



SEHAT SHIELD

Introduction:

SMARTCHOICE aims to offer health insurance products to the general public in Pakistan through its online platform and tele-sales channels, ensuring access to quality healthcare solutions.

EFU Life is proud to present a comprehensive in-patient health insurance product designed for the consumer market. This product offers coverage for expenses related to in-patient hospitalization, day-care surgeries, and certain pre- and post-hospitalization benefits.

The product stands out due to its unique features, including:

- Financial protection against unfortunate illnesses or accidents requiring hospitalization.
- Simple, valuable, and affordable health insurance.
- Peace of mind during unexpected medical emergencies.
- Cashless treatment at over 300+ top-quality hospitals across Pakistan.

EFU Profile:

EFU Life is the leading Life and Health Insurer and Family Takaful operator in the private sector of Pakistan. Having started operations in 1992 as the first private sector life insurance company, over a span of 32 years EFU Life has established itself as a trusted brand name in providing all types of financial planning and protection solutions.

The Company markets its business through four primary distribution channels – Sales Force, Bancassurance, Group Life and Group Health Channels. Additionally, EFU Life-WTO offers a wide array of retail, digital and inclusive insurance products, catering to individuals across various income brackets and targeting all segments of the population. The company has maintained a strong customer-oriented approach, ensuring growth through tailored products and a commitment to financial protection

What will be the scope of the cover?

The product's primary objective is to deliver quality health insurance protection to insured members in case of unexpected illnesses or accidental injuries resulting in hospitalization.

The key coverages of the Plan include:

- Expenses related to hospitalization and emergency accidental outpatient treatment.
- Nationwide coverage through EFU Life's extensive network of top-tier hospitals, carefully selected based on stringent quality standards.

Eligibility Criteria:

- Adult Ages: 18 – 65 years (For Self & Family*)
- For Son: 3 Months onwards – 25 years
- For Daughter: 3 Months onwards – Till Marriage

What will be the coverages for the in-patient hospitalization?

The membership pays for expenses incurred on hospitalization due to Accident and Sickness. The covered In-Patient hospitalization expenses include:

- Room and Board charges
- Nursing Care during hospitalization
- ICU and Operation Theater Charges
- Physician, Surgeon and Anesthetists Fees
- Diagnosis, Treatment and Medicine Expenses during Hospitalization
- Oxygen and Blood Supplies

Plan Coverage Details

The plan is offered in four distinct variants, allowing you to select a package that aligns with your preferences and needs. The coverage limit applies separately to each family member.

Hospitalization & Benefits				
Benefits	Platinum	Gold	Silver	Bronze
	Coverage Per Person			
H&R Limits (Per Person / Per Year)	Rs.700,000	Rs.500,000	Rs.300,000	Rs.150,000
Room & Board (per day)	Private	Private	Semi - Pvt	Semi - Pvt
Pre & Post Hospitalization Sub Limit (Covering Consultation, Medicines, and lab tests preceding admission to the hospital and after discharge from hospital)	30 Days	30 Days	30 Days	30 Days
Intensive care Unit	Actual	Actual	Actual	Actual
Special Investigations	MRI, CT Scan & Thallium Scan			
Daycare Surgeries & Specialized Investigations in Outpatient Settings Including but not limited to: Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).	COVERED	COVERED	COVERED	COVERED
Medical Emergency Outpatient Expense (Sub Limit)	Rs 10,000	Rs 10,000	Rs 10,000	Rs 10,000
Emergency Accidental Outpatient Expense (Sub Limits)	Rs. 70,000	Rs. 50,000	Rs. 30,000	Rs. 15,000
Pre-Existing conditions Covered	1 st year 25% of Annual Limit 2 nd year 50% of Annual Limit 3 rd year 75% of Annual Limit 4 th year onwards 100% of Annual Limit			
Local Ambulance Cover	Covered	Covered	Covered	Covered
Emergency International Expenses	Reimbursement only – in line with network hospital			
Inadmissible conditions	Diabetes, HIV AIDS, Cancer			
Exclusions	Pregnancy, Child Birth, OPD, Congenital Birth defects, War, Invasion, Infertility treatments, Routine Medical Checkups, Cosmetic treatments, etc.			

The Premium for the Plan is as follows:

The following premium rates are applicable depending on the age of the Main insured member and eligible dependents of the Main insured member as per selected variant.

Age Next Birthday	Platinum	Gold	Silver	Bronze
3 month-17 years	20,214	15,141	10,074	8,172
18 - 45 years	17,983	13,469	8,512	7,308
46 - 59 years	23,861	17,143	11,704	9,744
60 - 65 years	35,791	25,714	17,025	14,617

What are the Daycare procedures?

Day Care Procedures are those in which the patient is hospitalized for few hours during which surgery is performed and then the patient is discharged on the same day. Such as Cataract, Angiography, Endoscopies, Dialysis, etc. Through this plan, the mentioned day care procedures are embedded in the coverage.

Details About Specialized Investigations Covered under this Plan:

This Plan covers three important out-patient tests, without having to get hospitalized, helping you manage important diagnostic needs with ease.

- MRI
- CT Scan
- Thallium Scan

Pre- & Post hospitalization benefit:

Outpatient expenses, including medication, consultations, and diagnostic tests, are covered if they result in a covered inpatient hospitalization within 30 days.

Coverage of Miscellaneous Expenses:

Besides the above, some of the other benefits include:

- Local Ambulance Cover
- Emergency Evacuation Cover
- Emergency Accidental Out-Patient (within 48 hours of an accident)
- Emergency Accidental Dental Treatment (for Pain Relief within 48 hours of an accident)

Emergency International Coverage:

One of the standout features of our membership is emergency international coverage with reimbursement. We'll cover your costs based on what you would have paid at a network hospital in Pakistan.

Are Pre-existing Medical Condition Covered?

With our plan, you enjoy 25% coverage in the 1st year, 50% in the 2nd year, 75% in the 3rd year and full 100% from the 4th year onward of annual limit. (Please note, any pre-existing conditions—such as previous illnesses or injuries known before the policy starts—may be disclosed at the time of enrollment).

Discount on Labs:

The plan offers exclusive discounts of up to 30% at selected labs, helping to lower the cost of various tests and procedures.

Family Enrollment:

This policy allows you to include children from 3 months to 17 years of age and adults from 18 to 65 years. Age is determined based on the insured member next birthday. Separate premium will be charged for each member and they will be entitled to an independent annual limit, with benefit levels comparable to the main insured member.

Can I be treated at Non-Network Hospital?

Yes, treatment at a non-network hospital is possible, but the expenses must initially be borne by you. EFU Life will reimburse these costs upon submission of bills, subject to reasonable and customary charges comparable to a Network Hospital for similar treatment. While reimbursement is provided within 15 working days of submitting complete claims and supporting documents, we strongly recommend using Network Hospitals as they are vetted for quality care. This ensures better service and avoids out-of-pocket expenses.

General Waiting Period for the Plan:

The General Waiting Period is a 15-day period from the Effective Date of this membership. During this time, expenses for any medical conditions diagnosed will not be covered.

Inadmissible Condition are as Follows:

We regret to inform you that this membership is not available for individuals with pre-existing conditions like Diabetes, Cancer or HIV/AIDS.

Exclusions:

The following Treatments, events, conditions, activities and their related or consequential expenses are excluded from the Policy, unless specifically agreed upon in writing by the Company:

a: 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.

b: Birth defects or congenital illness.

c: Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse and Treatment of any sexually transmitted diseases.

d: Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons).

e: Any experimental or unproven Treatment.

f: Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty.

g: Injury or Illness due to Natural Catastrophes, Epidemic, including, but not limited to, flood, earthquake, avalanche and cyclone.

h: Treatment received outside Pakistan.

i: Maternity

j: Any cosmetic surgeries.

Policy Cancellation Process under Free Look-In Period:

Free Look-in Period is a 14 Day's grace time after receiving the policy documents during which you can understand the terms and conditions of the Plan and evaluate your eligibility to continue the health coverage. You may apply for cancellation within the 14 day's Free Look in Period, upon which your premium amount will be fully refunded, provided no claim is made during the course of the Plan.

DISCLAIMER:

- SmartChoice is acting as a corporate insurance agent of the Sehat Shield behalf of EFU Life and shall not be held responsible in any manner by any person, including, but not limited to the Prospective insured Member or any third party. Any claim liability arising out of this SmartChoice shall be directly reported to EFU Life Assurance Ltd.
- Policy will be underwritten, issued and governed by EFU Life Assurance Ltd.
- In addition, the SmartChoice shall not be either directly or indirectly liable for any obligation of the Insured member towards Insurer in respect of the business or any policy offered to the applicant. These policy shall constitute as independent contracts between EFU Life and the Insured person
- For any service-related complaints, you may contact SmartChoice Contact Centre at 111-212-212, WhatsApp at +923092222389, or email at smartchoice.pk
- If you have any grievance regarding your Sehat Shield policy, you may contact EFU Life on (021)111-338-436.

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