



INSURANCE CORPORATION OF PAKISTAN

Established under the life Insurance (Nationalization) Order No. 10 of 1972

PRINCIPAL OFFICE: STATE LIFE BUILDING No. 9 ZIAUDDIN AHMED ROAD, KARACHI – PAKISTAN.

SEHAT SALAMAT PLAN (GROUP HEALTH INSURANCE)

Protect the future of your employees and their families

A mutual relationship always exists between an employer and an employee. While employees contribute to your success, they with their families are dependent on employer for their future. When your employees suffer misfortune in the form of any accident or any illness, it can disrupt the routine and also cause a serious dent, emotionally and financially.

As life follows no fixed patterns, taking care of your employee's financial security is your moral responsibility.

State Life Insurance Corporation, the only "AAA" rated company Introducing, Sehat Salammat Plan which offer financial support to your employees and their families during such times.

SEHAT SALAMAT PLAN

Sehat Salammat Plan is a collective health insurance policy offered to a group of individuals. This plan allows companies, organizations, banks, and even housing societies to procure health insurance for their entire staff or members. The employer pays the premium of this policy while all employees and their families can avail the benefits. A **Sehat Salammat Plan** is beneficial for both the employers as well as the employees. While the employees get health coverage benefits, the employers get the increased chances of employee retention. In addition, the employer also gets tax benefits for providing such policies to its employees.

WHY HEALTH INSURANCE

Accidents and illness are beyond one's control and can affect anyone unexpectedly. The cost of quality healthcare is rising every day and it can weaken the concerned person and family physically, emotionally and financially. Hence, it is best to insulate such a situation of your employees with suitable insurance cover to tide over this difficult period.

State Life offers an annual Group Health Insurance to cover your employees and their family members against hospitalization expenses following illness, disease or accident. In the event of a hospitalization, we provide cashless facility.

Extra covers that are available for larger groups at additional premium

1. Maternity cover
2. Baby cover from day one
3. Ambulance charges
4. Waiver of 30 days / 1-year exclusion
5. Coverage of pre-existing diseases

Our Service Standards - Accident & Health Claims

- Accident & Health claims processes are according to standard practices.
- Efficient claim management through pro-active coordination with hospitals for seamless administration of cashless facility if admissions is happening in the network hospitals. In case of admission in a non-network hospital, the expenses will be reimbursed within 30 days of receipt with all relevant documents.

Eligibility

This insurance is available to your employees and their family members, including spouses and dependent children, between the age of 0 days and 65 years. A minimum group of 25 person is eligible for Sehat Salammat Plan.

Key Benefits

- Employees and their family members are covered for all in-patient hospital expenses, if the stay in hospital lasts for 24 hours or more
- Room/ Boarding Expenses are covered as per the plan entitlement
- Treatment taken for Cataract
- All relevant pre and post hospitalization expenses incurred are covered
- Treatments/ surgical operations that require hospitalization for less than 24 hours such as kidney stone removal, tonsillectomy, eye surgery and D & C are also covered
- Facility for online intimation of claims through our web portal
- SMS alert to customers updating the status of the claim at three stages -Receipt of initial documents, during Process and Claim settlement
- SLIC has a wide network of more than 1070+ hospitals across Pakistan where cashless facility can be availed
- Robust Grievance Redressal Mechanism

Key Exclusions Under Sehat Salam Plan

- As per standard

Disclaimer

This policy is underwritten by State Life Insurance Corporation of Pakistan. For more details on risk factors, terms and conditions, please read the policy terms and conditions carefully before concluding the sale.

All insurance applications are subject to the Insurance Company's underwriting and acceptance.