



Smartchoice Tahaffuz

EFU Life partners with Smartchoice to bring you Tahaffuz Plan. This plan offers you three packages: Gold, Silver and Bronze. Additional benefits include room entitlement, additional limit for accidental emergencies, Covid19, ICU charges, etc. Details of the plan are mentioned below:

Benefits	Gold	Silver	Bronze
Room Entitlement	Private	Semi-Private	Semi-Private
Basic Annual limit for hospitalization Per Insured Person	PKR 500,000	PKR 300,000	PKR 150,000
Additional Limit for Accidental Emergencies	PKR 150,000	PKR 100,000	PKR 50,000
Additional Limit for COVID19 Hospitalization	PKR 100,000	PKR 60,000	PKR 30,000
Daily Cash upon Hospitalization	Rs. 3,000 per day	Rs. 2,000 per day	Rs. 1,000 per day
Intensive Care Unit charges	At Actual	At Actual	At Actual
Pre/ Post Hospitalization Investigations	30 days	30 days	30 days
Pre/ Post Hospitalization Consultations	30 days	30 days	30 days
Pre/ Post Hospitalization Medicines	30 days	30 days	30 days
Specialized Investigations	MRI, CT scan, Thallium Scan, PET Scan		
Day Care Procedures (e.g. Endoscopies, Chemotherapy, Dialysis, Angiography etc.)	Covered		
Emergency International Coverage (in line with the treatment cost incurred in Pakistan)			
Sub Limit for Emergency Evacuation	PKR 50,000	PKR 50,000	PKR 25,000
Sub-Limit for Pre/Post Hospitalization	PKR 25,000	PKR 15,000	PKR 10,000
Sub-Limit for Emergency Accidental Outpatient Treatment	PKR 10,000	PKR 7,500	PKR 3,000