PAK-QATAR
FAMILY TAKAFUL
Together for the Future

Family Sehat

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www.pakqatar.com.pk
111-TAKAFUL (825-238)

TAKAFUL

Takaful is a Shari'ah compliant alternative to insurance. It is a community-pooling system based on the principles of brotherhood and mutual health wherein, participants contribute in a fund to help those who need it most in times of financial difficulties.

FAMILY SEHAT

Our health is subject to multiple risks in today's fast-paced lifestyle. To commit to the good health of our family and ourselves, it becomes essential to protect yourself by investing in a reliable health plan that includes medical outlay, laboratory test costs, medication, hospitalization costs, including critical illness. Healthy lifestyle is the key to a happy life, and one must be prepared to tackle health-related problems as and when they occur. **Pak-Qatar's FAMILY SEHAT** is the solution to all such needs.

BENEFITS OFFERED

Following Takaful Benefits are offered under this Plan;

- Hospital Care Benefit
- Critical Illness Benefit (Optional)
- Complimentary Benefits

COVERAGE UNDER HOSPITAL CARE BENEFIT

Medical expenses related to the following are covered under Hospital Care Benefit:

- Hospitalization or In-patient Treatment
- Accidental Emergency Treatment
- Day Care Procedures (e.g. Endoscopy, Dialysis, Cataract Surgery, etc.)
- Specialized Investigative Procedures (e.g. Angiography, MRI, CT Scan, etc.)

CRITICAL ILLNESS BENEFITS

This is an optional benefit covered with additional charges. It includes lump sum payment on diagnosis of one of the illnesses or undergoing one of the procedures. Payment under this benefit is in addition to the payments under Hospital Care Benefit.

COMPLIMENTARY BENEFITS

Following benefits are being offered by the Company with no additional charges:

Complimentary OPD Allowance:

This benefit covers costs incurred with respect to day-to-day healthcare expenses. Everything from general consultations from a practitioner to specialist outpatient treatment would be

ELIGIBILITY CRITERIA

You, your spouse, children & parents can be covered under this Plan. Following age limits shall apply:

- 91 days to 25 years for children
- 18 years to 59 years for others

BENEFITS LIMITS *(Per Individual Covered)*

Takaful Benefits Limits (PKR)	Class of Membership				
	Budget	Economy	Silver	Gold	Platinum
Hospital Care Limits	75,000	150,000	300,000	500,000	1,000,000
Daily Room & Board	1,500	3,000	5,000	7,000	17,000
Complimentary Benefits:					
OPD Allowance	1,000	1,000	1,500	2,500	5,000
Death Benefit	50,000	50,000	100,000	100,000	200,000
Supplementary Benefits:					
Plan	A	B	C	D	E
Critical Illness Limits	100,000	200,000	300,000	400,000	500,000

COST *(Per Individual Covered)*

Age Bracket	Class of Membership				
	Budget	Economy	Silver	Gold	Platinum
Hospital Care Benefits (Discount available)**					
91 days - 45	7,800	9,400	12,900	19,300	38,100
46 - 55	11,500	14,000	19,400	29,400	58,500
56-59	13,400	16,400	22,900	34,700	69,200
Critical Illness Benefits (Optional):					
Plan	A	B	C	D	E
18 - 35	200	400	600	750	950
36 - 45	500	950	1,400	1,850	2,350
46 - 50	1,050	2,050	3,050	4,050	5,100
51 - 55	1,750	3,500	5,250	6,950	8,700
56 - 59	2,750	5,450	8,200	10,900	13,650

*****15% discount for couples and 25% discount for families (including children)***

SALIENT FEATURES:

PANEL HOSPITALS

Pak-Qatar Family Takaful has a network of over 200 hospitals nationwide:

- Aga Khan University Hospital (AKUH)
- Tabba Heart Institute
- Shifa International Hospital
- Dr Ziauddin Hospital
- Ittefaq Hospital
- Liaquat National Hospital
- Orthopedic and Medical Institute (OMI)
- Shaukat Khanum Memorial Trust
- Rehman Medical Institute (RMI)
- Bahria Town Hospital

24/7 WORLDWIDE COVERAGE

The plan also provides coverage outside Pakistan in case of accident or acute medical emergency. Any expense incurred for such treatments will be reimbursed in Pakistani Rupees subject to terms and conditions of the policy document.

HOSPITAL/DOCTOR OF YOUR CHOICE

Under Individual Family Sehat, you have the privilege to avail the facility for treatment at a particular hospital/doctor that is not on our panel.

CREDIT FACILITY

Pak-Qatar's Health Card provides you credit facility at 200+ panel hospitals nationwide. You can avail exclusive discounts on lab tests and consultation in 350+ medical centres nationwide by showing Pak-Qatar's Health Card.

PRE-EXISTING CONDITIONS COVERAGE

Pre-Existing Condition (PEC) means any injury, disease, illness, condition or symptom for which treatment, or medication, or advice, or diagnosis has been sought or received (even if no treatment is provided) or was foreseeable prior to the Membership Commencement Date.

Disclosed and accepted Pre-Existing Conditions are covered under Hospital Care Benefit starting from 91st day and up to limits specified in the table.

Year	Lower of	
1	20% of covered expenses	20% of Hospital Care Limit
2	40% of covered expenses	40% of Hospital Care Limit
3	60% of covered expenses	60% of Hospital Care Limit
4	80% of covered expenses	80% of Hospital Care Limit
5+	100% of covered expenses	100% of Hospital Care Limit

MAJOR EXCLUSIONS:

Expenses related to routine check-up, OPD, vaccinations, corrective/cosmetic surgeries, external implants, dental treatment, experimental treatments, infertility, sterilization, HIV or other STDs, self-inflicted injuries, congenital illnesses, psychiatric disorders, injuries as a result of participation in dangerous sports and criminal acts, elective overseas treatments, cost of hospital negligence, non-medical hospital expenses etc. will not be covered.

NOTE:

- This product is underwritten by Pak-Qatar Family Takaful Limited.
- Information provided in this brochure is for illustrative purposes only. Actual terms and conditions of the Plan are given in policy document.

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