



Value Added Solutions

EFU Takaful Health Plus

Muhafiz Apki Sehat ka



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EFU Takaful Health Plus:

Life is unpredictable and our health is no exception. Medical emergencies can strike without warning, leaving us vulnerable both physically and financially. A robust health plan serves as your safety net, shielding you from the financial strain of unexpected health issues. Instead of worrying about how to manage expensive treatments or hospital bills, a health plan allows you to focus on what truly matters

—Your Health— In moments of illness or injury, having a health plan not only protects your savings but also provides invaluable peace of mind.

Faysal Bank Ltd under distribution agreement with EFU Life - Window Takaful Operator introduces “EFU Takaful Health Plus”, an exclusive medical coverage plan which provides exquisite medical benefits. With a seamless cashless experience and access to an extensive network of top-tier hospitals, you can be confident that essential medical care will always be within reach.

Takaful Operator:

EFU Life is the leading Life and Health Insurer and Family Takaful operator in the private sector of Pakistan. Having started operations in 1992 as the first private sector life insurance company, over a span of 32 years EFU Life has established itself as a trusted brand name in providing all types of financial planning and protection solutions.

The Company markets its business through four primary distribution channels – Sales Force, Bancassurance, Group Life and Group Health Channels. Additionally, EFU Life offers a wide array of retail, digital and inclusive insurance products, catering to individuals across various income brackets and targeting all segments of the population. The company has maintained a strong customer-oriented approach, ensuring growth through tailored products and a commitment to financial protection.

Membership Cancellation Process under Free Look-In Period:

Free Look-in Period is a 14 Day’s grace time after receiving the membership documents during which you can understand the terms and conditions of the Plan and evaluate your eligibility to continue the takaful coverage. You may apply for cancellation within the 14 day’s Free Look in Period, upon which your contribution amount will be fully refunded, provided no claim is made during the course of the Plan.

Eligibility:

- Adult Ages: 18 – 70 years (For Self & Family*)
- For Son: 2 Months onwards – 25 years
- For Daughter: 2 Months onwards – Till Marriage
- Maternity Eligibility: 18 – 45 years of age

In-Patient Hospitalization Benefit:

The membership pays for expenses incurred on hospitalization due to Accident and Sickness. The covered In-Patient hospitalization expenses include:

- Room and Board charges
- Nursing Care during hospitalization
- ICU and Operation Theater Charges
- Physician, Surgeon and Anesthetists Fees
- Diagnosis, Treatment and Medicine Expenses during Hospitalization
- Oxygen and Blood Supplies

Plan Coverage Details:

The plan is offered in four distinct variants, allowing you to select a package that aligns with your preferences and needs. The coverage limit applies separately to each family member.

Hospitalization & Benefits				
Plan Type/Variants	Platinum	Gold	Silver	Bronze
	Coverage Per Person			
H&R Limits (Per Person / Per Year)	Rs.800,000	Rs.600,000	Rs.400,000	Rs.200,000
Room & Board (per day)	Private	Private	Semi - Private	General
Additional Coverage (In case of hospitalization due to accident)	Rs.200,000	Rs.150,000	Rs.100,000	Rs.50,000
Pre & Post Hospitalization Sub Limit (Covering Consultation, Medicines, and lab tests preceding admission to the hospital and after discharge from hospital)	30 Days	30 Days	30 Days	30 Days
Sublimit limit for Pre/Post Hospitalization Investigations, Consultations and Medicines	Rs.80,000	Rs.60,000	Rs.40,000	Rs.20,000
Intensive Care Unit	Actual	Actual	Actual	Actual
Special Investigations	MRI, CT Scan, Echo & Thallium Scan			
Daycare Surgeries & Specialized Investigations in Outpatient Settings Including but not Limited to: Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Echo, Treatment of Fractures, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).	COVERED	COVERED	COVERED	COVERED
Emergency Accidental Outpatient Expense Sub Limit (within 48 hours)	Rs.80,000	Rs.60,000	Rs.40,000	Rs.20,000
Local Ambulance Cover (home to hospital and hospital to hospital)	Covered	Covered	Covered	Covered
Maternity Benefit Optional Coverage (C-Section coverage and normal delivery charges. Annual limit for all pregnancies related hospitalization along with pre and post Natal coverage)	Rs. 50,000 for Normal delivery Or Rs. 100,000 for Caesarean section			
Pre - existing conditions covered	1 st year 25% of Annual Limit 2 nd year 50% of Annual Limit 3 rd year 100% of Annual Limit			
Emergency International Expenses	Reimbursement only – in line with network hospital(benchmark)			
Inadmissible Conditions	Cancer and HIV AIDS			
Additional Benefits	Discount in selected Labs & Diagnostic Centers			
Accidental Death Benefit	Rs.100,000			

Contribution

The following contribution rates are applicable depending on the age of the Main Participant Member and eligible dependents of the Main Participant Member as per selected variant.

Amount in PKR

Age Next Birthday	Platinum	Gold	Silver	Bronze
2 month-17 years	22,059	14,554	8,570	5,311
18 - 45 years	13,248	12,955	9,136	5,992
46 - 59 years	23,039	21,864	15,500	7,863
60 - 65 years	44,577	31,935	24,833	15,500
66 - 70 years	60,316	43,056	33,359	20,615
Maternity Coverage Contribution (Optional Rider)	21,273	21,273	21,273	21,273

Day Care Procedures

Day Care Procedures are those in which the patient is hospitalized for few hours during which surgery is performed and then the patient is discharged on the same day. Such as Cataract, Angiography, Endoscopies, Dialysis, etc.

Coverage of Special Assessments:

This Plan covers Four important out-patient tests, without having to get hospitalized, helping you manage important diagnostic needs with ease.

- MRI
- CT Scan
- Echo
- Thallium Scan

Pre & Post hospitalization benefit:

Outpatient expenses, including medication, consultations, and diagnostic tests, are covered if they result in a covered inpatient hospitalization within 30 days.

Coverage of Miscellaneous Expenses:

Besides the above, some of the other benefits include:

- Local Ambulance Cover
- Emergency Evacuation Cover
- Emergency Accidental Out-Patient (within 48 hours of an accident)
- Emergency Accidental Dental Treatment (for Pain Relief within 48 hours of an accident)

Emergency International Coverage:

One of the standout features of our membership is emergency international coverage with reimbursement. We'll cover your costs based on what you would have paid at a network hospital in Pakistan.

Pre-existing Medical Condition Covered?

With our plan, you enjoy 25% coverage in the first year, 50% in the second year, and full 100% from the third year onward. Please note, any pre-existing conditions—such as previous illnesses or injuries known before the membership starts—should be disclosed at the time of enrollment.

Maternity Benefit: (Optional)

Maternity Benefit Optional Coverage includes charges for Normal delivery and Caesarean sections Note: 09 month waiting period will be applicable

Accidental Death Benefit:

The plan offers death benefit if the participant dies during an Accident, providing financial support to their beneficiaries.

Discount on Labs:

The plan offers exclusive discounts of up to 30% at selected labs, helping to lower the cost of various tests and procedures.

Family Enrollment:

This membership allows you to include children from 2 months to 17 years of age and adults from 18 to 70 years. Age is determined based on the participant's next birthday. Separate contributions will be charged for each member and they will be entitled to an independent annual limit, with benefit levels comparable to the main participant.

Reimbursement Facility:

In case a participant member utilizes a non-network hospital for the covered treatment, he/she can submit the claims for reimbursement along with the supporting documents and other necessary details to EFU Life - Window Takaful Operations will arrange to reimburse the reasonable and customary charges that would have been incurred at a comparable Network for similar treatment, up to the available annual limit, in fifteen (15) working days.

General Exclusions:

The following Treatments, events, conditions, activities and their related or consequential expenses are excluded from the Membership, unless specifically agreed upon in writing by the Company:

- a.** Any treatment or operation deemed 'medically unnecessary' including plastic surgery, spa treatment, tests or treatments related to fertility, infertility, contraception or sterilization and prostheses, corrective devices and medical appliances not surgically required.
 - b.** Birth defects or congenital Illness.
 - c.** Self-inflicted Injury, attempted suicide, abuse of alcohol, drug addiction or abuse and Treatment of any sexually transmitted diseases.
 - d.** Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons).
 - e.** Any experimental or unproven Treatment.
 - f.** Participating in exercises or operations while serving with either of the armed or paramilitary forces or while performing any form of police duty.
 - g.** Injury or Illness due to Natural Catastrophes, Epidemic, including, but not limited to, flood, earthquake, avalanche and cyclone.
 - h.** Treatment received outside Pakistan, except in case of an Emergency and provided the treatment is otherwise covered under the membership and does not fall under any of the exclusions. The Company will reimburse such expenses in line with the treatment cost incurred at any Network Hospital in Pakistan, subject to availability of limit.
- Pre-existing Maternity Conditions shall be covered, subject to nine (09) months waiting period under Maternity Care benefits limits.

Non-Covered Conditions:

We regret to inform you that this membership is not available for individuals with pre-existing conditions like Cancer or HIV/AIDS.

General Waiting Period:

The General Waiting Period is a 14-day period from the Effective Date of this membership. During this time, expenses for any medical conditions diagnosed will not be covered.

DISCLAIMER:

- Faysal Bank Limited ("Bank") is acting as a distributor of the EFU Takaful Health Plus on behalf of EFU Life Assurance Ltd - Window Takaful Operations ("Takaful Operator"), under the Banca takaful Corporate Agency Agreement and shall not be held responsible in any manner whatsoever to any person, including, but not limited to the Prospective Participant/ Participant Member or any third party. Any claim liability arising out of this EFU Takaful Health Plus shall be directly reported to EFU Life Assurance Ltd - Window Takaful Operations.
- This product brochure only gives a general outline and introduction of the benefits available under the PMD. For exact terms and conditions, please refer to the PMD ("Participation Membership Document").
- Membership will be underwritten and issued by EFU Life Assurance Ltd - Window Takaful Operations, Faysal Bank Limited is acting as a distributor under the Banca takaful Corporate Agency Agreement.
- The Participants application form / recorded verbal statement will act as his /her consent for enrollment under the program (if his/her account is charged under the program) and will govern the determination of the rightful beneficiary under this Takaful Coverage.

- It is clarified that the Bank shall not, under any circumstances, be liable either directly or indirectly for any obligation of the Takaful Operator as the Takaful Provider.
- Further, the Bank shall not be construed or deemed in any manner to be the agent or broker of the Takaful Operator in respect of any other PMD.
- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Covered Participants towards Takaful Operator in respect of the business or any membership offered to the Participant Members. These memberships shall constitute as independent contracts between EFU Life - Window Takaful Operations Ltd and the Covered Participants.
- For any service-related complaints, you may contact FBL Contact Centre at (021) 111 06 06 06 or you may contact any FBL Branch.
- If you have any grievance regarding your Health Takaful Membership, you may contact EFU Life - Window Takaful Operations on (021) 111-338-436.

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For details and to open an account, please visit:
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