

HEALTH INSURANCE (2025-26)

EFU Life Assurance

INFORMATION DOCUMENT



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Scope of Insurance

1. Hospitalization (In-patient Expenses)

- Pre Hospitalization
- Post -hospitalization
- Maternity Expenses

2. Medical Emergencies

3. Accidental Emergencies

4. Specialized Investigations

5. Day Care Surgeries



Hospitalization & Related Services (H&R)

1. Hospital accommodation, treatment & Services
2. Doctors Visits (In case of Hospitalization only)
3. Medicine expenses (In case of Hospitalization only)
4. ICU charges
5. Surgical Expenses
6. Hospital Day Care Surgery
7. Diagnostic Tests (In case of Hospitalization only)
8. Local Ambulance Services for Emergency cases
9. Casualty Ward Accident & Emergency Services.



Hospitalization & Related Services (H&R)

1. Provides reimbursement of expenses for Pre & Post Hospitalization

laboratory/Diagnosis, Doctor Fees & Medication outside the hospital and can be utilized up to 45 days before admission into the hospital and after discharge from hospital respectively.

2. Local Ambulance Services for Emergency cases



Maternity Benefits

Maternity Care pays for the following expenses:

1. Normal delivery/Forceps/vacuum extraction(Normal)
2. Complicated Delivery
3. Caesarean section(complicated)
4. Multiple birth(complicated)
5. Ectopic /extra-uterine pregnancy(complicated)
6. Miscarriage and legal abortion(complicated)
7. Pre & Post natal treatment expenses
8. Nursery care for the baby while the mother is confined(payable from Mother Delivery Limit)



Panel Hospitals

- **Insured members are encouraged to have treatment on Jubilee panel hospitals because of following benefits:**
 - Treatment can be availed at more than 504 panel hospitals all over the Pakistan
 - Panel hospitals equipped with necessary facilities
 - Good medical care provided by well trained staff
 - Necessary documentation done by corporate staff at panel hospitals
 - Bills directly settled to the panel hospitals



Treatment in Panel Hospitals for Planned Procedures

Established 24/7, Hospitalization Approval Centre, handled by EFU' qualified doctors whose primary role is to guide and assist in case of Medical Emergencies and Hospitalization. Hotline number mentioned below;

021-111-435700 (111-HELP-00) 24/7

faisalmasud@efulife.com

maira.almas@efuinsurance.com

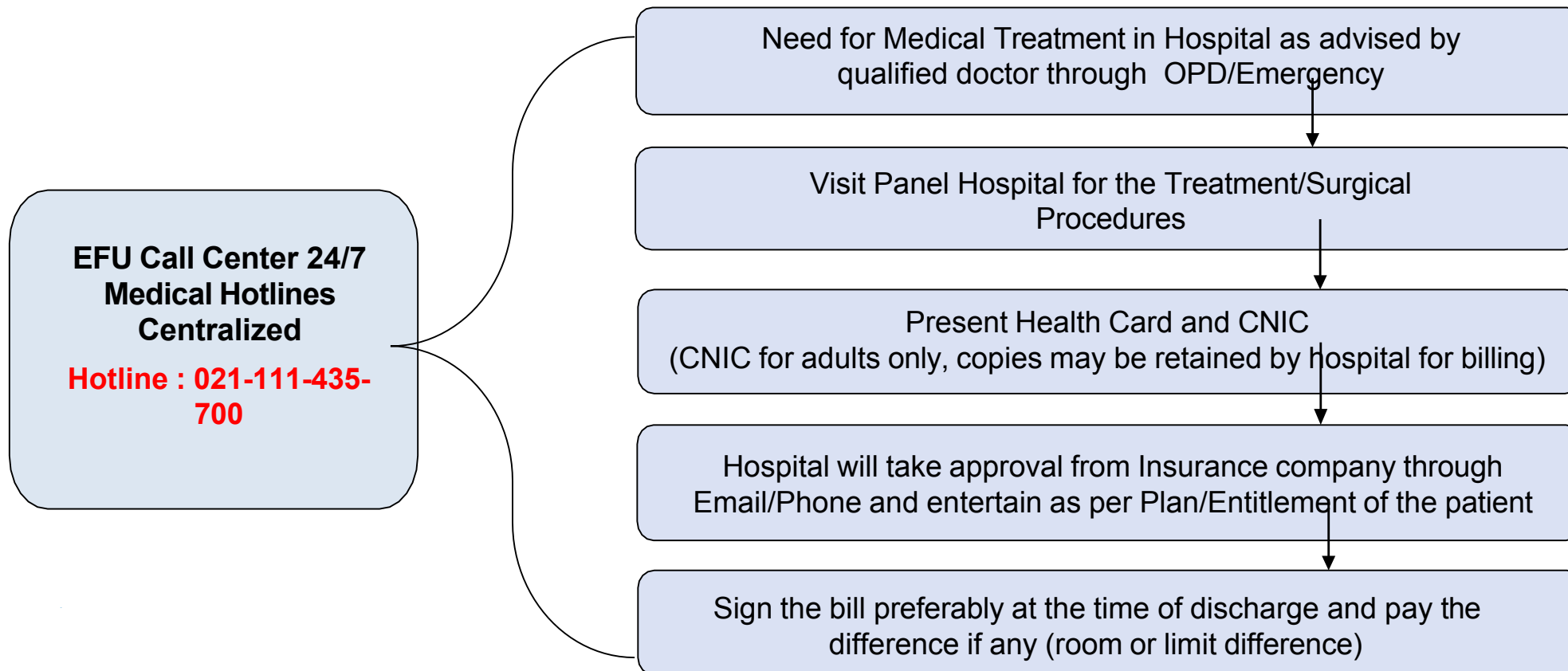
Approval can be taken as Prior for Elective procedures 24 hours prior to your admission.

- Treatment taken from non-panel hospital can be claimed and it will be entertained by EFU' reimbursement team (benchmarking will be on reasonable and customary basis).



Treatment in Panel Hospital in Emergency Cases

Show EFU health card at any Panel Hospital and get admission



Claim Form

1. Section A– To be filled by Claimant/employee/Patient
2. Section B- To be filled by treating Doctor
3. Copies of Health Card, Diagnostic, Investigation Reports, Medical Reports, Prescriptions, Discharge Report, Birth Certificate (Union Council Copy-In case of Maternity Cases)
4. Payment Receipts **(ORIGINAL)**
5. Hospital bills with Breakup **(ORIGINAL)**

Photocopies are not acceptable for payment, submit original where required, claim turn around time is 12 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.



Value Added Services

1. 24/7 Approval Centre
2. Reimbursement of Claim amount directly into the accounts of claimants
3. 100 % Enhancement of H&R limits in case of Accidental Injuries
4. Mobile Application for All employees

Specialized Investigations

1. Endoscopy
2. HOLTER'S Monitoring
3. Colonoscopy
4. Echo
5. ETT
6. CT Scan
7. Mammography
8. Barium Meal
9. Barium Enema etc
10. Biopsy
11. Gastroscopy
12. Carotid Doppler
13. MRI
14. EEG
15. Angiography
16. EMG
17. Thallium Scan
18. ECG

Day Care Surgical Procedures

1. Lithotripsy (Kidney Stone)
2. Dilation & Curettage (D&C)
3. Tonsillectomy
4. Adenoidectomy
5. Varicose Veins
10. Cataract Surgery (Cost of IOL included)
11. Chemotherapy
12. Radiotherapy
13. Dialysis
14. Incision and drainage (I & D)

Major Exclusions

- Costs resulting from self-inflicted injury, attempted suicide, abuse of alcohol or drug addiction.
- Psychotic, mental or nervous disorders or sexual reassignment
- Treatment or investigation of fertility, infertility, sterilization or contraception and any complication relating thereto or hormone treatment and investigations.
- 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.
- Injuries as a result of an illegal act.
- Injury or treatment resulting from war, riots, invasion, act of foreign enemies, hostilities or warlike operations, 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.
- Ionising radiation or contamination by radioactivity from any nuclear material.
- Services or Treatment in any spa, hydro clinic, sanatorium, nursing home or long term-care facility that is not a Hospital.
- 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.
- Experimental or unproven treatment.
- All dental Treatments or oral surgery apart from Emergency Accidental Dental Treatment as specified under benefit 11 of Section 'E'. Cost of correction of refractive errors of the eye and procedures such as Radial Keratotomy and Excimer Laser.
- Routine medical examinations or check-ups including charges arising out of any hospital confinement or admission primarily for diagnostic purposes.
- 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.
- Cosmetic or plastic surgery
- 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.
- Any charges in respect of the donor for organ transplant claims.
- Prostheses, corrective devices and medical appliances.
- Aviation other than as a fare-paying passenger of a recognized airline or charter service.
- Personal comfort items such as, charges for telephone, meals for other than the patient or other items not medically necessary.
- Treatment received in a location other than the insured person's geographical area of coverage.
- Natural catastrophes including, but not limited to, flood, earthquake, avalanche and cyclone.
- Hospitalization for pain management only without any surgical or disease modifying treatment given for the underlying medical condition



Contact Details

- Issuance of Credit Letter/Authorization Letter in Advance or Complete Complaint Resolution System is in place and can be registered through telephone or e-mail:

24/7 Emergency Helpline: 021-111-435700

E mail: faisalmasud@efulife.com
maira.almas@efuinsurance.com

