

Why Health Insurance?

Keeping the family in good health is a priority for all of us. Yet, despite your best efforts, un-expected illnesses or accidents may occur and that can take a toll on your savings.

With increasing health care costs, health cover for the family has become a necessity. If you or one of your family members falls sick it will not only lead to mental distress for the whole family but could also adversely affect your finances for a long time to come. The implications become even more severe if the illness results in prolonged hospitalization.

The average costs on some of the common treatment are:

| | |
|---------------|---------------|
| Heart By Pass | Up to 500,000 |
| Angioplasty | Up to 450,000 |
| Cancer | Up to 300,000 |

Studies have shown that every 2nd male and every 3rd female is at risk of developing cancer during his/ her lifetime.

Seasonal and epidemic illnesses (Dengue, Viral Hemorrhagic Fever etc.) are also on the rise.

1 out of every 9 adults could develop Chronic Renal Failure.

How can I provide Financial Protection?

Allianz EFU's **Family Tahaffuz** provides access to quality healthcare to you and your family and that too on cashless basis.

Family Tahaffuz is a simple, valuable and affordable health insurance plan. A single policy that will provide financial protection, up to the selected benefit limit, in case an unfortunate illness or accident leads to hospitalization.

What does Family Tahaffuz offer?

Family Tahaffuz provides health cover to you, your spouse and your children above ninety (90) days old under a single policy for the same Annual Family Limit.

Family Tahaffuz is designed to provide you access to a large network of carefully selected hospitals across the country for quality healthcare, on **Credit Basis**, in case of hospitalization.

Some of the salient benefits of the Product include:

Room Entitlement & Annual Family Limits

You have the choice to select between General, Semi Private or Private Rooms, along with corresponding Annual Family Limits of PKR 200,000, PKR 350,000 and PKR 500,000 respectively.

In-patient Hospitalization

The Policy pays for in-patient hospitalization expenses such as:

- Room as per Entitlement
- Lab Tests and investigations
- ICU/CCU charges
- Physician/Specialist/Surgeon Fee
- Operation /Anesthetist Charges
- Medicines
- Oxygen & Blood Supplies

Day Care Treatment

Besides in-patient hospitalization, the Product also covers certain Day Care procedures.

Day Care Treatments are medical or surgical procedures for which the person is admitted to a hospital bed but does not require an overnight stay, such as Angiography, Endoscopies etc.

Emergency Accidental Out-patient Treatment

Out-patient treatment due to accidental emergency is covered within 48 hours of an accident up to the sub-limits defined under each plan.

Specialized Investigations

The Policy also pays for three important and expensive out-patient tests even if no hospitalization follows. These tests are MRI, CT scan and Thallium scan.

Pre-Hospitalization Benefit

Out-patient expenses (Medicine, Consultation & Diagnostic Tests) are also covered if they lead to a covered in-patient hospitalization within 30 days.

Post-Hospitalization Benefit

Out-patient expenses (Medicine, Consultation & Diagnostic Tests) are also covered for up to 30 days following a covered in-patient hospitalization.

Miscellaneous Expenses

Besides the above, some of the other benefits of the Product includes:

- Local Ambulance Cover
- Emergency Evacuation Cover
- Emergency Accidental Outpatient Coverage (within 48 hrs)
- Emergency Dental Treatment (for Pain Relief)
- Emergency International Coverage

How does my Family Tahaffuz Policy work?

Suppose you, your spouse and your child are covered for Rs.100,000/- each, under an Individual Health Insurance Policy.

This means you are paying premiums against coverage of Rs 100,000/- for three separate policies. In an unforeseen situation, if one of the insured member requires hospitalization and the medical expenses amounts to Rs.180,000/-, the Individual Health Insurance Policy would cover only upto Rs.100,000/-, while the remaining amount of Rs.80,000/- would have to be borne by yourself.

But if you opt for **Family Tahaffuz** Plan of Rs.350,000/- the total limit would be shared among all the insured members. This means all the insured members enrolled under the policy, individually and collectively, enjoys health insurance cover of upto Rs.350,000/- In this scenario the above medical expense of Rs.180,000/- will be fully covered under **Family Tahaffuz** policy.

The maximum amount that can be claimed under the policy during a policy year will be limited to the Annual Family Limit selected by you.

How do I Enroll?

If you are a healthy adult Pakistani of up to 59 years of age and have a dependent above 90 days of age, all you have to do is just fill in a simple application form and deposit the appropriate premium. No medical examination is required.

Whom I can Enroll under my Policy?

You can include your spouse and a maximum of 4 dependent children, above 90 days old, in your policy.

Once enrolled, the coverage can be continued up to age of 60 years.

Do I pay for Treatment Cost?

No! **Family Tahaffuz** provides you CREDIT Facility at over 160 approved Hospitals in Pakistan. You do not have to pay for hospitalization as Allianz EFU will settle your bills directly to its Network Partners.

Network Hospitals

Allianz EFU has developed a network of over 160 carefully selected hospitals spread across the country.

Some of these include: Aga Khan University Hospital, Orthopaedic & Medical Institute (OMI), Liaquat National Hospital, Dr. Ziauddin Hospital in Karachi, Ittefaq Trust, Fatima Memorial, Shaukat Khanum in Lahore, Shifa International Hospital, Bilal Hospital in Islamabad and many more in these and other major cities/towns like Hyderabad, Sukkur, Quetta, Peshawar, Faisalabad & Multan. You can get a complete list of Network Hospitals from our representative or download it at the website www.allianzefu.com.

What are the advantages of A Network Hospital?

In case you need to be hospitalized, you can select any of the Network Hospitals to obtain quality medical care without having to pay out of pocket.

You can avail the credit facility arranged by Allianz EFU through a simple Pre-authorization procedure and Allianz EFU will settle your bills directly to the hospital, as per your entitlement. This relieves you from possible financial strain and you can concentrate on the recovery process.

Can I be Treated at Non-Network Hospital?

Yes! But, the treatment expenses will have to be initially borne by you. Allianz EFU will reimburse these expenses on submission of the bills, subject to the reasonable & customary charges that would have been incurred at a comparable Network Hospital for similar treatment. For this reason and also because Network Hospitals have been vetted for the delivery of quality care, we strongly recommend the use of a Network Hospital.

Are Pre-existing Conditions Covered?

Pre-existing Medical Conditions mean any sickness, disease or bodily injury or any symptom linked to such sickness, disease or bodily injury for which medical advice or treatment has been sought in the past. This includes such conditions which you or your dependant(s) know about even if no medical advice or treatment or diagnosis was sought or made before the Effective Date of this insurance.

Usually, Pre-existing conditions are not covered under these types of insurance products. However, **Family Tahaffuz** will provide coverage for treatment related to Pre-existing Medical Conditions after four (04) policy years.

Are there any exclusions?

Expenses arising from or related to Pre-existing Conditions (during the first 4 years), Pregnancy and Childbirth, Outpatient treatment, Congenital Birth Defects, War, Invasion, Civil unrest, Infertility, Cosmetic treatment, Routine Medical Checkup etc. are not covered.

Other Benefits

24-Hours Medical Hotline

You have round the clock 24 hours access to our staff doctors for help during medical emergencies.

Customer Service

In case you need any clarification or facilitation regarding your

policy, our dedicated customer relations staff will be pleased to assist you.

Integrated HealthCare

Allianz EFU offers you more than just financial protection. In the unfortunate event of hospitalization, our Integrated HealthCare concept ensures that you get the most appropriate treatment from the right doctor according to International Medical Guidelines.

Health Card

You will receive a Health Card with your policy that will contain important information about your policy. The Health Card will identify you as an Allianz EFU insured at our Network Hospitals and entitles you to the Credit Facility.

Emergency International Coverage

Subject to the availability of the Basic Annual Family Limit, the Policy also pays for expenses incurred on Emergency Treatment outside Pakistan, subject to certain terms and conditions.

No Claim Bonus

In case there is NO Claim under the Policy for a period of two consecutive Policy Years, the Basic Annual Family Limit will be enhanced by 10% with effect from the following Policy Year, free of charge. This increase in cover of your family's health protection will help to keep pace with medical inflation and provide you peace of mind.

Benefit Limits - The following chart gives you the Benefit Limits:

| Description of Benefits | Silver | Gold | Platinum |
|---|------------|--------------|------------|
| Room Entitlement | General | Semi-Private | Private |
| Basic Annual Family Limit | Rs.200,000 | Rs.350,000 | Rs.500,000 |
| Additional Annual Limit per Family for Accidental Hospitalization | Rs.40,000 | Rs.70,000 | Rs.100,000 |
| Intensive Care Unit | Actual | Actual | Actual |
| Pre/Post Hospitalization Investigations | 30 days | 30 days | 30 days |
| Pre/Post Hospitalization Consultations | 30 days | 30 days | 30 days |
| Pre/Post Hospitalization Medicines | 30 days | 30 days | 30 days |
| Emergency Evacuation Sub Limit | Rs.35,000 | Rs.50,000 | Rs.50,000 |
| Emergency Accidental Out-patient Sub Limit (With in 48 Hours) | Rs.20,000 | Rs.35,000 | Rs.50,000 |

* The maximum life time benefit is PKR 1,000,000 per insured member

* Above mentioned financial limits are Annual Family Limits for members enrolled under the policy.

About Allianz EFU

Together, Allianz and EFU bring you over 180 years of experience to make quality healthcare accessible and affordable.

Our credibility, reputation for quality, high standards of services and access to the world's best practices mean that together Allianz and EFU are uniquely placed to provide access to quality healthcare throughout Pakistan.

Allianz Group is one of the largest composite insurance companies in the world.

- "AA" claims paying rating from Standard & Pools.
- Annual Revenue exceeding €106 Billion.
- Assets Under Management in excess of €1.5 Trillion.
- Active presence in more than 70 countries.

EFU Group is one of the largest insurers in Pakistan covering both life and health non-life risks.

- EFU Group's annual revenues is in excess of PKR 23 Billion.
- Active presence in this region for over 75 years.

Allianz EFU is Pakistan's First Specialized Health Insurance Company. Our financial stability and experience in serving all of our clients' insurance needs form the basis of our customer oriented philosophy. Our structure and products are designed around our customers.

As Allianz EFU continues to expand its customer base of over 250,000 insured lives, we are dedicated to becoming the healthcare provider of choice. Personalized service, customer dedication and development of products that fulfill our customers' needs are just some of the few promises that we are making.

Allianz EFU Health Insurance Limited

Pakistan's First Specialized Health Insurance Company

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Disclaimer:

This brochure provides only an introduction of the benefits available under the policy. For exact terms and conditions, please refer to the Policy Document.