

WHS

WEBDOC HEALTH SERVICE

Product Variant	Benefit	Value Added Services & Price
Daily Plan (Auto Payment)	Rs. 10,000 Rs. 2000 a day for maximum up to 5 days a month. cover in case due to hospitalization Including Covid 19 Cover Waiting period 7 days	VALUE ADDED SERVICE Unlimited Access for Online Doctors throughout the month for family. Price: PKR 2 /Day Auto Payment
1 Month Plan (Auto Payment)	Rs. 10,000 Rs. 2000 a day for maximum up to 5 days a month. cover in case due to hospitalization Including Covid 19 Cover Waiting period 7 days	VALUE ADDED SERVICE Unlimited Access for Online Doctors throughout the month for family. Price: PKR 60 /Month Auto Payment
6 Month Plan	Rs. 35,000 Rs. 30,000 in case of hospitalization with additional benefit of Rs. 5,000 in case of accidental OPD Waiting period 15 days 15 days free look period apply	VALUE ADDED SERVICE Unlimited Access for Online Doctors throughout the period for family. Price: PKR 500 for 6 month
Annual Plan	Rs. 35,000 Rs. 30,000 in case of hospitalization	VALUE ADDED SERVICE Unlimited Access for Online Doctors throughout the period for family.

	with additional benefit of Rs. 5,000 in case of accidental OPD Waiting period 15 days 15 days free look period apply	<i>Price: PKR 1,000 / Annum</i>
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POLICY TERMS & EXCLUSIONS

- 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

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

CLAIMS ELIGIBILITY:

Claims will be based from the discharge slip date.

How it works?

1) What are my limits?

Max Limit is up to Rs. 35,000 for 6 month & one year plan, Daily & monthly plan up to Rs. 10,000.

Unlimited calls throughout the period to tele-doctors 0344-3333737

2) How to connect with doctors?

To avail consultation and counseling: Dial 0344-3333737

Doctors services are available 6 days a week:

Monday – Saturday

9:00am – 9:00pm

3) What are covered?

Tele-Doctor service is available to family members as well (Parents, Spouse, Kids, Siblings) from customer's registered mobile number.

Patient must be admitted at-least 24 hours on Bed, to avail cover

Covid 19 patients are also covered under same limits.

4) How to cancel this service?

Service can be un subscribed / cancel through easypaisa App, USSD or by calling 3737 (for telenor subscribers) / 042-111-003-737 (for non telenor subscribers)

5) Time to report or to file the claim

Daily & Monthly Plan

Insurance claims must be filed within 15 days after hospitalization and NO later.

Six month & yearly plan

Insurance claims must be filed within 90 days after hospitalization and NO later.

6) How many times we call or connect to Tele-doctors helpline?

There is no limit.

7)What is insurance claim/complaint process?

Customer can call 3737 / 042-111-003-737 / 0344-3333737 helpline for claim/complaint registration.

For documents submission

WhatsApp number 0341-1991023 or Email on whsclaims@webdoc.com.pk

Daily & Monthly Plan

Insurance coverage is applicable after 7 days of purchase.

Six Month Plan

Insurance coverage is applicable after 15 days of purchase, for next 6 months.

15 days free look period apply.

Yearly Plan

Insurance coverage is applicable after 15 days of purchase, for one year.

15 days free look period apply.

8. Please confirm age limit?

18 to 64 years.

9. Who will get the cover benefit?

Only account/policy holder is eligible for cover benefit.

Disclaimer:

WEBDOC Health Service (WHS) product is made and owned by Webdoc Pvt. Ltd (underwritten by Insurance partners of WEBDOC) having its principle office Plot No. 320, River View Commercial, Lilly Road, Bahria Town, Phase 7, Rawalpindi 46220, Pakistan. Easypaisa is a brand of Telenor Microfinance Bank and bank is acting as the corporate agent of the product on behalf of Webdoc Pvt. Ltd.

