

Dost Muhafiz Women Health

Specified Healthcare & Insurance Products

WEBDOC

HEALTH + MATERNITY PLAN				
Premium	Rs. 70	Rs. 700	Rs. 1200	Rs. 2,000
Tenure	Weekly	Quarter	6 Months	Annual
Hospitalization – Maximum I Limit	Rs. 10,000	Rs. 30,000	Rs. 50,000	Rs. 100,000
Room and board General ward	Up to Rs. 1000	up to Rs. 2,000	up to Rs. 3,000	up to Rs. 5,000
Maternity	Rs. 5,000	Rs. 10,000	Rs. 20,000	Rs. 30,000
Covid	Rs. 10,000	Rs. 10,000	Rs. 10,000	Rs. 10,000
Accidental Emergencies	Rs. 10,000	Rs. 30,000	Rs. 60,000	Rs.120,000
Per month limit for Accidental emergencies	No limit	Rs. 10,000	Rs. 10,000	Rs. 10,000
Per Confinement	Up to the Limit	Up to the Limit	Up to the Limit	Up to the Limit
Nursing Charges	Not Covered	Not Covered	Not Covered	Not Covered
Food Charges	Not Covered	Not Covered	Not Covered	Not Covered

Co-payment (in case of Treatment at a Non-Panel Hospital)	100% re-imbursement	100% re-imbursement	100% re-imbursement	100% re-imbursement
Unlimited Doctors Services over the phone, Voice, and Video for FAMILY	FAMILY	FAMILY	FAMILY	FAMILY
Ambulance Maximum	Rs. 1000	Rs. 1000	Rs. 1000	Rs. 1000
MRI, CT scan, Endoscopy, Angiography, Thallium Scan	Covered	Covered	Covered	Covered
	(During hospitalization only)	(During hospitalization only)	(During hospitalization on only)	(During hospitalization on only)
Age Limit	18-65 years	18-65 years	18-65 years	18-65 years
Age Limit for Maternity	18-45 years	18-45 years	18-45 years	18-45 years
Pre-Existing Conditions (PEC) Except Maternity	Not Covered	Not Covered	Not Covered	Not Covered

Claim – EXCLUSIONS

Payment of claims is subject to exclusions, as outlined below. Health Insurance Cover shall not cover

- Any preexisting conditions
- Congenial disease is not covered
- HIV/Aids related disease are not covered
- Intentional and due to quarrel injuries are not covered
- OPD of all sorts Any admission less than 24 hours and no overnight stay is considered as OPD, and day care will not be covered
- Gyne related diseases are not covered
- Surgical procedures e. cosmetic surgeries, joint replacement, dental procedures are not covered
- Regular medications such as Insulin
- Any Special Investigations which are not due to the admission or being
- War, strikes, riots, civil commotion and any natural or manmade perils (including chemical, nuclear, biological, and radiological) that results in the declaration of a state of emergency on a local or national level

TERMS AND CONDITIONS

- Claim will be calculated according to normal charges of the hospital around claimant's city
- Maximum limit of Surgeon Fee is Rs. 10,000/- in case of surgical procedures and other charges e. anesthesia, operation room charges will be calculated at standard rates
- In case disease related to fever claimant must provide PCR/Corona report
- Nursing charges are not payable
- Medicines on discharges are not covered
- Food charges are excluded
- Working ladies and working at home ladies cannot claim for income loss compensation
- 7 Days waiting period applied

NOTICE OF CLAIMS

The Company shall be notified of the occurrence of Insured Claim as soon as possible, but not later than 15 (Fifteen days) from the date of discharge from hospital, which it shall be treated as time barred and the Company shall not be bound to pay the Claim.

For each Claim reported, the Company shall obtain:

From the Claimant:

1. Admission Slip of Hospital
2. Discharge Slip of Hospital
3. Doctor Prescription/Note for admission or Medical History
4. Medical Reports, if any
5. Any Bills to be
6. CNIC Both Sides
7. In case of income loss compensation customer must submit proof of income loss e salary slip etc.

If there is a dispute, suspected fraudulent activity on the claim or a unique situation which requires further clarification, the payment period can be extended but shall not exceed fifteen (15) working days, or as long as the dispute takes to resolve in the legal system.