STATE LIFE
INSURANCE CORPORATION OF PAKISTAN

# SAHARA FAMILY
## *HEALTH INSURANCE PLAN*




Your Family's Health. Our Promise.




# PRODUCT OBJECTIVE

**Objective**

The objective of this plan is to provide financial protection to individuals and families in case of illness or accidental emergencies that require hospitalization and medical treatment.

The plan helps policyholders manage healthcare expenses through comprehensive inpatient medical coverage and additional health-related benefits.

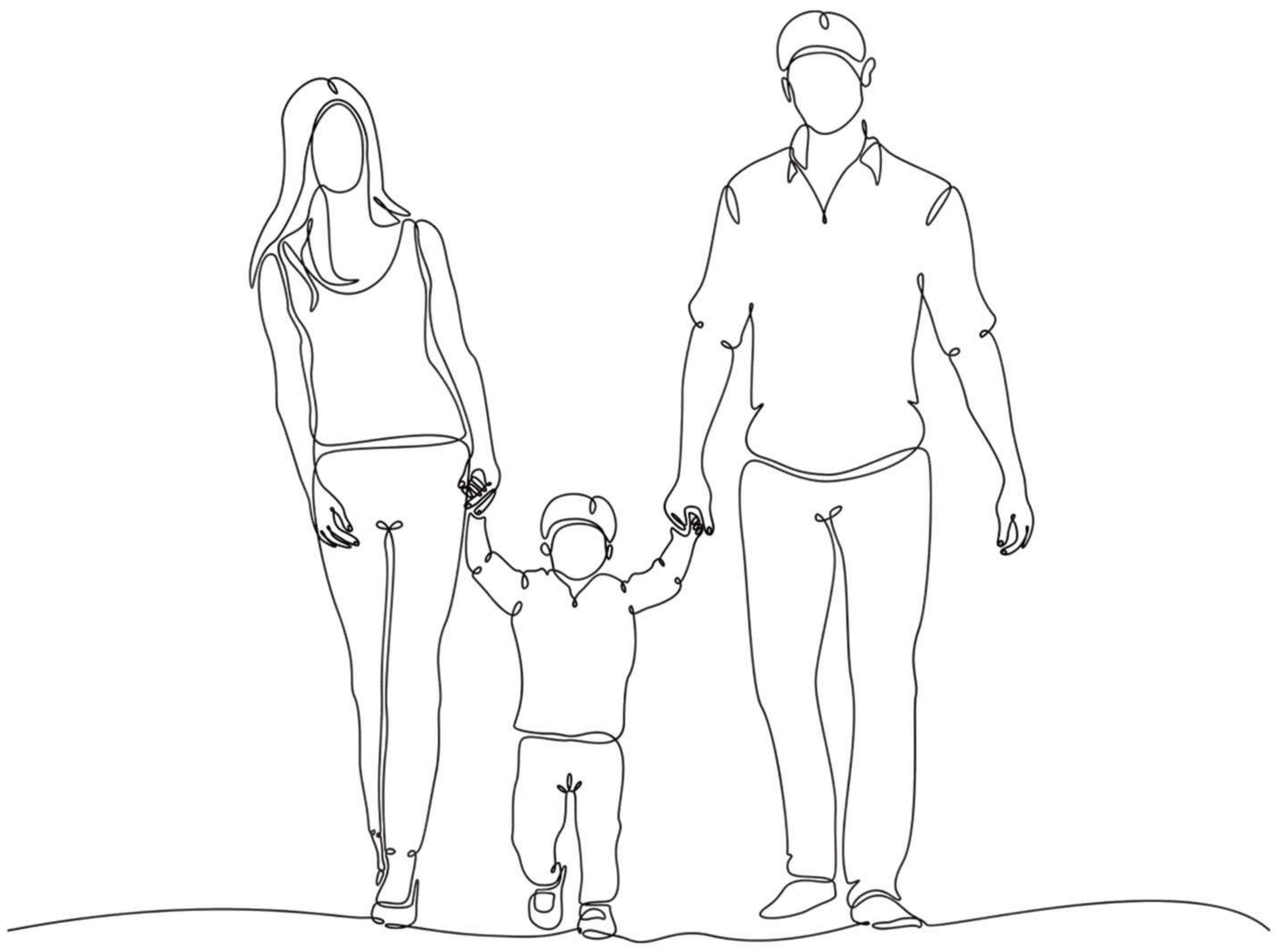


# SCOPE OF COVER

The Sahara Family Health Insurance Plan provides comprehensive healthcare coverage through cashless treatment facilities at State Life network hospitals.

The plan includes:

- In-patient hospitalization expenses
- Emergency ambulance and medical evacuation
- Diagnostic tests and investigations
- Medicines and consumables
- Coverage for pre-existing conditions (as per policy terms)
- Day care surgical procedures
- Pre and post hospitalization expenses
- ICU / CCU / Stroke Unit expenses
- Maternity benefits (optional)



# WHO CAN BE COVERED

**The following individuals are eligible for this insurance plan:**

- Pakistani males and females aged 18 to 64 years
- Spouse of the insured person
- Children from 0 months to 17 years

**This plan is specially designed for families who want affordable and reliable healthcare protection.**

# POLICY PERIOD & RENEWAL



**Policy duration is one (1) year**

**The policy can be renewed annually**

**Renewal is subject to the terms and conditions applicable at the time of renewal**

**Premium rates may be revised by State Life every year**

# KEY BENEFITS & COVERAGE DETAILS

## 1. INPATIENT CARE

The following hospitalization expenses are covered:

- Medical practitioner fees
- Diagnostic tests
- Medicines, drugs, and consumables
- Intravenous fluids and blood transfusion charges
- Operation theatre charges
- Internal implants and prosthetics during surgery
- ICU / CCU / Stroke Unit charges
- Inpatient laboratory tests
- Pre-existing condition coverage (as per limits)
- Optional maternity benefits

## 2. HOSPITAL ACCOMMODATION

Coverage includes reasonable and customary hospital room charges according to the selected plan category.



# 3. DAY CARE TREATMENT

Coverage is available for treatments requiring less than 24-hour hospitalization, including:

- Chemotherapy
- Radiotherapy
- Hemodialysis
- Dialysis
- Other medically necessary day care procedures

**Note: OPD treatments are not covered under this policy.**

# 4. EMERGENCY AMBULANCE & MEDICAL EVACUATION

**The plan covers ambulance and medical evacuation charges in emergencies when:**

- Services are provided by an authorized ambulance provider
- The hospitalization claim is accepted by State Life

# 5. GENERAL WAITING PERIOD

- **Illness-related claims become active after 60 days from policy issuance**
- **Accident-related claims are covered immediately from policy commencement**
- **Waiting period is waived upon continuous renewal with State Life**



# 6. PRE-EXISTING CONDITIONS COVERAGE

Coverage for pre-existing conditions is provided on a gradual basis after continuous renewals.

| Renewal Year | Coverage |
|---|---|
| Year 1 | 20% |
| Year 2 | 40% |
| Year 3 | 60% |
| Year 4 | 80% |
| Year 5 & Onwards | 100% |

# Benefits / Plans Available

| Benefits | S1 | S2 | S3 | S4 | S5 | S6 |
|---|---|---|---|---|---|---|
| Annual Hospital Limit | 100,000 | 250,000 | 500,000 | 750,000 | 1,000,000 | 1,500,000 |
| Accidental Emergency Limit | 50,000 | 125,000 | 250,000 | 375,000 | 500,000 | 750,000 |
| Room Entitlement | General Ward | Semi Private | Private | Private | Private | Private |
| Pre/Post Hospitalization | 30 Days | 30 Days | 30 Days | 30 Days | 30 Days | 30 Days |
| OPD | No | No | No | No | No | No |
| Waiting Period | 60 Days | 60 Days | 60 Days | 60 Days | 60 Days | 60 Days |

**Coverage applicable to Males and females aged 18 years to 64 years and their children from age 0 months to 17 years (if any).**

# LOYALTY REWARD PROGRAM




**Upon successful completion of three consecutive policy years through continuous renewals without any claim, an amount equal to 33.33% of the premium paid during the last three policy years will be credited to the Family OPD Wallet at the start of the fourth policy year.**
**eligible policyholders receive rewards after three claim-free years with continuous renewals, along with access to discounts at panel hospitals, labs, and other healthcare providers.**

***Note***

The Loyalty Reward Benefit amount may change according to policy analysis and company terms.

# OPTIONAL MATERNITY COVER
## (FOR FEMALE MEMBERS)

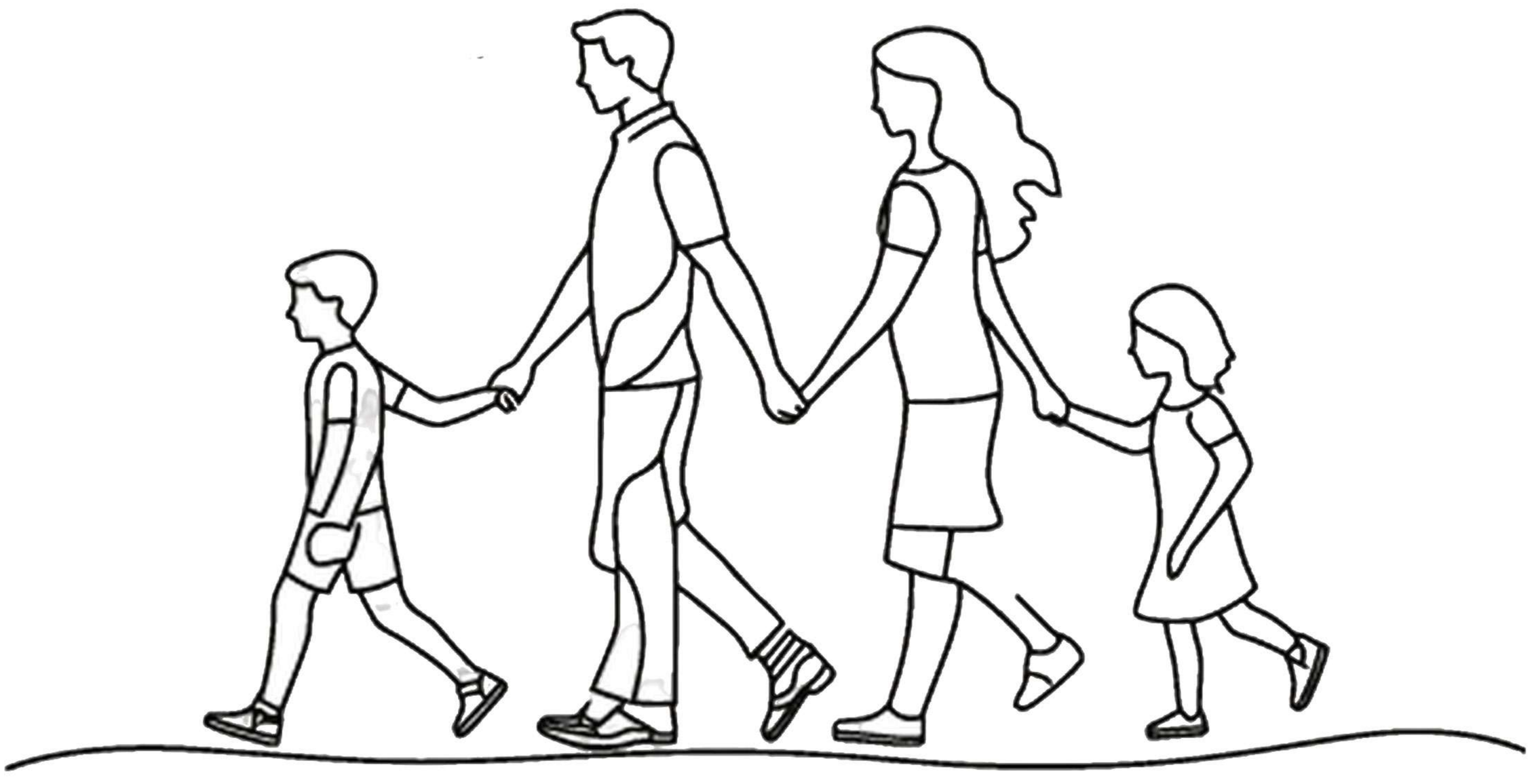
Female members may choose optional maternity coverage.

## Maternity Options

| Option | Waiting Period | Coverage | Co-payment |
|---|---|---|---|
| Option 1 | None | 10% of eligible expenses | 90% |
| Option 2 | 10 Months | 100% of eligible expenses | Nil |

## Rider Plans

| Rider Plan | Maternity Benefit Limit | Option 1 Cost | Option 2 Cost |
|---|---|---|---|
| Plan SM1 | 30,000 | 3,000 | 7,500 |
| Plan SM2 | 75,000 | 7,500 | 18,750 |
| Plan SM3 | 150,000 | 15,000 | 37,500 |



# Premium Rates

The following basic premium per person per annum will be applicable and are subject to change based on the experience of the policy.

| Age Group | Plan S1 | Plan S2 | Plan S3 | Plan S4 | Plan S5 | Plan S6 |
|---|---|---|---|---|---|---|
| 0 to 17 | 6,556 | 11,402 | 16,270 | 30,164 | 36,468 | 57,049 |
| 18-20 | 6,235 | 10,776 | 15,401 | 28,490 | 34,741 | 54,023 |
| 21-25 | 6,209 | 10,738 | 15,345 | 28,391 | 34,593 | 53,822 |
| 26-30 | 7,064 | 12,017 | 17,248 | 31,720 | 39,543 | 60,554 |
| 31-35 | 8,309 | 13,947 | 20,213 | 36,957 | 47,295 | 71,397 |
| 36-40 | 9,446 | 15,607 | 22,625 | 41,142 | 53,540 | 79,703 |
| 41-45 | 10,798 | 17,621 | 25,609 | 46,356 | 61,298 | 90,216 |
| 46-50 | 11,274 | 18,317 | 26,622 | 48,114 | 63,922 | 93,709 |
| 51-55 | 16,827 | 26,792 | 39,467 | 70,708 | 97,429 | 125,400 |
| 56-60 | 23,229 | 36,238 | 53,336 | 94,859 | 133,414 | 166,406 |
| 61-64 | 27,217 | 42,229 | 62,286 | 110,531 | 156,706 | 193,734 |

## *Important Notes*

Premium rates are subject to annual review by State Life Insurance Corporation of Pakistan

All amounts are in Pakistani Rupees (PKR)

Federal insurance fee, stamp duty, and policy fee will apply separately

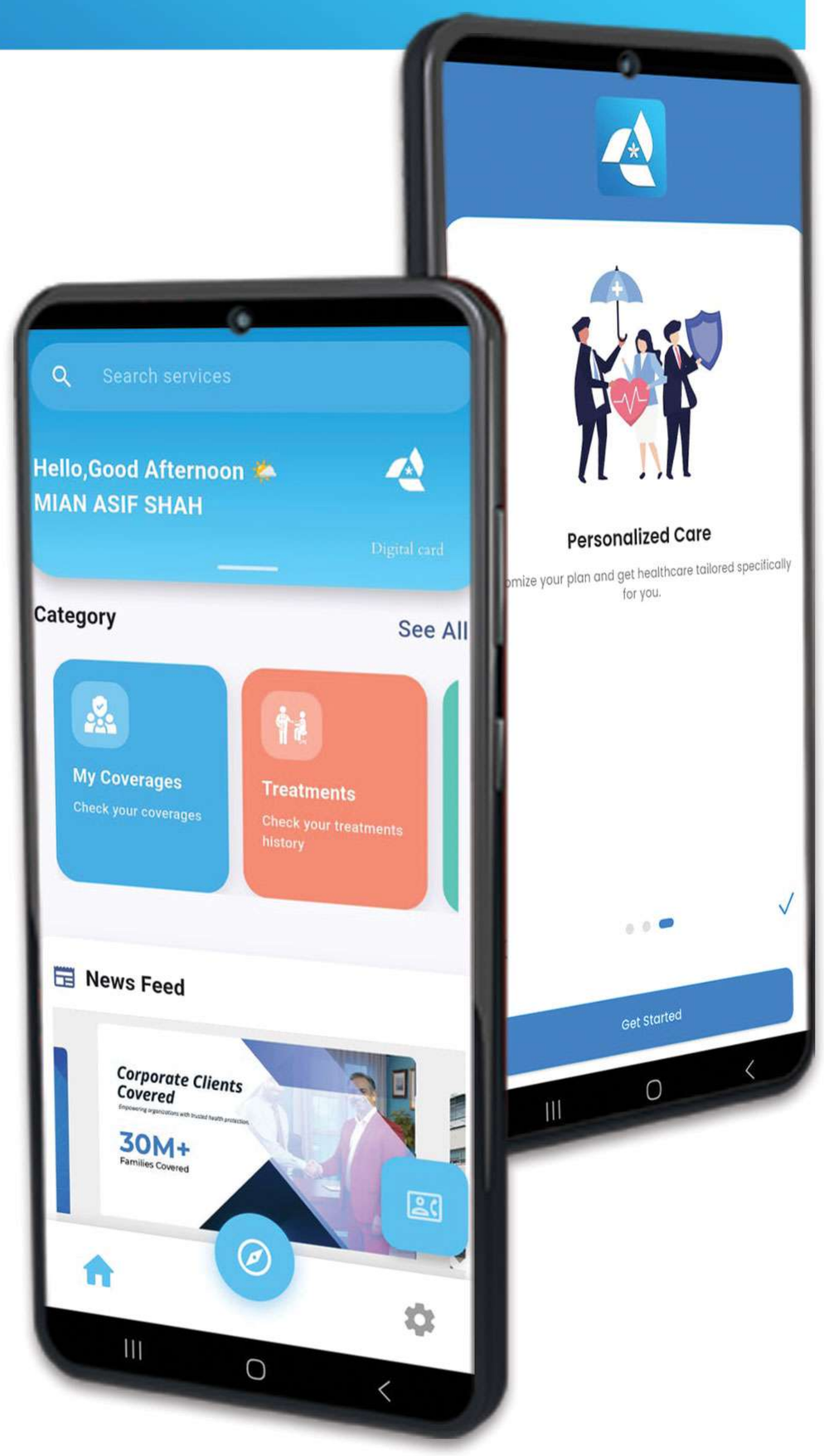
# STATE LIFE HEALTH PLUS MOBILE APP

Customers can manage their health insurance through the official State Life Health Plus App

- Digital Health Card
- Hospital Network Details
- Claim Tracking
- Family Coverage Information
- Policy Management
- OPD Wallet Access
- Loyalty Reward Details
- Complaint & Support Services

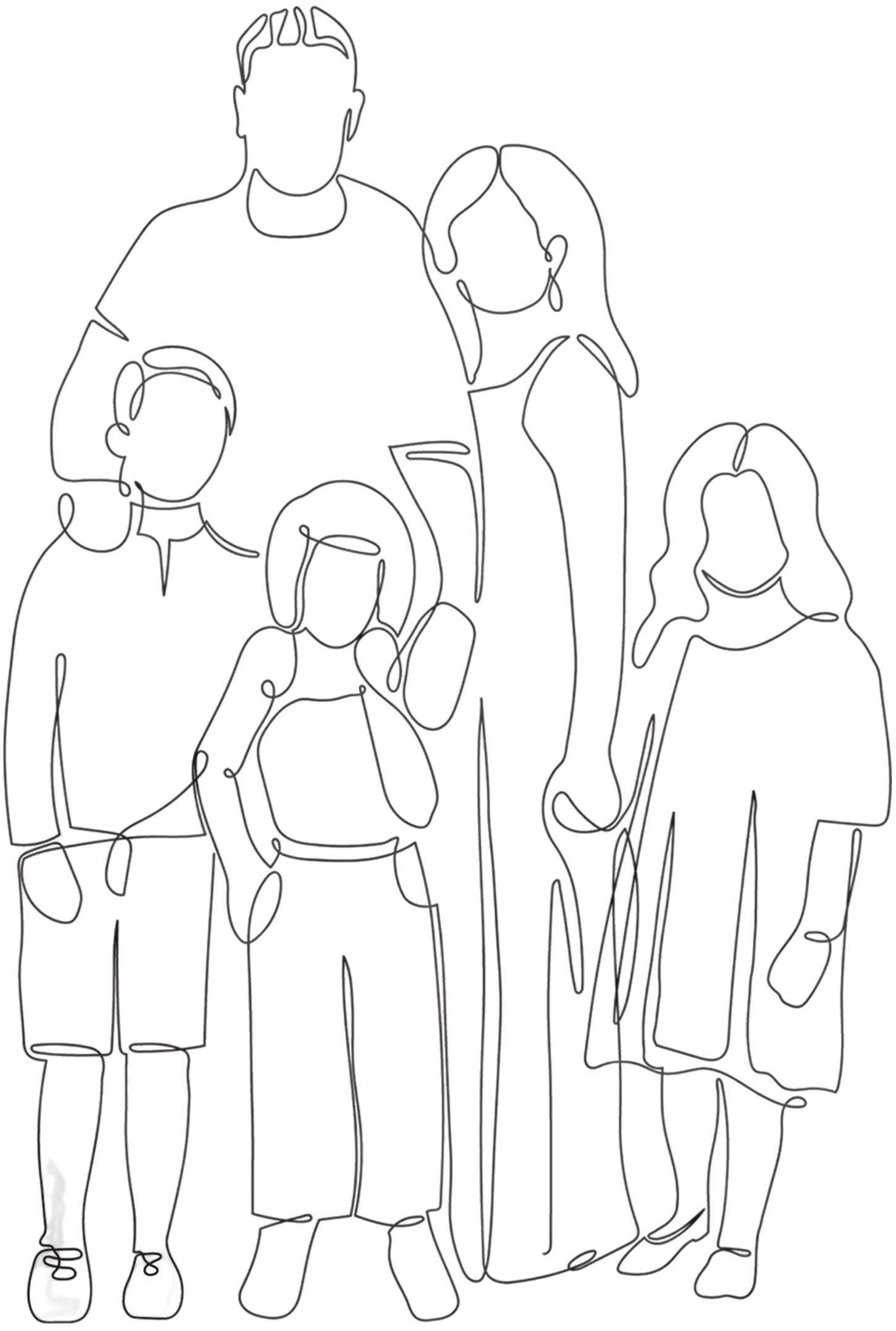
ANDROID APP ON Google play

Available on the iPhone App Store




# FAMILY OPD WALLET FEATURE

The State Life Health Plus Mobile App includes a dedicated Family OPD Wallet for eligible policyholders.
After completing three consecutive claim-free policy years with continuous renewals, loyalty rewards are automatically credited into the wallet. Customers can conveniently check wallet balances and reward details directly through the mobile application.



## CONTACT US


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