

Sehat Zamin is a comprehensive, Shariah-compliant health protection plan offered by EFU Hemayah and distributed through Takaful Bazaar. This flexible health coverage allows clients to select coverage levels based on their needs while offering peace of mind through consistent, portable coverage.

| Hospitalization & Benefits | | | | |
|---|---|--------------|----------------|------------|
| Benefits | Platinum | Gold | Silver | Bronze |
| | Coverage Per Person | | | |
| H&R Limits (Per Person / Per Year) | Rs.500,000 | Rs.350,000 | Rs.200,000 | Rs.100,000 |
| Room & Board (per day) | Private Room | Semi-Private | Semi - Private | General |
| 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 |
| Emergency Accidental Outpatient Expense (Sub Limits) | Rs. 50,000 | Rs. 35,000 | Rs. 20,000 | Rs. 10,000 |
| 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 | | | |

Contributions:

| Age Next Birthday | Platinum | Gold | Silver | Bronze |
|-------------------|----------|--------|--------|--------|
| 3 month-17 years | 12,365 | 9,468 | 6,709 | 3,767 |
| 18 - 45 years | 11,000 | 8,000 | 6,000 | 4,000 |
| 46 - 59 years | 14,000 | 11,000 | 8,000 | 5,000 |
| 60 - 65 years | 21,000 | 16,000 | 12,000 | 7,000 |

Key

| | |
|------------------|--|
| Coverage Term | o Annually |
| Covered Ages | <ul style="list-style-type: none"> o Adults: 18 – 65 (Self, Spouse, Children) o Children: Newborn shall be enrolled at the time of birth and the coverage starts after 2 months o Son: Up to 25 years o Daughter: Until marriage |
| Free look Period | o 14 Days from the date of deduction |
| Waiting Period | o 15 Days from the date of deduction (Only accidental emergencies are covered during waiting period) |

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.