



## Sehat Zindagi Health Insurance Plan State Life Insurance Corporation of Pakistan (For Freelancers)

### Objective:

The objective of this product is to provide financial protection to an individual in case of unfortunate illness or accident that leads to hospitalization.

### Scope of Cover

State Life is pleased to bring in a comprehensive in-patient health insurance product named 'Sehat Zindagi Health Insurance' Plan for consumer market.

The coverage will provide inpatient hospitalization, day care surgeries and benefits related to pre and post hospitalization cost incurred by the policyholder through cashless mechanism from the net-work hospitals of State Life.

### Who Can be Covered?

All Pakistani male/females aged 18-64 will be eligible for this product.

### Coverage Period

Policy will be issued for a period of one year which may be renewed at the end of the policy year.

Premium rates subject to review by State Life each year.

### Benefits:

#### 1. Inpatient Care

Following medical expenses will be covered:

- (a) Medical Practitioners' fees
- (b) Diagnostics Tests
- (c) Medicines, drugs and consumables
- (d) Intravenous fluids, blood transfusion, injection administration charges
- (e) Operation theatre charges
- (f) The cost of prosthetics and other devices or equipment if implanted internally during a Surgical Procedure.
- (g) ICU/ CCU/ Stroke Unit costs
- (h) In-patient lab and other tests carried out.

#### 2. Hospital Accommodation

We will cover Reasonable and Customary Charges for Room Rent for Hospital accommodation.



### **3. Day Care Treatment**

SLIC will cover Medical Expenses for **Day Care Treatment** (including Chemotherapy, Radiotherapy, Hemodialysis, Dialysis or any procedure which needs a period of specialized observation or care after completion of the procedure) where such procedures/treatments are undertaken by an Insured Person as an Inpatient in a Hospital/Day Care Center for a continuous period of less than 24 hours.

**Any OPD Treatment undertaken in a Hospital/Day Care Center will not be covered.**

### **4. Emergency ambulance**

SLIC will cover Reasonable and Customary Charges for ambulance expenses incurred to transfer the Insured Person by surface transport following an Emergency to the nearest Hospital with adequate facilities if:

- (a) The ambulance service is offered by a healthcare or ambulance service provider;  
and
- (b) SLIC accepted an Inpatient Hospitalization claim.

### **General Waiting Period**

In the first policy year, the coverage for sickness related claims would commence after forty-five (45) days from the day a complete application is received by SLIC along with the Full Premium. In case the policy is renewed in continuation of the coverage with SLIC, the waiting period will be waived from the next year.

However, all accident-related claims would be immediately effective at policy commencement.



## Benefits/Plans that can be chosen by the Individual

a) Following Benefits are covered under the Health Insurance Scheme of State Life:

Package	Plan A	Plan B	Plan C	Plan D
Basic Hospitalization/Room and Board Limits (Annual Limits Per Person)	250,000	350,000	500,000	750,000
Additional Limit for Accidental Emergencies (including ambulance charges)	100,000	175,000	250,000	300,000
Daily Room/Board	General Ward	Semi-Private	Private	Private
Pre/ Post Hospitalization Investigations	15 days	15 days	15 days	15 days
Pre/ Post Hospitalization Consultations	15 days	15 days	15 days	15 days
Pre/ Post Hospitalization Medicines	15 days	15 days	15 days	15 days
Medical Evacuation	-	60,000	70,000	80,000
Specialized Investigations	In-patient, all lab and other tests carried out while being hospitalized.			
OPD	Not Covered			
Emergency Local Ambulance Charges	Covered			
Coverage Applicable to:	All male and females aged 18 years to 64 years			

## b) For Female Members (Optional Cover)

Package	Plan A+	Plan B+	Plan C+	Plan D+
Basic Maternity Cover (Rs.)	140,000	200,000	300,000	400,000

Note: NVD, C-Section or D&C are covered under the maternity coverage.

In case of maternity coverage this cover will be applicable after waiting period of 6 months.



## Health Insurance Proposals for Freelancers

### Illustration

Age = 25 years	Plan A	Plan B	Plan C	Plan D
<b>Basic Hospitalization</b>	250,000	350,000	500,000	750,000
<b>Additional Accidental Cover</b>	100,000	175,000	250,000	300,000
<b>Premium per annum</b>	3,194	4,440	6,318	9,440

	Plan A+	Plan B+	Plan C+	Plan D+
<b>Additional Maternity Benefit</b>	100,000	140,000	200,000	300,000
<b>Premium per annum including maternity</b>	38,194	53,440	76,318	114,440

Male spouse maternity coverage will also be applicable on payment of additional premium

Other dependent's such as parents may also be included on payment of additional premium

Members and Dependents data required by State Life Insurance Corporation under Health Insurance should be as per given format:

Name of member	CNIC of Member	Date of Birth of Member	Name of Dependent to whom coverage is required	Dependent's CNIC	Dependent's Date of Birth	Plan Chosen