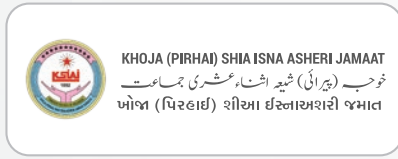


# Sehatmand Jamaat

## A Community Health Insurance Plan



### Frequently Asked Questions (FAQs)



### • Is the Health Insurance Shariah Compliant?

Yes, Health Insurance is Shariah Compliant and allowed in Shia Islam.

#### According to Ayatullah Sistani

*If the person who receives insurance pays money and the insuring company is committed to insure him against illness or any incidents, there is no problem. As well, as part of this contract, the insured person can stipulate that at the end of the period of insurance, the company should give him or someone else the equivalent amount or more than what he himself had paid.*

#### According to Ayatullah Khamnaie

*There is no objection to them in shariah.*

### • What is Health Insurance?

Health insurance is a type of insurance coverage that pays for medical and surgical expenses incurred by the insured while admitting in hospital. Health insurer pay hospital directly for the expenses incurred due to illness or injury.

### • Why Should I Take Health Insurance?

No one can plan and get sick but can certainly plan from the financial aspect. Health Care Cost are rising every day so an insurance plan provides a backup at the time of medical emergencies. You just have to present Health Card at prescribed hospital and get entitled benefits.

### • What is Sehatmand Jamaat Health Insurance Plan?

The Sehatmand Jamaat Health Insurance Plan is design in such a manner that a member can avail hospitalization benefits in more than **150 hospitals across Pakistan**. A member can avail following benefits from Inpatient Hospitalization.

- 1 Daily Room Limit of PKR 2500/- and Overall Limit PKR 150,000/-
- 2 Actual Expense of ICU
- 3 Physician's Visit Charges (Inpatient Hospitalization)
- 4 Specialist Consultation Charges (Inpatient Hospitalization)
- 5 Surgical Operation Charges

**6** Miscellaneous Hospital Expenses

Following benefits available if an insured person is confined in a Hospital for In-Patient Treatment:

- a** Medicines prescribed by the attending Physician (as per the policy),
- b** Laboratory examinations and other diagnostic procedures
- c** Physiotherapy
- d** Intravenous injections and solutions
- e** Administration of blood and blood plasma, including the cost of blood and blood plasma and any fluids administered during surgery
- f** General nursing services; and g. such other charges approved in writing by the Company.
- g** Day-care Surgery Charges (Accidental Treatment only)

**7** Pre & Post hospitalization Expenses

The following will be covered 30 days before or 30 days after admission to hospital as an Inpatient Hospitalization

- a** Consultations charges
- b** Diagnostic/laboratory Tests
- c** Prescribed medicines

For this facility, member will coordinate with Insurance Company directly and must submit the required documents for reimbursement.

**8** Local Ambulance Cover (only for the movement between two hospitals in emergencies)

**9** Emergency Accidental Outpatient Cover

**10** Specialized Investigations

These are the expenses that are medically necessary to arrive at a diagnosis or to assist treatment and only if required by a physician or specialist, this policy will pay for the following investigative procedures. For this facility, member will coordinate with Insurance Company directly and must submit the required documents for reimbursement.

- a** Magnetic Resonance Imaging (MRI)
- b** Computed Tomography (CT) Scans
- c** Endoscopy.
- d** Thallium Scan
- e** Coronary Angiography
- f** Dialysis
- g** Cataract and Endoscopy

## Sehatmand Jamaat

A Community Health Insurance Plan

### • What is the Annual Premium and Insurance Coverage of Sehatmand Jamaat Health Insurance Plan?

The cost/premium of Sehatmand Jamaat Health Insurance Plan will be paid upfront for a period of 12 months starting from the date of commencement. The annual Insurance coverage is PKR 150,000/- The slabs of the premiums are as follows:

Age	Annual Premium/head
Birth -17 years	Rs. 3,400
18 years – 29 years	Rs. 3,700
30 years-39 years	Rs. 3,800
40 years-49 years	Rs. 4,000
50 years – 59 years	Rs. 4,400
60 years – 69 years	Rs. 4,600
Additional Maternity Premium	Rs. 7,000
<b>Annual Insurance Coverage</b>	
Annual Insurance Limit	Rs. 150,000
Maternity Limit	Normal delivery: Rs. 20,000 C-Section: Rs. 40,000/-

*Note: The annual insurance limit stated is the overall limit applicable to the sum of all benefits claimed. The maternity premium is not a standalone premium and must be taken with Health Insurance Premium. The maternity benefit is available for female aging from 18 years till 45 years. The maternity benefit will be available only to first 300 females only.*

### • How do I Register?

Just Bring your Valid JCIC along with the respective premium at Jamaat Front Office and get registered. You can pay either in Cash or Cheque in the name of “Khoja (Pirhai) Shia Isna Asheri Jamaat”

### • Can I cover my Family or Friend?

Yes, you can cover your family or friends. The family member or friends must be a member of Jamaat. Just bring his JCIC along with the premium and family member or friend gets registered.

### • Do I pay for Treatment Cost?

No. Just show your UBL Health card and get admitted in Hospital. Some hospital might take security deposit from member. KPSIAJ will not be responsible for amount taken by the hospital directly.

### • How many hospitals are on Panel List?

There are more than **150 hospitals** are covered across **Pakistan**. You can take the panel list of hospital from Jamaat Office.

### • Can I be treated at Non-Network Hospital?

No, you cannot be treated at Non-Network Hospital. No Reimbursement will be provided by the UBL Insurers.

### • Are Pre-Existing Illness Conditions Covered?

Yes, Pre-Existing conditions are covered according to the terms and conditions provide in the Insurance Policy.

### • Are there any Exclusion?

Yes, this insurance policy does not cover claims arising directly or indirectly from or consequent upon the following:

- 1** Birth / congenital defects or illness of any nature whatsoever unless specifically agreed under a separate endorsement attached with the policy.
- 2** Costs resulting from self-inflicted injury, attempted suicide, abuse of alcohol or drug addiction.
- 3** Psychotic, mental or nervous disorders (including any neuroses and their physiological or psychosomatic manifestations) or sexual reassignment (whether or not for psychological reasons).
- 4** Pre-existing conditions prior to the effective date of an insured person's inclusion in this policy cover according to the terms and conditions provided in the policy.
- 5** Treatment or investigation of fertility, infertility, sterilization or contraception and any complication relating thereto or hormone treatment and investigations.
- 6** Participation in or training for any dangerous or hazardous sport, pastime sports or competition or riding or driving in any form of race or competition or any professional sport.

- 7** Injuries as a result of an illegal act other than a minor misdemeanour or minor delinquency by the insured person.
- 8** Injury or treatment resulting from war, riots, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military uprising, insurrection, rebellion, military or usurped power or any act of any person acting on or on behalf of or in connection with any organization actively directed towards the overthrow or to the influencing of any government or ruling body by force, terrorism or violence.
- 9** Ionising radiation or contamination by radioactivity from any nuclear fuel or nuclear waste, from the process of nuclear fission or from any nuclear weapons material.
- 10** Services or Treatment in any spa, hydro clinic, sanatorium, nursing home or long term-care facility that is not a Hospital.
- 11** Acquired immune deficiency syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by and or related to HIV virus or any other sexually transmitted disease.
- 12** Experimental or unproven treatment.
- 13** All dental Treatments or oral surgery apart from Emergency Accidental Dental Treatment
- 14** Cost of correction of refractive errors of the eye and procedures such as Radial Keratotomy and Excimer Laser.
- 15** Routine medical examinations or check-ups including charges arising out of any hospital confinement or admission primarily for diagnostic purposes, unless specifically authorized by the Company, routine eye or ear examinations, vaccinations, medical certificates, examination for employment or travel, spectacles, contact lenses, hearing aids and any treatment that is not considered medically necessary.
- 16** Cosmetic or plastic surgery, unless it is re-constructive surgery necessitated by an Injury that occurred during the period whilst the insured person was covered under this policy and subject to the limits and sub-limits stated in the structure of benefits.
- 17** Any increase in the expenses incurred for treatment on account of the insured person being admitted to a more expensive room than allowed by his daily room and board limit.
- 18** Pregnancy and complications thereof, childbirth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care unless covered under a separate rider under this policy.

- 19** Any Out-patient Treatment, except that arising out of an Accident, Emergency Accidental Out-patient Cover
- 20** Any charges in respect of the donor for organ transplant claims.
- 21** Aviation other than as a fare-paying passenger of a recognized airline or charter service.
- 22** Personal comfort items such as, charges for telephone, meals for other than the patient or other items not medically necessary.
- 23** Treatment received in a location other than the insured person's geographical area of coverage.
- 24** Natural catastrophes including, but not limited to, flood, earthquake, avalanche and cyclone.
- 25** Hospitalization for pain management only without any surgical or disease modifying treatment given for the underlying medical

### Disclaimer:

This booklet provides an introduction of the benefits/exclusions/terms available under the policy. For exact terms and conditions, please refer to the policy document.

### KPSIAJ Disclaimer

The Insured person, a member of the Khoja Pirhai Shia Isna Asheri Jamaat-Karachi (Jamaat) has entered into this Insurance Policy with M/s. UBL Insurers (Pvt) Limited out of his/her own free will and after due verifications. The Jamaat is only facilitating and assisting the member, for availing best possible benefits.

This Insurance policy constitutes an independent Contract between the Insurance Company and the member.

Under no circumstance whatsoever, can the Jamaat be deemed or construed as an agent, broker or representative either of the Insurance Company, or the member or any other third party.

It is clarified that the Jamaat shall not be held liable in any manner, directly or indirectly, by the member or by the Insurance Company, for any obligation or liability of any nature whatsoever, towards the member or any third party.

**Health Insurance Provider**

**M/S UBL Insurer (Pvt.) Limited**

126-C, First Floor, Jami Commercial,  
Street No. 14, D.H.A. Phase VII, Karachi. Pakistan

Phone: 111 845 111

Fax: (021)35314351

Email: info@ublinurers.com

**For Insurance Inquiry and Facilitation in Claim Settlement**

**RIB Insurance Brokers & Advisory Services**

Suite # 102, 1st Floor, Building # 61-C, Zulfiqar Commercial,

Street # 5, Phase VIII-A

Karachi, Sindh 75500, Pakistan

Phone: (021) 35306214

**For Registration and Facilitation**

**Khoja Jamaat Complex**

174 - Britto Road, Near Old Numaish,  
Soldier Bazaar, Karachi-74800 (Pakistan)

Email: communityinsurance@kpsiaj.org

**For Insurance Settlement Complaints**

**Federal Insurance Ombudsman's Secretariat**

2nd Floor, Pakistan Red Crescent Society Annexe Building

Plot # 197/5, Dr Daud Pota Road, Karachi, PAKISTAN

Tel: +92 21 992 077 61 (62 and 63)

Fax: +92 21 992 077 63

Email: info@fio.gov.pk

Website: www.fio.gov.pk