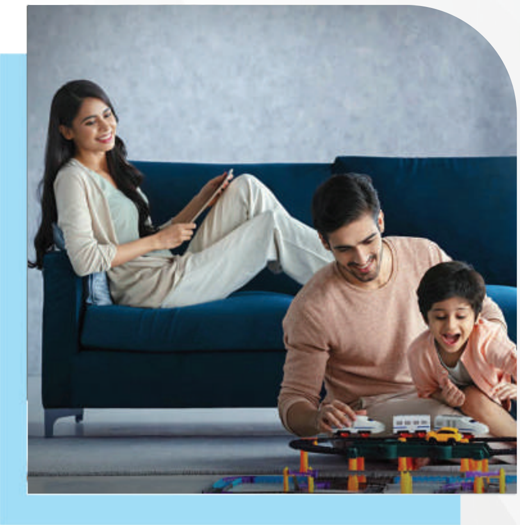
Sehat

Introducing EFU Life's Mukammal Sehat Plan, your reliable partner in health and financial safety.

With rising medical costs and the uncertainty of health challenges, having the right protection can make all the difference. EFU Life's Mukammal Sehat Plan gives you the confidence that no matter when or where a health emergency strikes, you'll have the financial support to access the best possible care without delay. From routine treatments to major procedures, this plan is built to safeguard both your health and your savings, so you can focus on recovery rather than expenses.



EFU Life's Mukammal Sehat Plan

Designed to offer flexibility and value, Mukammal Sehat comes in two variants so you can choose the option that best suits your needs:

- **Personal Shield:** Separate coverage for each family member.
- **Family Shield:** A discounted pooled limit shared across family members for cost-efficient, comprehensive protection.

WHY HEALTH INSURANCE MATTERS?

Because life is unpredictable and so are medical bills.

Imagine this: your child suddenly develops a high fever late at night. You rush to the hospital. The diagnosis? Dengue. A few days of hospitalization, lab tests, medicines and before you know it, you're holding a hospital bill that wipes out your emergency savings.

With EFU Life's Mukammal Sehat Plan, you don't have to scramble to arrange cash or delay treatment due to cost concerns.

You get access to quality hospitals in EFU Life's panel network.

No upfront cash payment is required. The insurance covers your eligible hospital expenses within the selected plan limit through cashless hospitalization.

You focus on what matters most: Get better or help your loved one recover.

Unfortunately, this isn't rare anymore. Paying one small premium is easier than paying a big hospital bill overnight

With rising healthcare costs, even a minor illness can lead to unexpected expenses and if it's something more serious like, a cardiac event, or an accident, the financial burden can be devastating, especially when it stretches into weeks of hospitalization or critical care.

THE REALITY CHECK

Every 2nd man and every 3rd woman is at risk of developing **cancer** during their lifetime.

Seasonal outbreaks like **dengue, viral flu,** and **COVID-19** variants are affecting thousands each year.

1 in every 9 adults is at risk of developing chronic **kidney disease**, often requiring dialysis or long-term treatment.

These aren't just statistics. These are real people, colleagues, neighbours and loved ones, facing real challenges. In today's time, even a small medical procedure can cost a fortune. Medical expenses have risen sharply, and treatments that were once manageable are now out of reach for many.

For example, an angioplasty alone can cost around PKR 450,000 and that's just one procedure. Cancer treatment, major surgeries and ICU stays can easily run into several higher costs, putting immense pressure on personal savings. This is why having health insurance is necessity.

So, what can you do to protect yourself and your family?

WHAT DOES MUKAMMAL SEHAT PLAN OFFER YOU?

This plan offers health insurance coverage for you, your spouse, children, and parents. Anyone between the age of 3 months to 64 years is eligible to enroll and coverage can continue up to the age of 80 years.

ROOM ENTITLEMENT & ANNUAL LIMITS:

You can choose from General, Semi-Private, or Private room options, each paired with corresponding annual coverage limits of Rs. 100,000, Rs. 250,000, Rs. 500,000, Rs. 750,000 or Rs. 1,000,000 allowing you to select the plan that best suits your healthcare needs and budget.

HOSPITALIZATION

The Policy pays for in-patient hospitalization expenses such as:

- Room as per Entitlement
- General Nursing services, etc
- ICU/CCU charges
- Physician/Specialist/Surgeon Fee
- Medicines and Lab Tests
- Operaton/Anesthetist Charges
- Oxygen & Blood Supplies

ADDITIONAL LIMITS FOR ACCIDENTAL HOSPITALIZATION:

If your annual coverage limit ends due to accidental hospitalization, you will receive an extra limit (as per your selected plan) to continue treatment. This additional amount is only available in case of accidents mentioned in the benefit table under 'Accidental Hospitalization.'

DAY CARE TREATMENT:

In addition to in-patient hospitalization, the Plan provides coverage for specific Day Care procedures medical or surgical treatments that require hospital admission but do not involve an overnight stay. These procedures include Angiography, Endoscopies, Cataract Surgery, Dialysis, Chemotherapy and other surgeries or diagnostic treatments.

SPECIALIZED INVESTIGATIONS

The Plan covers five essential and high-cost out-patient diagnostic tests even if hospitalization is not required. These include:

- MRI
- CT SCAN
- THALLIUM SCAN
- PET SCAN
- ECHO

This benefit ensures timely diagnosis through advanced testing, giving you added peace of mind and financial relief.

MISCELLANEOUS EXPENSES

In addition to core benefits, the Plan also provides several valuable supplementary covers to support you during emergencies. These include:

- Local Ambulance Charges
- Emergency Evacuation Services
- Emergency Dental Treatment (for pain relief)
- Access to 24/7 Medical Assistance Helpline
- Second Medical Opinion mHealth (Optional)

PRE & POST-HOSPITALIZATION BENEFITS

The Plan extends coverage beyond hospitalization by including related outpatient expenses:

- **Pre-Hospitalization Benefit:** Outpatient costs such as doctor consultations, medicines, and diagnostic tests are covered if they result in a covered in-patient hospitalization within the next 30 days.

- **Post-Hospitalization Benefit:** Similar outpatient expenses are also covered for up to 30 days after discharge from a covered in-patient hospitalization.

EMERGENCY ACCIDENTAL OUT-PATIENT TREATMENT:

If you have an accident and need urgent medical care like stitches, a wound dressing, tetanus injections or an X-ray but you are not admitted to the hospital, the cost of that treatment is covered under this benefit within 48 hours. This includes treatment received in the emergency room (ER) or OPD right after an accident.

EMERGENCY INTERNATIONAL COVERAGE

The policy pays for expenses incurred on Emergency Treatment outside Pakistan subject to certain terms and conditions.

PRE-EXISTING CONDITIONS COVERAGE

Good news! Pre-existing medical conditions are covered under this health insurance plan.
A pre-existing condition includes any illness, injury, symptom, or health issue (whether diagnosed, treated, or not) that existed before applying for insurance even if no medical advice was sought.

The following conditions apply:

- In the 1st policy year, 25% of the Annual Limit of pre-existing condition expenses are covered
- In the 2nd year, this increases to 50% of the Annual Limit
- From the 3rd year onward, you enjoy 100% coverage of the Annual Limit

mHEALTH (OPTIONAL)

With our mHealth facility, you can easily consult with qualified doctors online no hospital visit needed. It's a convenient, fast, and hassle-free way to get medical advice from the comfort of your home.

MATERNITY BENEFITS (OPTIONAL)

Maternity coverage is available for women aged 18 to 45 years, after a 9-month waiting period. This benefit applies only if both husband and wife are enrolled in the hospitalization plan. The optional maternity rider covers expenses for both normal delivery and caesarean section

TABLE OF BENEFITS :

Features	Bronze	Silver	Gold	Platinum	Titanium
In-patient Hospitalization benefit	100,000	250,000	500,000	750,000	1,000,000
Room Type	General Ward	Semi Private	Private	Private	Private
Day Care Procedures	Covered				
Specialized Investigations	MRI, CT Scan, Thallium Scan, PET Scan and ECHO				
Additional Limit (in case of Hospitalization due to Accident)	25,000	50,000	100,000	150,000	200,000
Emergency Evacuation (Sub Limit)	0	25,000	35,000	50,000	65,000
Pre & Post Hospitalization Expenses	30 days				
Emergency International Coverage	Covered (subject to the availability of basic annual limit)				
Emergency Local Ambulance (Sub Limit)	1,500	2,500	3,500	5,500	7,500
Inadmissible Conditions	Cancer, HIV AIDS				
Exclusions	Standard exclusions apply as mentioned below				
Online Doctor Consultation/Online OPD (Optional)	mHealth				
Pre-existing conditions covered	1st year 25% of Annual Limit 2nd year 50% of Annual Limit 3rd year 100% of Annual Limit				
No claim Bonus	Additional Percentage of hospitalization limit after 2 years of renewals (subject to no claims) 10% of the Hospitalization Limit				

Benefits of Maternity (Optional)					
Coverage	Bronze	Silver	Gold	Platinum	Titanium
Normal Delivery	50,000	125,000	250,000	375,000	500,000
Complicated/Assisted Delivery or C-Section	100,000	175,000	325,000	500,000	650,000
Premium Rates	20,600	31,400	39,200	45,700	50,000

mHealth (Optional)					
Coverage	Bronze	Silver	Gold	Platinum	Titanium
Online Doctor Consultation/Online OPD (Optional)	240	240	240	240	240

PERSONAL SHIELD

Choose from five flexible plans designed to match your health needs. Each family member gets individual coverage and the premium is calculated based on the age of the main member and dependents under your selected plan.

Age (Next Birthday)	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
03 Months - 18 Years	7,800	14,400	25,600	26,800	28,200
19 - 29	6,900	10,800	21,300	22,200	23,400
30 - 39	8,300	13,500	22,700	23,900	25,000
40 - 49	9,100	15,800	26,800	28,200	29,600
50 - 54	10,300	16,700	28,600	30,000	31,400
55 - 59	12,100	22,000	33,000	34,400	36,200
60 - 64	14,200	25,400	43,300	45,100	47,400
65 – 69	15,600	27,900	47,600	49,700	52,300
70 - 80	17,200	30,700	52,500	54,800	57,500

FAMILY SHIELD
FAMILY FLOATER OPTIONS:

A customer has an option to enroll additional family members under a single hospitalization limit. The following rates apply on per family per hospitalization benefit limit basis.

PREMIUM PER ANNUM SELF + SPOUSE:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	12,400	19,400	38,400	40,000	42,100
30 - 39	14,900	24,300	40,800	43,000	45,000
40 - 49	16,400	28,500	48,300	50,700	53,200
50 - 54	18,600	30,100	51,500	54,000	56,400
55 - 59	21,800	39,600	59,400	61,900	65,100
60 - 64	25,500	45,800	78,000	81,200	85,400
65 – 69	28,200	50,300	85,700	89,500	94,100
70 - 80	30,900	55,200	94,500	98,600	103,500

PREMIUM PER ANNUM SELF + SPOUSE + 1 CHILD:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	18,400	30,600	58,100	60,600	63,800
30 - 39	20,700	35,200	60,300	63,400	66,400
40 - 49	22,100	39,200	67,400	70,700	74,300
50 - 54	24,200	40,700	70,400	73,900	77,200
55 - 59	27,200	49,600	77,900	81,400	85,500
60 - 64	30,800	55,400	95,500	99,400	104,500
65 – 69	33,200	59,700	102,700	107,400	112,800
70 - 80	35,900	64,500	111,000	115,900	121,800

PREMIUM PER ANNUM SELF + SPOUSE + 2 CHILDREN:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	23,500	40,300	75,100	78,500	82,500
30 - 39	25,700	44,700	77,200	81,200	85,000
40 - 49	27,100	48,400	83,900	88,000	92,400
50 - 54	29,000	49,800	86,800	91,000	95,300
55 - 59	31,900	58,300	93,800	98,000	103,000
60 - 64	35,200	63,700	110,300	115,100	120,900
65 – 69	37,500	67,800	117,300	122,500	128,700
70 - 80	39,900	72,200	125,000	130,600	137,100

PREMIUM PER ANNUM SELF + SPOUSE + 3 CHILDREN:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	29,800	51,800	95,700	100,000	105,100
30 - 39	31,900	56,200	97,800	102,600	107,600
40 - 49	33,300	60,000	104,500	109,500	115,000
50 - 54	35,300	61,400	107,300	112,400	117,700
55 - 59	38,100	69,700	114,300	119,500	125,500
60 - 64	41,500	75,200	130,900	136,600	143,400
65 – 69	43,800	79,300	137,700	144,000	151,100
70 - 80	46,200	83,700	145,400	152,000	159,600

PREMIUM PER ANNUM SELF + SPOUSE + 4 CHILDREN:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	36,100	63,400	116,200	121,400	127,600
30 - 39	38,200	67,800	118,300	124,100	130,000
40 - 49	39,600	71,500	125,000	130,900	137,500
50 - 54	41,600	72,800	127,800	134,000	140,300
55 - 59	44,300	81,300	134,900	141,000	148,100
60 - 64	47,700	86,800	151,400	158,100	166,000
65 – 69	49,900	90,900	158,200	165,400	173,700
70 - 80	52,500	95,300	166,000	173,600	182,200

PREMIUM PER ANNUM SELF + 1 CHILD:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	13,300	22,700	42,200	44,100	46,400
30 - 39	14,400	25,200	43,500	45,700	47,900
40 - 49	15,300	27,300	47,200	49,500	52,000
50 - 54	16,400	28,100	48,800	51,200	53,600
55 - 59	17,900	32,800	52,800	55,100	58,000
60 - 64	19,800	35,900	62,000	64,800	68,000
65 – 69	21,100	38,200	65,900	68,900	72,400
70 - 80	22,400	40,600	70,300	73,500	77,100

PREMIUM PER ANNUM SELF + 2 CHILDREN:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	19,100	33,700	61,700	64,600	67,800
30 - 39	20,200	36,000	62,800	65,900	69,100
40 - 49	21,000	38,000	66,400	69,500	73,000
50 - 54	22,100	38,700	67,900	71,200	74,500
55 - 59	23,500	43,200	71,600	74,900	78,700
60 - 64	25,300	46,100	80,400	83,900	88,200
65 – 69	26,500	48,300	84,000	87,900	92,300
70 - 80	27,800	50,600	88,200	92,200	96,800

PREMIUM PER ANNUM SELF + 3 CHILDREN:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	24,300	43,200	78,500	82,200	86,400
30 - 39	25,300	45,400	79,600	83,500	87,600
40 - 49	26,100	47,300	82,900	86,900	91,300
50 - 54	27,100	48,000	84,400	88,400	92,600
55 - 59	28,400	52,100	87,900	92,000	96,600
60 - 64	30,100	54,900	96,100	100,500	105,500
65 – 69	31,200	57,000	99,700	104,200	109,300
70 - 80	32,500	59,200	103,500	108,200	113,600

PREMIUM PER ANNUM SELF + 4 CHILDREN:

Age (Next Birthday) of Eldest member	Bronze	Silver	Gold	Platinum	Titanium
Annual Limits	100,000	250,000	500,000	750,000	1,000,000
19 - 29	30,600	54,800	99,100	103,600	108,900
30 - 39	31,600	57,000	100,100	104,900	110,100
40 - 49	32,300	58,700	103,500	108,500	113,700
50 - 54	33,200	59,500	104,900	109,900	115,200
55 - 59	34,700	63,700	108,500	113,400	119,000
60 - 64	36,300	66,400	116,700	122,000	128,000
65 – 69	37,500	68,400	120,100	125,600	131,900
70 - 80	38,700	70,600	124,000	129,700	136,200

Note: The above rates are inclusive of Govt. Taxes - Fee.
The above rates are subject to change without prior notice.

ELIGIBILITY

Any individual between the ages of 18 years to 64 years can enroll by simply filling out an application form and submitting the required premium no medical examination is needed.

Once enrolled, the policy can be renewed every year up to the age of 80, offering continued health protection for the long term.

FAMILY MEMBERS COVERAGE

You can extend coverage to your spouse, children (over 90 days old), and parents (up to 64 years of age) under the same policy. Each covered family member will receive independent coverage equal to the benefit level selected by the main applicant.

Once enrolled, the coverage can be continued up to age of 80 years.

HEALTH CARD

You will receive a Health Card with your policy that will contain important information about your policy. The Health Card will identify you as an EFU Life insured at our Network Hospitals and entitles you to the Credit Facility.

NETWORK HOSPITALS:

EFU Life has established a wide network of 300+ carefully selected hospitals across Pakistan, ensuring quality healthcare is always within reach.

Some of the prominent hospitals in the network include:

- Aga Khan University Hospital, South City Hospital, OMI, Dr. Ziauddin Hospital, and Liaquat National Hospital in Karachi
- Shifa International and Bilal Hospital in Islamabad
- Shaukat Khanum, Fatima Memorial, and Ittefaq Trust in Lahore

The network also extends to key cities and towns such as Hyderabad, Sukkur, Quetta, Peshawar, Faisalabad, and Multan.

For a complete list of panel hospitals, you can contact our representative or download it from our website: **www.efulife.com/branch-locator**

ADVANTAGES OF A NETWORK HOSPITAL

If you need hospitalization, you can choose from any EFU Life approved Network Hospital to get quality treatment without paying upfront.

Through a simple pre-authorization process, EFU Life will directly settle your medical bills with the hospital based on your coverage. This means no financial burden on you, so you can focus fully on your recovery.

REIMBURSEMENT FACILITY

Yes! But, the treatment expenses will have to be initially borne by you. EFU Life will reimburse these expenses on submission of the bills, subject to the reasonable & customary charges that would have been incurred at a comparable Network Hospital for similar treatment. For this reason and also because Network Hospitals have been vetted for the delivery of quality care, we strongly recommend the use of a Network Hospital,

OTHER BENEFITS:

24-HOURS MEDICAL HOTLINE

You have round-the-clock access to our medical doctors for assistance during medical emergencies.

CUSTOMER SERVICE

In case you need any clarification or facilitation regarding your policy, our dedicated customer relations staff will be pleased to assist you.

INTEGRATED HEALTHCARE

EFU Life offers you more than just financial protection. In the unfortunate even of hospitalization, our Integrated HealthCare concept ensures that you get the most appropriate treatment from the right doctor according to International Medical Guidelines.

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.

INADMISSIBLE CONDITIONS

This Plan is not available to people suffering from (pre-existing) Cancer and HIV/AIDS.

WHAT IS NOT COVERED UNDER THIS PLAN?

FOLLOWING ARE THE EXCLUSIONS FOR EFU PLAN:

• General Out Patient Treatment

• 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.

• Congenital Birth Defects.

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

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

• Any experimental or unproven Treatment.

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

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

• Treatment received outside Pakistan, except in case of an Emergency and provided the treatment is otherwise covered under the membership and does not fall under any of the exclusions. The Company will reimburse such expenses in line with the treatment cost incurred at any Network Hospital in Pakistan, subject to availability of limit.

• Pre-existing conditions will be covered gradually, based on the percentage limits given in the benefit table.

• Pre-existing Maternity Conditions shall be covered, subject to nine (09) months waiting period under Maternity Care benefits limits.

FREQUENTLY ASKED QUESTIONS

DOES THIS PLAN OFFER A FREE LOOK PERIOD?

The Free Look-in Period is a 14-day timeframe starting from the plan's commencement date, during which you can review the plan's terms and conditions and assess whether you wish to continue with the coverage.

IS THERE ANY WAITING PERIOD?

Yes! A general waiting period of 15 days applies from the start date of the plan.
Only accidental treatments are covered during this period.

DO I PAY FOR TREATMENT COSTS?

No, you don't! With EFU Life, you get access to a cashless credit facility at 300+ approved hospitals across Pakistan.There's no need to pay out of pocket for covered hospitalization, as EFU Life will directly settle the medical bills with its network hospitals on your behalf.

IS THERE ANY BONUS?

Yes! You get a No Claim Bonus.
If no claim is made by any family member for two full policy years, your Basic Annual Limit will increase by 10% in the next year at no extra cost.

This bonus helps your coverage grow over time and keeps up with rising medical expenses.

ARE PRE-EXISTING CONDITIONS COVERED?

The following conditions apply:

- In the 1st policy year, 25% of the Annual Limit of pre-existing condition expenses are covered
- In the 2nd year, this increases to 50% of the Annual Limit
- From the 3rd year onward, you enjoy 100% coverage of the Annual Limit

DO I NEED A MEDICAL CHECKUP BEFORE ENROLLMENT?

No, medical checkups are not required for this plan.

HOW CAN I FILE A CLAIM?

For cashless claims, simply present your health card at our network hospital. For reimbursement claims, submit your medical bills and documents to us.

EFU LIFE ASSURANCE LTD.
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