

## Health Insurance

<b><u>Health Insurance – Features &amp; Benefits:</u></b>					
<b>Product Plans</b>	<b>Product Price</b>	<b>Benefits</b>	<b>Value Added Service</b>		
Health Insurance (Annual Plan)	2,000	IPD: PKR. 100,000 (Rs. 10,000/day limit) – For Whole Family including parents	Unlimited Tele doctor consultations for whole family		
Health Insurance (Annual Plan)	1,000	IPD: PKR. 30,000 (Consumable in one go), Accidental OPD: PKR 5,000	Unlimited Tele doctor consultations for whole family		
Health Insurance (Six month plan)	500	IPD: PKR. 30,000 (PKR. 7,000/day limit), Accidental OBD: PKR 5,000	Unlimited Tele doctor consultations for whole family		
Health Insurance (Monthly Plan)	60	IPD: PKR. 10,000 (Pro-rated)	5 consultation calls / month for whole family		
Health Insurance (Daily Plan)	2	IPD: PKR. 10,000 (Pro-rated)	5 consultation calls / month for whole family		

**Disclaimer:** Webdoc in partnership with our underwriter East West insurance company is providing the product. This is a recurring payment model

### **POLICY TERMS & EXCLUSIONS**

- All plans are auto renew for next 5 years or till attainment of maximum covered age of the customer whichever comes earlier.
- Pre-existing conditions are not covered.

- Cosmetic or surgical procedures are not covered.
- Regular medicine & SI(Surgical Instruments) doesn't fall under IPD.
- MMC(Major Medical Care) & DD(Dread Disease) cover will apply under IPD admission cover Only.
- Cover restricts to IPD, Patient must be admitted at-least 24 hours on bed to avail cover.
- Day care surgeries or any admission less than 24 hours including emergencies are not covered.
- No Maternity Cover apply.
- Policy can be **reversed within 15 days** after subscription only for 6 month and annual plan.

#### **DOCTORS CONSULTANCY & TIMING:**

Doctors services are available from Monday – Saturday 9:00am – 9:00pm.

#### **CLAIMS PAYMENT:**

- Claim payment TAT is 15 working days after complete documents submission.

#### **REQUIRED DOCUMENTS:**

1. CNIC Copy (Both sides)
2. Treatment details/Doctor's prescription
3. Admission & discharge slip
4. Payment receipt/bills (payment paid by patient/customer in hospital)
5. Lab reports, if any
6. MSISDN & Easypaisa account

**Disclaimer:** This insurance is underwritten by East West Insurance company.

Customer will call on 3737 / 042-111-003-737 / 0344-3333737 intimate about **claim/complaint** or can email all these documents on [whsclaims@webdoc.com.pk](mailto:whsclaims@webdoc.com.pk)