

Sehat Salamti Health Insurance

TERMS & CONDITIONS

Introduction:

WEBDOC and JazzCash bring “**Sehat Salamti Health Insurance**,” an innovative health insurance facility for our customers and their families.

This coverage addresses the financial needs for health coverage for you and provides unlimited access to online doctors for your family. You can easily purchase this insurance plan using your JazzCash mobile account instantly.

With this hassle-free and simple service, customers will not have to go through time-consuming documentation processes, carry health insurance cards, or seek permission before treatment.

Product Features:

- **Risk Protection:** The product offers a financial safety net to customers against the costs of hospitalization.
- **Call A DOC:** A service that provides free telephonic consultation with a professional doctor. Registered customers’ family members can also call for telephonic consultation.
- **Fluent Process:** The paperless enrollment process allows for enrollment in just a few minutes. No medical examinations are required for enrollment.
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Product Details

JazzCash, in partnership with **WEBDOC** Pakistan, brings **Sehat Salamti Health Insurance**, which provide complete freedom in managing health-related risks. This new feature eliminates the need for customers to visit doctors in-person and provides unlimited free voice and video calls. With **Sehat Salamti Health Insurance**, managing your health has never been more convenient and stress-free.

Product Benefits:

- Financial protection in case of hospitalization
- Coverage for customer and Free online consultation for entire family
- No condition on panel hospitals

- Generous cash benefit amounts
- Simplified coverages tailored as per your needs.
- Instant claims processing through digital medium

Premium Mode:

Annual Premium	PKR 1,499
Monthly Premium	PKR 125
Daily Premium	PKR 4

Premium	Rs. 1,499
Coverage Period	Annual
Coverages	
Hospitalization – Maximum Annual Limit	Rs. 200,000
Per Confinement	up to the Limit
Co-payment (in case of Treatment at a Non-Panel Hospital)	100% re-imburement
Special Investigation Coverage	up to Rs. 30,000
Unlimited Doctors Services over the phone, Voice, and Video for FAMILY	FAMILY
Room and board General ward daily limit	up to Rs. 7,000
Accidental Hospitalization Coverage	Additional Rs. 20,000

Ambulance Maximum	Rs. 1,000
MRI, CT scan, Endoscopy, Angiography, Thallium Scan	Covered
	(During hospitalization only)
Dialysis (if recommended by doctor), Kidney Stone	Covered
	(During hospitalization only)
Cataract Surgery, Treatment of fracture PEC	Not Covered
Pre-Existing Conditions (PEC)	Not covered

- Claims will be calculated according to the normal charges of the hospital in the city where the claimant reside.
- The maximum limit for surgeon fees is Rs. 10,000/- in the case of surgical procedures. Other charges such as anesthesia and operation room charges will be calculated at standard rates.
- In case of a disease related to fever, claimants must provide a PCR/corona report.
- Nursing charges are not payable.
- Medicines upon discharge are not covered.
- Food charges are excluded.
- A 7-day waiting period is applied.
- Hospitalization counts after admission and overnight stay for more than 24 hours.
- Cosmetic surgeries, Dental care or any other surgeries pertaining to skin care is not covered.
- Pre-existing conditions are not covered.
- The policy is underwritten by our underwriting partners. All other general terms and conditions of Health insurance coverage applies.