



Value Added Solutions

**EFU Takaful Health Plus**

faysalbank



# EFU Takaful Health Plus

How often do you get sick? Can you predict the timing of your illness? It's easy to get sick but does your pocket allow you to bear such unexpected medical expenses? We might save for a dream vacation, a dream car or a child's future. But seldom do we set aside a portion of our savings for any ailment. Yet, despite our best efforts, illnesses do occur. With the ever increasing cost of health care, these unforeseen circumstances can take a toll on our savings.

**Efu Takaful Health Plus** is underwritten by EFU Health Insurance Limited – Window Takaful Operations being offered through a distribution agreement with EFU Health Insurance Limited - Window Takaful Operations, has been specially designed to provide you and your family financial protection in case of an illness or accident that leads to hospitalization. With a simple and a convenient cashless process along with a vast network of carefully selected hospitals, rest assured, you and your family will receive the most appropriate treatment.

Some of the salient features of the product include:

## Annual Limits and Room Entitlement

You have the choice to select between semi-private and private rooms, along with corresponding annual limits of PKR 200,000, PKR 350,000 and PKR 500,000 respectively.

The following chart gives you the benefit limits as per selected Benefit Plan:

Coverage Description	Bronze (PKR)	Silver (PKR)	Gold (PKR)
Room Entitlement	Semi - Private	Private	Private
Annual Limit	200,000	350,000	500,000
Additional Limit for Accidental Hospitalization	50,000	100,000	150,000
Intensive Care Unit (ICU)	Actual	Actual	Actual
Pre / Post Hospitalization Investigations, consultations and medicines (within 30 days)	Sub Limit 3,000	Sub Limit 7,500	Sub Limit 10,000
Accidental Emergency Outpatient Treatment including dental treatment (for pain relief only) (within 48 hours of an accident)	Sub Limit 3,000	Sub Limit 7,500	Sub Limit 10,000
Sub-limit for Emergency Evacuation	25,000	50,000	50,000

\* The maximum Lifetime Benefit is PKR 1,000,000

## **Inpatient 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

## **Pre-Hospitalization Benefit**

The membership covers cost of consultation fee, prescribed medicines and lab tests which, within thirty (30) days, leads to hospitalization that is covered under the membership. This benefit is payable on reimbursement.

## **Post-Hospitalization Benefit**

The membership also covers cost of consultation fee, prescribed medicines and lab tests, which results within thirty (30) days as a consequence of covered hospitalization. This benefit is payable on reimbursement.

## **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)

## **Family Enrollment**

This membership can include children at least three (03) Months and Spouse up to the age of 60 years. However, parents can be enrolled under the membership up to the age of 69 years. Age will be calculated on Age Next Birthday basis. Separate contributions will be charged for every participant member and they will be entitled to an independent annual limit along with the benefit levels similar to the main participant member.

## **Credit Facility (Cashless Cover)**

One of the most important features of the membership is credit facility for medical treatment at over 200 network hospitals nationwide, the covered participant member does not have to

pay for the covered treatment (up to available limits).

### **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 Health Insurance Limited - Window Takaful Operations and they 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.

### **Day Care Procedures**

Apart from In-patient hospitalization, the membership also covers Day Care procedures. Day care procedures are medically necessary treatment/surgical procedures that require the patient to occupy a hospital bed but does not require an overnight stay, such as, Cataract, Angiography, Endoscopies, Dialysis, etc.

### **Specialized Investigation**

The membership provides coverage for three (03) expensive out-patient tests even if it does not follow hospitalization. These tests include MRI, CT Scan and Thallium Scan.

### **Emergency International Coverage**

This is one of the unique features of the membership that it provides emergency international coverage on reimbursement.

Claim reimbursement will be in accordance with the treatment cost at a network hospital in Pakistan.

### **Hassle-free Enrollment Process**

No medical documents/medical tests are required to avail this membership.

### **No Claim Bonus**

In case there is NO claim on a membership for two consecutive membership years, Bonus Annual Limit equal to 10% of the Basic Annual Limit will be awarded to each Participant Member with effect from the following membership year, free of charge. This increase in cover would provide additional coverage and help meet medical inflation. The limit enhancement, however, would not apply to individuals aged 55 years and above.

### **Is Pre-existing Medical Condition Covered?**

Pre-existing Medical Conditions mean any sickness disease or bodily injury or any symptom linked to such sickness, disease or bodily injury for which medical advice or treatment has been

sought in the past. This includes such conditions which you or your dependent(s) know about even if no medical advice or treatment or diagnosis was sought or made before the Effective Date of your membership.

Pre-existing Medical Conditions and associated conditions are excluded from the coverage.

### Are there any Exclusions?

Expenses arising from or related to Pre-existing Conditions, Pregnancy and Childbirth, Outpatient treatment, Congenital Birth Defects, War, Invasion, Civil unrest, Infertility, Cosmetic treatment, Routine medical checkup etc. are not covered.

### In-admissible Conditions

The membership is not available to people suffering from (pre-existing) Diabetes, Cancer or HIV/AIDS.

### 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 type of plan selected\*

Age Next Birthday	Bronze (PKR)	Silver (PKR)	Gold (PKR)
90 Days to 18 Years	7,280	10,480	11,960
19 - 44 Years	7,488	10,920	12,480
45 - 59 Years	15,080	22,880	25,480
60 - 64 Years	21,320	31,720	34,840
65 - 69 Years (Only for Parents)	51,480	75,400	82,680

\* Age will be calculated on Age Next Birthday basis

### Note:

- The above Contributions are inclusive of 1% Federal Takaful Fee (FTF)
- Please add Rs.750/- as membership Admin Fee & Stamp Duty (Non-refundable)
- The above rates are subject to change without prior notice

### What is Free Look Period?

Free Look Period is a 14 days' grace time after receiving the membership documents during which you can understand the terms and conditions of EFU Takaful Health Plus and develop your suitability in continuing the plan.

## DISCLAIMER

- Faysal Bank Limited ("Bank") is acting as a distributor of the Takaful Membership on behalf of EFU Health Insurance Limited - Window Takaful Operations under the Bancatakaful 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 Health Takaful Product shall be directly reported to EFU Health Insurance Limited - Window Takaful Operations.
- Membership will be underwritten and issued by EFU Health Insurance Limited - Window Takaful Operations, Faysal Bank Limited is acting as a distributor under the Bancatakaful Corporate Agency Agreement.
- Prospective Participant /Participant Member statement of account / application form or recorded verbal statement will act as his / her 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 EFU Health Insurance Limited - Window Takaful Operations.
- Further, the Bank shall not be construed or deemed in any manner to be the agent or broker of the EFU Health Insurance Limited - Window Takaful Operations in respect of any other membership.
- In addition, the Bank shall not be either directly or indirectly liable for any obligation of the Covered Participants towards EFU Health Insurance Limited - Window Takaful Operations in respect of the business or any membership offered to the Participant Members. These policies shall constitute as independent contracts between EFU Health Insurance Limited - Window Takaful Operations and the Covered Participants.

If you have any grievance regarding your Health Takaful membership, you may contact EFU Health Insurance Limited - Window Takaful Operations on (+92-21) 111-4357-00 or for any service related complaints, you may call our customer interaction center at 111 06 06 06 or contact your nearest branch.

## Contact Details:

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