

Prevent Medical worries from  
becoming financial worries



# Sehat Zindagi Plans

Health insurance for individuals and families  
More healthcare for less expense

Registered and supervised by the Securities &  
Exchange Commission of Pakistan

## **Protecting your health & securing your future**

Health insurance is not just a safety net but a ticket to tranquility in today's hectic world. With medical costs soaring higher than ever, it's no wonder people are feeling the pressure of taking care of themselves and their loved ones. That's where TPL Life comes in.

As Pakistan's first dedicated managed care organization, we offer unique health insurance products that cater to every budget and need. Our products embody the concept of "healthcare security and wellness," ensuring that individuals and families can access top-quality healthcare services without worrying about financial strain.

### **Why do you need health insurance?**

Our health plans are not just about providing coverage; they're about giving individuals and families the freedom to live their lives without worrying about medical bills. With TPL Life's unparalleled customer service and attention to detail, you can rest easy knowing that your health is our top priority. Whether you need emergency hospitalization or preventative care, our coverage has got you covered.

### **Care from every perspective**

Our health insurance plans offer access to essential healthcare services that can help detect and treat health issues before they become more severe and costly. With TPL Life, you can enjoy peace of mind and reduce stress levels knowing that you and your loved ones are taken care of. Don't let medical bills weigh you down; let TPL Life secure your future and protect your health today.

## **TPL Life individual and family plans offer the following core benefits**

1. Physician/Surgeon charges
2. Operation theatre charges
3. Surgery charges
4. ICU/CCU charges
5. Prescription drugs used during the hospital stay
6. Anesthetist's fees
7. Pathological & Radiological investigations
8. ECG,EEG's
9. Prescribed EET, Echo, Thallium scan
10. Angiography/Angioplasty
11. M.R.I., CT scan
12. Ultrasound or any diagnostic tests
13. Ventilator & allied services
14. Diagnostic or therapeutic Endoscopies procedures
15. Pre-hospitalization diagnostic tests & medicines
16. Post-hospitalization medicines & tests
17. Blood & Oxygen supplies
18. Trauma & accidents
19. Dental treatment due to accident (pain relief only)
20. Hospital consultation
21. Emergency ambulance local transportation to hospital
22. Emergency international coverage should be covered subject to applicable network hospital as per the chosen plan.

### **Policy Coverage**

This is a comprehensive health plan & provides the insured with:

- Hospitalization cover
- Maternity (optional)

## **Hospitalization cover**

This covers the patient's hospitalization expenses from Rs. 200,000 to Rs. 1,250,000. You can avail the cashless claim facility in any of our network hospitals across Pakistan. The hospitalization cover includes: medical expenses incurred as a patient during hospitalization including room charges, doctor/surgeon's fee, medicines and diagnostic tests.

## **Maternity cover (optional)**

This cover includes: pre & post-natal medical expenses (10%, subject to availability of the delivery limit) labor management. This benefit can be availed 10 months after the inception & is effective from the first day after renewal of the policy.

## **Claim process**

In case of emergency hospitalization, you can use your TPL Life Wellness Card at any of TPL Life's network hospitals throughout the country & avail cashless service. In case of planned hospitalization/procedures you must inform TPL Life prior to admittance for pre-authorization. In case of treatment at a non-network hospital, the claim form for reimbursement must be filled after getting discharged & sent to our office with relevant supporting bills & receipts.



## What is excluded under the policy?

The following conditions & healthcare services are not covered by TPL Life under this policy. In addition, any complications or subsequent treatment related to these exclusions are not covered:

- A. Pre-existing conditions subject to the following:
  - From 3rd year 75% of Annual Limit
  - 4th year & onward 100% of Annual Limit
- B. Preexisting maternity & its related expenses subject to the following:
  - Maternity & its related expenses will be commenced after the first 10 months of the policy (waiting period) only if such benefit offered & is mentioned in the schedule of the policy However, the waiting period will not be applicable in case of consecutive renewals of the policy (without any break)
- C. Any birth defects or congenital illness
- D. Any cosmetic treatment
- E. Hospital admission for the purpose of conducting diagnostic tests that could be performed on the insured as an outpatient
- F. Expenses arising from HIV or Aids & related diseases
- G. Self-inflicted injury, attempted suicide, alcohol or drug addiction & participation in hazardous sports
- H. Costs of donor screening or treatment including surgery to remove organs from a donor in case of transplant surgery
- I. Any illness contracted within 15 days of the inception date of the policy except those that are incurred as a result of bodily injury. This exclusion doesn't apply for subsequent renewals within the company without a break.
- J. Any treatment taken as an outpatient i-e routine medical check-up etc.

- K. Injury or treatment resulting from war, riots, strike, terrorism acts, nuclear weapon induced treatment
- L. Pregnancy & childbirth related diseases & complication thereof, childbirth (including surgical delivery) if maternity benefit is not availed
- M. All dental treatment or oral surgery, apart from Emergency Accidental Dental Treatment
- N. Tests or treatment relating to fertility, infertility, contraception or sterilization & any complication relating there to
- O. Psychotic mental or nervous disorders (including any neuroses & their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons)
- P. Participation in or training for any dangerous or hazardous sport, pastime or competition or riding or driving in any form of race or competition or any professional sport
- Q. Ionizing radiation or contamination by radioactivity from any nuclear fuel or nuclear waste, from the process of nuclear fission or from any nuclear weapons material
- R. Pet scan
- S. Preventive treatment, Vaccinations, antiretroviral drugs, dietary supplements, vitamins & hormone replacement therapy
- T. Optical &/or vision care
- U. Expenses for treatment other than Allopathic

## **What are my plan options?**

TPL Life offers individuals & families 5 health insurance plans, the most extensive range of individual plans available in the market. These plans are available in various sum insured options with coverage ranging from Rs. 200,000 to Rs. 1,250,000.

## TPL Life Individual & Family Plans

	Aafiyat	Salamti	Aaram	Nayaab
Hospitalization/ Room & Board Limits Basic Hospitalization Care Limit Annual Limit Per Person-Inside Network Hospital Co-Payments	PKR 200,000	PKR 350,000	PKR 500,000	PKR 1,250,000
Inside Network	No Co- Payment	No Co- Payment	No Co- Payment	No Co- Payment
Outside Network Reimbursement (as per the nearest applicable network tariff)	With 80:20 Co - Payment	With 80:20 Co - Payment	With 80:20 Co - Payment	With 80:20 Co - Payment
Sub-Limits				
Daily Room & Board	G.Ward	Semi private	Private	Private
ICU room & board expenses	Covered (At Actual)			
Pre & Post hospitalization expense benefits (before or after 30 days of hospitalization)				
Ambulance services expenses				
Specialized investigations (MRI, CT scan, Endoscopy & Thallium scan)				
Expenses for accidental emergency treatment (within 48 hours) per accident limit PKR)	20,000	35,000	50,000	50,000
Emergency evacuation sublimit	35,000	50,000	50,000	50,000

## Maternity Cover (Optional)\*

Normal delivery	25,000	30,000	50,000
C-Section	37,500	45,000	75,000
D&C	7,500	12,500	25,000

\*10 months waiting period will be applicable

\*Cover will be available, subject to policy will be bought for husband & wife (both)

## Enrolment Eligibility

Coverage as from age	From 6 Months	From 6 Months	From 6 Months	From 6 Months
Age limit at enrolment	60 Age Limit	60 Age Limit	60 Age Limit	60 Age Limit
Insurance age limit	64 Age Limit	64 Age Limit	64 Age Limit	64 Age Limit
<b>Other</b>				
Coverage applicable to	Self, Spouse & Children Only			
Geographical Limits	Pakistan			
Mode of Payment	Annual			

## Premium details - Age group wise (PKR) per person (Individual & Family Plans)

Age Band Annual Limit	Aafiyat Plan 200,000	Salamti Plan 350,000	Aaram Plan 500,000	NayaabPlan 1,250,000
6 months-18	6,510	9,355	12,970	22,700
19-29	7,060	10,150	14,070	24,700
30-34	8,165	11,730	16,270	28,500
35-39	9,710	13,950	19,345	33,900
40-44	11,660	16,755	23,235	40,700
45-49	15,060	21,640	30,005	52,600
50-54	17,090	24,560	34,055	59,600
55-59	20,055	28,820	39,965	70,000
60-64	24,085	34,610	47,990	84,000

## Premium details - Maternity Cover (Optional)

Plans	Aafiyat Plan	Salamti Plan	Aaram Plan
Premium (PKR)	17,795	18,180	30,300



## Important Notes

- The product is designed, underwritten & guaranteed by TPL Life. TPL Life is responsible for service delivery to the insured.
- TPL Life is registered & supervised by the SECP.
- The above rates are subject to change without prior notice
- The above rates are inclusive of government taxes
- When adding family members (spouse, children, and parents) to the plan, all members will receive the same coverage. Hospital facilities are available up to the specified room and board limit. If the hospital's room rate exceeds the assigned limit, the insured will be responsible for any additional costs.



### TPL Life Insurance Limited



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