



# Sehat Yaqeen



## Introduction

This comprehensive Health Insurance Plan is tailored specifically for Mobilink Microfinance Bank customers and their eligible dependents, giving them the power to choose what's best for their family's health. This plan, brought to you by TPL Life offers unparalleled advantages tailored to safeguard your well-being and peace of mind. This custom-tailored plan extends beyond conventional health insurance by not only providing coverage for our esteemed customers but also embracing a host of additional benefits including:

- ▶ Coverage for daycare accidental surgeries only.
- ▶ Benefits for pre- and post-hospitalization expenses.
- ▶ Loss of income for the earning member due to hospitalization\*.
- ▶ Burial charges covered in case of death during hospitalization\*.
- ▶ Cashless facility available at panel hospitals.
- ▶ Reimbursement option (in case of treatment from a non-panel hospital).
- ▶ 24/7 emergency helpline and approval center.
- ▶ Pre-existing conditions will be included (subject to a 45-day waiting period, and terms and conditions apply).

## Eligibility

- Minimum Age of Entry ----- **18 (years old)**
- Maximum Age at Entry ----- **64 (years old)**
- Maximum Age ----- **65 (years old)**

## Benefits and Pricing

Features	Option A	Option B	Option C	Option D
Hospitalization - Per Participant Annual Limit	Rs.200,000	Rs.500,000	Rs.750,000	Rs.1,000,000
Co-payment (in case of Treatment at a Non Panel Hospital)	80% outside network	80% outside network	80% outside network	80% outside network
Room and board	Semi Private up to Rs. 5 ,000	Semi Private up to Rs. 10,000	Private up to Rs. 15,000	Private up to Rs. 20,000
Ambulance	Maximum of Rs. 500	Maximum of Rs. 500	Maximum of Rs. 500	Maximum of Rs. 500
MRI, CT scan, Endoscopy, Angiography, Thallium Scan	Covered (during hospitalization only)	Covered (during hospitalization only)	Covered (during hospitalization only)	Covered (during hospitalization only)
Dialysis (if recommended by doctor), Kidney Stone, Cataract Surgery, Treatment of fracture	Covered (during hospitalization only) Pre-existing Conditions are not covered	Covered (during hospitalization only) Pre-existing Conditions are not covered	Covered (during hospitalization only) Pre-existing Conditions are not covered	Covered (during hospitalization only) Pre-existing Conditions are not covered
In case of accident limit	Covered	Covered	Covered	Covered
Online OPD facility*	Covered	Covered	Covered	Covered
Pre-existing conditions	45 Days Waiting Period PEC not covered for some treatments as mentioned above	45 Days Waiting Period PEC not covered for some treatments as mentioned above	45 Days Waiting Period PEC not covered for some treatments as mentioned above	45 Days Waiting Period PEC not covered for some treatments as mentioned above
Coverage type	Voluntary	Voluntary	Voluntary	Voluntary
Burial Charges	Rs 25,000	NIL	NIL	NIL
Loss of Income during hospitalization	Rs 500 per day	NIL	NIL	NIL
Gross Premium	Rs 1,000/annum per person	Rs 9,000/annum per person	Rs 14,000/annum per person	Rs 18,000/annum per person

\*only covered in Plan A

## Features

Here are the prominent product features:

- ▶ Coverage for inpatient hospitalization treatment, including accommodation and services.
- ▶ Surgeon and doctor's consultation charges.
- ▶ Operation theatre expenses.
- ▶ Charges for CCU/ICU (Critical Care Unit/Intensive Care Unit).
- ▶ Ventilators and related services charges.
- ▶ Accidental and emergency room services expenses.
- ▶ Anesthetist fees.
- ▶ Medication costs (prescribed by the treating physician during the hospitalization stay).
- ▶ Charges for blood and oxygen supplies during the hospitalization stay.
- ▶ Coverage for MRI, CT scan, Endoscopy, Angiography, and Thallium Scan during the hospital stay.
- ▶ Laboratory services within the hospitalization stay period.

## The online outpatient department (OPD) service encompasses the following features:

- ▶ Complimentary online consultations (accessible via phone, chat, and video for medical inquiries).
- ▶ Home-based lab sample collection (payment required).
- ▶ Online medication ordering (payment required).
- ▶ Home visitation by a doctor (available for Karachi residents only, payment required).

## Product Exclusions

The following are not covered in this product:

- ▶ 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.

## Disclaimer

- ▶ Exclusively for Mobilink Microfinance Bank customers and their dependents.
- ▶ Mobilink Microfinance Bank is the corporate agent; TPL Life holds policy liabilities for insured individuals.
- ▶ Rates include all taxes.
- ▶ Product designed and offered by TPL Life Insurance Ltd.
- ▶ Rates are subject to change without notice.
- ▶ Telehealth services provided through partners; TPL Life is not liable for partner action.
- ▶ Telehealth benefits are not guaranteed; outcomes may vary.
- ▶ In case of a medical emergency or need for a physical examination, please visit your nearest emergency hospital.
- ▶ These services are not for unsupervised use by individuals under 18.
- ▶ Our Telehealth services doctor(s) may decide that these services are unsuitable for your treatment needs, in which case, please visit the nearest hospital as advised by your attending physician.
- ▶ Information quality issues (e.g., poor call quality or image resolution) may affect medical decisions.
- ▶ Delays due to equipment or technical failures are beyond our responsibility, but we will minimize interruptions.
- ▶ Incomplete or inaccurate information during Telehealth services may lead to medical errors.
- ▶ Share our intellectual property only with healthcare providers; commercial use is prohibited.

## In the case of an Emergency:

If you require assistance with medical emergencies, such as admissions or finding a nearby network hospital, please contact our regional medical emergency helplines:

Helpline during office hours

**(021) 111-000-330**

E-mail address: [approvals@tpllife.com](mailto:approvals@tpllife.com)