UStar - Health Insurance Plan

Introducing the UStar Health Insurance Bundle

This bundle combines GSM resources with WEBDOC Health Insurance coverage, designed to support customers during medical emergencies. This insurance provides financial assistance in the form of a daily cash benefit for hospitalization due to accident or illness.

Health Insurance Details

Bundle Price	PKR 180
Claim Amount	PKR 150,000
Coverage Duration	1 Week
Coverage	Hospitalization cover, ICU Hospitalization per day: PKR 3,500 ICU Per day: PKR 5,000

Provider Details

WEBDOC in partnership with underwriter DIGI Insurance Company is providing the product for UPaisa users.

Key Features

- **Hospitalization Cash Coverage:** Provides daily cash benefit for in-patient hospitalization due to accident or illness.
- **ICU:** Includes coverage for ICU admission.
- **Pro Rata Based Settlement:** Claim amount is determined based on the number of premium-paid days

Coverage & Eligibility

- **Age Limit:** Applicant must be 18 to 65 years old.
- **Waiting Period:** A 7-day waiting period applies after policy subscription.
- **Validity:** Coverage corresponds to the bundle duration and is renewed with bundle activation.

Inclusions

- Hospitalization due to accidents or illnesses
- Claims made within Pakistan
- Coverage for daily hospital stay, up to the chosen benefit limit
- Claim settlement based on days covered

Exclusions
- Outpatient treatment (OPD) without hospital admission.
- Claims without valid hospital discharge slips or documentation
- Pre-existing conditions diagnosed before enrolment
- Claims filed after 30 days of hospitalization
- False or fraudulent claims
- More than one active subscription per phone/user
- Any Pre-existing conditions
- Dental procedures, cosmetic surgery, and pregnancy/births (Gyne).
- Day care surgeries
- Cosmetic or any surgical procedures
- Regular medicines such as Insulin etc
- Any Special Investigations which are not due to the admission or being in-patient.

Claim Process
1. **Initiate:** Notify claim via the 051-8466336 to initiate a claim
2. **Submit:** Submit required documents digitally 03346660481
3. **Verification:** Assessment and Pro Rata calculation by WEBDOC.
4. **Payout:** If approved, reimbursement sent to the policyholder's wallet account within 3 working days. If rejected, you'll be notified via SMS or call with the reason.

Required Documents
- CNIC of policyholder
- Hospital discharge slip / admission slip
- Prescription and medical report (if required)
- Medical Bills