



EFU FAMILY HEALTH INSURANCE PLAN

Introduction:

For the first time, Jazz Cash brings an innovative health insurance facility for users.

This all-encompassing package caters to Jazz Cash customers, ensuring the well-being of not only the account holders but also their spouse and children. With a focus on comprehensive protection, the plan offers extensive coverage, including hospitalization benefits, reimbursement for accidental medical expenses, ambulance transfers in the event of an accident, and funeral and burial benefits. Going beyond, the plan extends unlimited telehealth facilities for both customers and their families, encompassing even their parents. Additionally, C-section benefits for the spouse is also added as part of the plan, further enhancing the health and financial safeguards.

Coverage Details & Contribution:

Benefit	Platinum
Hospitalization Benefit	7,500 Per day Overall Maximum Coverage 750,000
ICU Benefit	15,000 Per Day Overall Maximum Coverage 1.5 Mn
Ambulance Transfer (In case of Accident)	PKR 3,500
*Funeral & Burial Expense	PKR 45,000
**Accidental Medical Reimbursement	PKR 60,000
C-Section Benefit	PKR 50,000
EFU m+Health	
Annual Premium	PKR 2,950

*Benefit payable for Customer and spouse only

**Family limit maximum of 4 covered members.

Terms & Conditions:

- Elimination Period
For Sickness: 30 days
For Accidental Hospitalization & AMR, No waiting period
- For Adults
Enrollment Age: 18 to 65 years;
Coverage Age: 18 to 66 years
- For Children:
Enrollment Age by Birth to 21 years
Coverage Age: by Birth to 22 Years

Minimum Hospitalization for 24 hours is required.

Funeral Benefits for customer/ policy holder and spouse only, children are not covered.

For Hospital Cash Benefit, a Family limit is applicable with a maximum of 4 covered members.

C-Section Benefit is also available for Spouse.

Exclusions:

Conditions in which a claim is not payable:

- Pre-existing conditions, Suicide and attempt to suicide, murder, self-inflicted injury, and illegal act of the covered person.
- Failure to seek or follow medical advice, taking of alcohol or drugs.
- Dental Treatment
- War, invasion, act of a foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization, or an industrial dispute.

Claims Process:

For claims, please call EFU Life Assurance Ltd at UAN 042-111-333-033 or email at support@mhealth.com or claims@efulife.com by post at Claims Department, EFU Life House Plot No 112 8th East Street, DHA Phase 1 Karachi

Important Information:

This Product is underwritten by EFU Life registered and supervised by Pakistan's Securities and Exchange Commission. EFU Life-WTO is responsible for paying claims. The address of EFU Life Assurance is:

EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi

Jazz Cash will not be held responsible in case of any rejection of any claim.

1. Who can avail of this plan?

Pakistani nationals aged a minimum of eighteen (18) years and under sixty-five years (65) can avail this plan for themselves and their family.

2. How long does the coverage last for customers under these plans?

The coverage options include daily, monthly, and annual. For the daily plan, the customer remains covered for the duration of the day when their contribution is deducted. Similarly, for the monthly plan, coverage extends throughout the month, and for the annual plan, coverage lasts for a year. The coverage begins as soon as the contribution amount is deducted from the customer's account.

3. How can I avail the Hospital Cash Benefit?

Hospital cash is the benefit paid as a per-day allowance as per the selected variant of hospitalization due to any illness or accident.

You can avail the benefit for yourself and covered family members for hospitalization up to the maximum limit for the selected variant.

4. Who is covered under the Hospitalization benefit?

Policyholder, spouse & 2 children are covered under the plan. The provided limit is for the entire family, with a maximum of 4 covered persons.

5. When does the coverage start for the member?

The customer's coverage will begin as soon as the payment is processed and they are enrolled in the plan.

6. Under Hospital Cash Benefit am I covered for Outpatient expenses?

No, under Hospital Cash Benefit minimum twenty-four (24) hours hospital confinement is mandatory.

EFU LIFE ASSURANCE LTD.

EFU Life House, Plot No. 112, 8th East Street, Phase I, DHA, Karachi, Pakistan
Tel: (021) 111-338-111 Email: jazzcashclaims@efulife.com

7. What are the Accidental Medical Reimbursement benefits?

Reimbursement for the treatment of accidental injuries up to the annual family limit as per the variant without the condition of getting admitted into the hospital.

8. How many policies I can avail in a year?

You can avail Single policy per CNIC.

9. How many times can a participant & his family take up hospitalization?

Customers can take up hospitalization as many times as the need arises. Up to a maximum of 100 days in a year.

10. What does Beneficiary/Nominee mean?

Beneficiary/Nominee means a person or person(s) appointed by you to receive benefits payable under this plan.

Beneficiaries must have insurable interest (for example: Wife, Mother, Father, Brother, Sister, Son, Daughter, Grandson, and Granddaughter).

11. What does the elimination period mean?

An elimination period means a period of thirty (30) days from the effective date during which claims arising other than accident will not be payable. This is not applicable on re-enrollment/renewal.

12. Who can avail of EFU m-health services?

All family members including parents can use services.

13. Under what conditions the claim will not be paid?

- Failure to seek or follow medical advice, taking of alcohol or drugs.
- Dental Treatment
- War, invasion, act of a foreign enemy, hostilities (whether war be declared or not), armed or unarmed truce, civil war, mutiny, rebellion, revolution, insurrection by military or usurped power, riot or civil commotion, an illegal organization, or an industrial dispute.
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