offer a comprehensive in-patient health insurance product named 'Sehat Zindagi Health Insurance' Plan for consumer market.

The coverage will provide inpatient hospitalization, day care surgeries and benefits related to pre-and post hospitalization cost incurred by the policyholder through cashless mechanism from the network hospitals of State Life.

Who Can be Covered?

All Pakistani male/females aged 18-64 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:

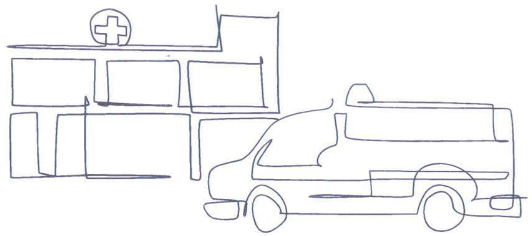
(a) Medical Practitioners' fees
(b) Diagnostics Tests
(c) Medicines, drugs and consumables
(d) Intravenous fluids, blood transfusion, injection administration charges
(e) Operation theatre charges
(f) The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Procedure.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

2. Hospital Accommodation

State Life 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.

4. Emergency ambulance

State Life will cover Reasonable and Customary Charges for ambulance expenses incurred to transfer 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.

Benefits/Plans that can be chosen by the Individual

a) Following Benefits are covered under the Health Insurance Scheme of State Life: