



## Family Health Cover

### Secure Your Family's Health Today

Give your family the gift of good health and peace of mind with TPL Life Family Health Cover. Whether you live in a bustling city or a serene village, our coverage is designed to reach you wherever you are.

### Comprehensive Health Protection for Your Loved Ones

At TPL Life, we understand the importance of family. Your loved ones mean the world to you, and their health and well-being are your top priorities. That's why we've designed the TPL Life Family Health Cover, a comprehensive health insurance plan that ensures you and your family have access to the best healthcare when you need it the most.

### Why Choose TPL Life Family Health Cover?

- Affordable Premiums**

We believe that good health should be within everyone's reach. Our affordable premium rates make it possible for you to protect your family without breaking the bank.

- Comprehensive Coverage**

TPL Life Family Health Cover provides extensive coverage for a wide range of medical expenses, including hospitalization, surgeries, doctor's fees, and diagnostic tests.

- Cashless Hospitalization**

With our vast network of partner hospitals and healthcare providers, you can enjoy cashless hospitalization facilities. No need to worry about arranging funds during a medical emergency.

- Coverage for All Ages**

Whether you're young or old, TPL Life Family Health Cover is designed to cater to the healthcare needs of your entire family. We offer coverage for individuals of all ages, ensuring that everyone is protected.

### Key Features of TPL Life Family Health Cover

- Hospitalization Coverage**

Our policy covers hospitalization expenses, including room charges, nursing fees, and surgeon fees.

- Pre and Post-Hospitalization**

We cover medical expenses incurred before and after hospitalization.

- Maternity Benefits**

We provide coverage for maternity-related expenses, ensuring a worry-free pregnancy.

- Critical Illness Coverage**

Protection against major illnesses like cancer, heart disease, and stroke.

- Outpatient Services**

Coverage for doctor's consultations and diagnostic tests.

### Dependents' Coverage – Spouse/Children (For Family Health Cover)

- ▶ Minimum Age of Entry (for Spouse) is 18 years
- ▶ Maximum Age of Entry (for Spouse) is 64 years
- ▶ Maximum Age (for Spouse) is 65 years
- ▶ Minimum Age of Entry (for Children) is 6 months
- ▶ Maximum Age of Entry (for Children) is 24 years
- ▶ Maximum Age (for Children) is 25 years

### Benefits & pricing

Features	Option A	Option B
Hospitalization – Per Family** Annual Limit	Rs.500,000	Rs.1,000,000
Co-payment (in case of Treatment at a Non Panel Hospital)	80% outside network	80% outside network
Room and board	Semi Private up to Rs. 10,000	Private Room up to Rs. 20,000
Ambulance	Maximum of Rs. 500	
MRI, CT scan, Endoscopy, Angiography, Thallium Scan	Covered (during hospitalization only)	
Dialysis (if recommended by doctor), Kidney Stone, Cataract Surgery, Treatment of fracture	Semi Private up to Rs. 10,000	Private Room up to Rs. 20,000
In case of accident limit	Covered	
Online OPD facility*	Covered	
Minimum Age of Entry	18	18
Maximum Age at Entry	64	64
Maximum Age	65	65
Pre-existing conditions	45 Days Waiting Period PEC not covered for some treatments as mentioned above	
Coverage type	Voluntary	
<b>Gross Premium</b>	Rs 22,000 Per Family of 4 Members	Rs 46,000 Per Family of 4 Members

#### \*Online OPD facility includes:

- ▶ Free consultation
- ▶ Phone, Chat & Video accessibility for medical concerns
- ▶ Labs sample pickups from home (Cash Basis)
- ▶ Order medicines online (Cash Basis)
- ▶ Request doctor at home (Cash basis)

Rates are reviewable on quarterly basis.

Max commissions are subject to Bancassurance guidelines/CIA regulations 2020 issued by SECP.

#### Claims

TPL Life will pay claims after due inspection and review.

### Terms & Conditions

- ▶ Participation in this Scheme shall be Contributory and Non-Compulsory for all eligible customers.
- ▶ The Premium mentioned herein above (for the main policy as well as add-ons) is subject to change based on a quarterly review. Volumes generated or adverse loss ratio or change in the demography of the Scheme will result in the adjustment of the Premium.
- ▶ The description of benefits given in this quote is for illustrative purposes. The actual terms and conditions are given in Policy Document.

### Exclusions

- ▶ In case of Emergency Treatment on a Non Panel Hospital, the Claim will be settled on Reimbursement basis and No Co-Payment will apply.
- ▶ Daycare treatment (non-surgical procedures and related treatment).
- ▶ (Normal delivery) pregnancy and related complications thereof, childbirth, miscarriage, abortion and/or any related pre-natal or post-natal care.
- ▶ Tests or treatment related to infertility, contraception, sterilization, sexual dysfunction, birth defects, congenital illnesses, hereditary conditions.
- ▶ Optical, dental treatment, chronic renal failure. Cataract Surgery and Dialysis can be treated on doctor's recommendation during hospitalization.
- ▶ Costs related to cornea, bone marrow, muscular, skeletal or human organ or tissue transplant from a donor to a recipient and all expenses directly or indirectly related to organ transplantation
- ▶ Treatment of mental illness, psychiatric disorders, self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse, and sexually transmitted diseases, AIDS/HIV, elective cosmetic surgery.
- ▶ Hospital in-patient treatment for conditions for which, in the opinion of TPL Life's doctor, can be properly treated as an outpatient or day-care as per normal hospital practice.
- ▶ Any treatment which is not reasonable, necessary and customary.
- ▶ Any Out Patient treatment, (OPD) vaccinations.
- ▶ Active Terrorism & War.