



MEDICAL INSURANCE PLAN BY EFU LIFE

Introduction:

For the first time, JazzCash introduces the "EFU Hospitalization & OPD Plan" – an innovative health protection facility for its customers. This plan offers a convenient and secure health Insurance coverage with key benefits such as accidental medical OPD/IPD cover, reimbursement for outpatient expense and EFU mHealth facility for the entire family including parents providing an all-round Insurance protection. Enjoy the assurance of health coverage without lengthy paperwork or prior approval. Get peace of mind with this hassle-free service.

Product Features:

- Reimbursement for daily hospitalization benefit for the assured customer.
- Accidental OPD/IPD coverage for unforeseen accidental expenses.
- Outpatient coverage with reimbursement for expenses as prescribed by EFU mHealth panel doctors.
- Free doctor consultations for the entire family (including parents) via the EFU mHealth app or landline Tele-Health Facility
- Simple Enrollment Process: A paperless process that allows enrollment within minutes with no medical examinations required

Plan	Daily Hospitalization Limit	Outpatient Limit	Accidental OPD/IPD Limit	Tele-Health Facility	Annual Premium
A	1,250 Per Day Max Annual Limit 125,000	PKR 2,500	PKR 5,000	Unlimited Consultation (For entire family, including parents)	PKR 500
B	2,500 Per Day Maximum Annual Limit 250,000	PKR 5,000	PKR 10,000		PKR 1,000
C	5,000 Per Day Maximum Annual Limit 500,000	PKR 7,500	PKR 15,000		PKR 1,500
D	7,500 Per Day Maximum Annual Limit 750,000	PKR 10,000	PKR 20,000		PKR 2,000
E	10,000 Per Day Max Annual Limit 1,000,000	PKR 15,000	PKR 50,000		PKR 5,000
F	8,500 Per Day Max Annual Limit 850,000	PKR 12,500	PKR 40,000		PKR 2,900

A simple sign-up process:

- Jazz Cash Mobile Account customers can also subscribe to this plan by calling 042-111-333-033 from Jazz mobile phone.

Eligibility Criteria:

- Age Limit for enrollment: 18 – 59 years
- Age Limit for Coverage: 18 – 60 years

Key Details:

- The Plan term is 1 Year.
- Reimbursements for OPD fees up to the limit mentioned. The OPD Claim will be payable subject to having a mHealth consultation and bill being prescribed or verified by the mHealth Doctor.
- For hospitalization, a per-day limit is provided for 24 hours of hospital confinement regardless of room category. Maximum 100 days covered in a year.
- Maximum Consecutive hospitalization of 30 days. 30-days gap between successive hospitalizations is applicable.
- 30 Days waiting period for OPD & 15 Days waiting period for hospitalization due to sickness.

Exclusions:

Conditions in which a claim will not be payable:

- Pre-existing Conditions
- Intentional self-inflicted injury, murder, suicide and violation of law; Failure to seek or follow medical advice, taking of alcohol or drugs.
- Treatment related to dental, pregnancy, miscarriage or childbirth.
- Participating in exercises while service in the armed or paramilitary forces or any form of policing duty.
- Routine dental and vision care, over-the-counter medications aside from doctors' prescriptions, vitamins, or supplements.

Important Information:

EFU Hospitalization & OPD Plan is underwritten by EFU Life, registered, and supervised by Pakistan's Securities and Exchange Commission. EFU Life 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.

FAQ'S

1. What are the benefits and coverage offered under this plan?

The plan provides coverage for Hospitalization, Accidental OPD/IPD, and Outpatient fees as prescribed by EFU mHealth panel doctors.

2. What is the OPD coverage under this plan?

Participants will be reimbursed for outpatient fees, medicines, and other expenses incurred, as prescribed or verified by EFU mHealth panel doctors.

3. What is the term of this plan?

The plan has a term of 1 year, with all benefits and limits applicable for this period.

4. What is Accidental OPD/IPD coverage?

Accidental OPD/IPD coverage provides customers reimbursement for inpatient or outpatient treatment in case of an accident. OPD claims will be payable subject to having a mHealth consultation and the bill being prescribed or verified by a mHealth doctor.

5. When does the coverage start for the customer?

Coverage will start as soon as the Premium amount is deducted from your JazzCash account.

6. Under what conditions will a claim not be paid?

- Pre-existing conditions
- Intentional self-inflicted injury, murder, suicide, and violation of law; failure to seek or follow medical advice, taking of alcohol or drugs
- Treatment related to dental, pregnancy, miscarriage, or childbirth
- Participation in exercises while serving in the armed or paramilitary forces or any form of policing duty
- Routine dental and vision care, over-the-counter medications aside from doctors' prescriptions, vitamins, or supplements

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. How can I initiate a claim process?

To initiate a claim, please call EFU Life Assurance Ltd at UAN 042-111-333-033 or email support@mhealth.efulife.com Alternatively, you can call the JazzCash helpline number 4444. Our representative will guide you through the claim process