



Sehatmand Jamaat Health Insurance Plan 2025-26

Sehatmand jamaat is a Health Insurance Plan offered by Alpha Life Insurance and facilitated by KPSIAJ under this scheme one can avail of medical facilities in case of hospital admission.

The limit of the premium plan is Rs 500,000 with per day room rent of Rs 10,000, Pre-existing illnesses and congenital diseases are covered under this scheme.

The Following Tests Are Covered:

Endoscopy	Gastroscopy	MRI
Angiography	Thallium Scan	Colonoscopy
Echo	ETT	CT Scan
Mammography	Barium Meal	Barium Enema
Biopsy	Carotid Doppler	EEG
EMG	HAULTER'S Monitoring	Pet Scan
FNA	NCS	

Following Day Care Procedures Are Covered:

Lithotripsy (Kidney Stone)	Dilation & Curettage	Tonsillectomy
Adenoidectomy	Varicose Veins	Cataract Surgery
Chemotherapy	Radiotherapy	Dialysis
Incision and drainage (I & D)	Sclerotherapy	EVBL
Arthroscopy	PRP	Yag Laser
Zi Avastia/ Inj Lucentis	BAWO	

What we **DO NOT** offer:

OPD Facilities (Out Patient)	Maternity Services	Cosmetic Surgery
Eye and Lazik	Medicine and Pharmacy	Dental Service

Hospitals Covered:

Alpha covers 400+ hospitals across Pakistan and 100 hospitals in Karachi including all top hospitals

Liaquat National	Hashmani's Hospital	Tabba Heart
Zia Uddin Hospital	OMI	Agha Khan
South City	Imam Zainul Abaideen	Hill Park General

A complete list of hospitals is available on the KPSIAJ website

Annual Accidental Hospitalization Benefit:

Complimentary Enhancement of Hospitalization limit:	50% increase of the Hospitalization limit.
(In case of Accidental injuries only)	

Scheme/Card Utilization Process:

Sr No	Treatment Type	Process
1	Emergency Treatment	In case of emergencies, show your insurance card in the hospital, and treatment will be done after the verification with the Alpha. Show your CNIC & verify number at insurance company.
2	Planned Visit	In case of a planned visit, you need to inform the Alpha on the given number 48 hours prior to your visit. Alpha will approve the treatment limit in advance.



3	Reimbursement	In case a member got the treatment in any hospital and paid the bill himself can get the reimbursement by submitting the claim form and original bills of the hospital to the Jamaat. The claim form should be submitted within 7 days of getting the treatment.
4	Pre & Post Out-Patient Benefit Related Expenses	30 Days

Claim Reimbursement-Non PPN

- PART A - TO BE COMPLETED BY CLAIMANT/PATIENT
- PART B- TO BE COMPLETED BY TREATING DOCTOR
- DIAGNOSTIC, INVESTIGATION REPORTS, MEDICAL REPORTS (copies)
- PRESCRIPTIONS REPORTS (copies)
- Original Payment Receipts
- Original Hospital bills with Breakup
- HOSPITAL DISCHARGE REPORT/ SUMMARY/ DISCHARGE SLIPS(copies)
- In case of maternity case - Birth Certificate (UC copy)
- Photocopies are not acceptable for payment, submit original where required, claim turnaround time is 30 TO 35 working days for normal cases (in case of any doubt case may be referred for investigation and time limit cannot be defined), incomplete forms are not processed for payments.**

For any query please contact Alpha: (021) 111-266-639, Email us. info@alphainsurance.com.pk