

Peace of mind through
Sharia Compliance
begins here

**Pak Sehat Corporate
Health Takaful Plan**

State Life Insurance Corporation of Pakistan (SLIC)

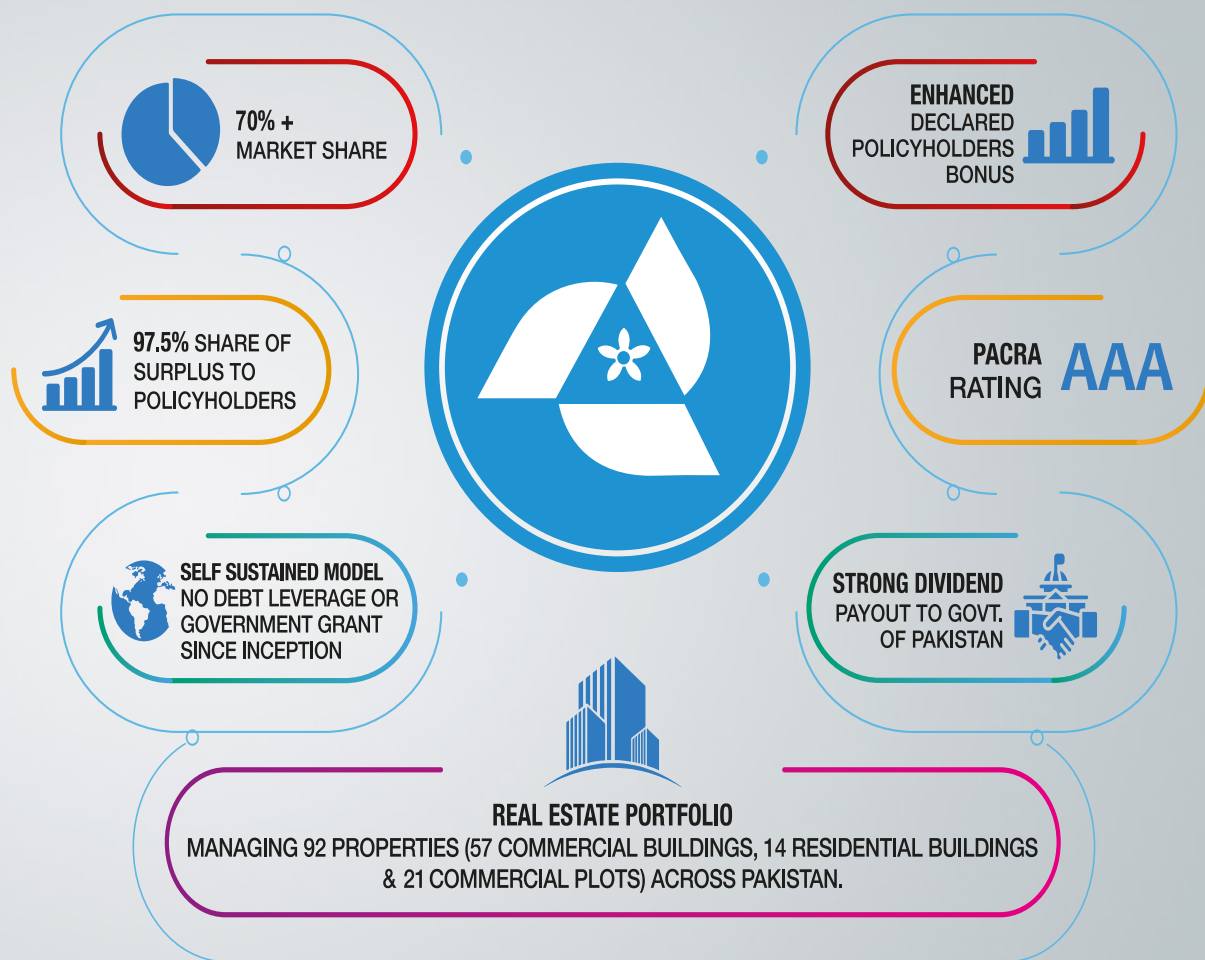
is the largest life and health insurer in Pakistan presently serving population of more than **180 million** in Pakistan. State Life has demonstrated a steadfast commitment to financial stability and security.

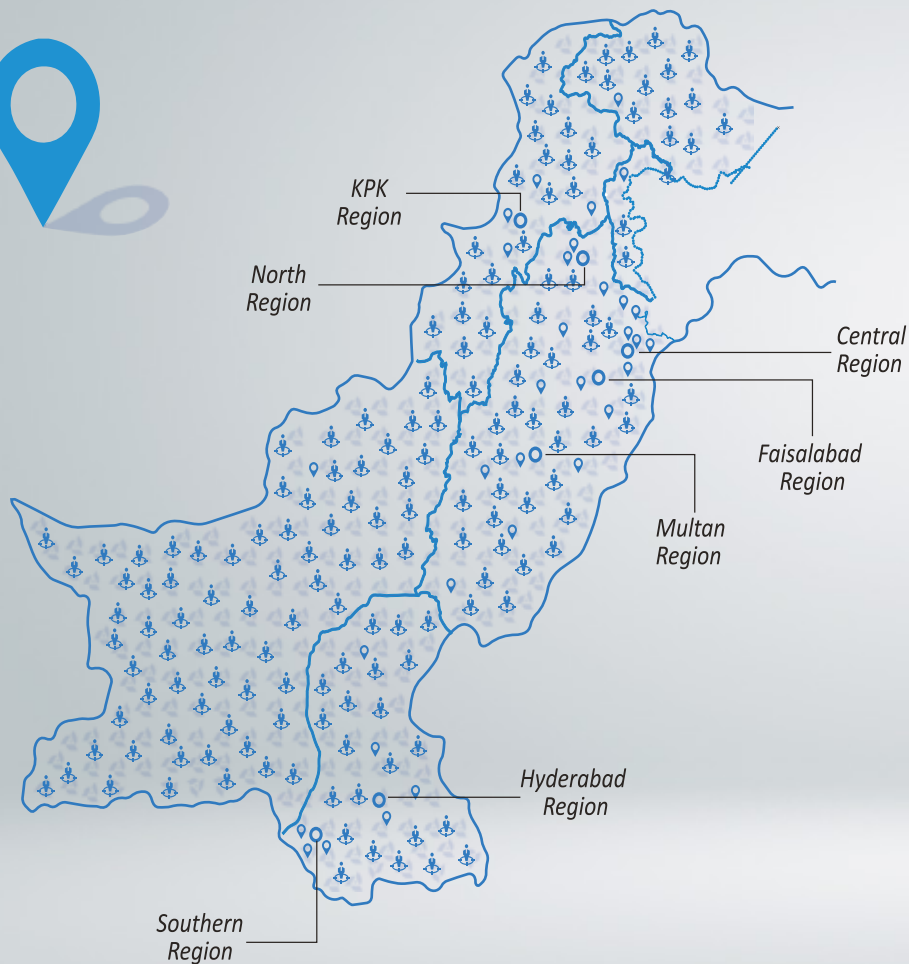
Our unwavering dedication to prudent financial management, combined with rigorous risk assessment and mitigation practices, has positioned us as a leader in the insurance industry. We take great pride in safeguarding participants' funds and ensuring their long-term financial well-being.



AAA Rating

This commitment to continuous improvement has contributed to SLIC's impressive achievement of maintaining **AAA rating** within the insurance industry. Additionally, the Corporation's assets, valued at over Rs. 1.6 trillion, underscore its financial strength and stability. State Life has a large portfolio of corporate customers along with **4.78 million lives covered** under **group life** coverage.





Our Sales Network

- 7 Regions
- 36 Zones + 1 Zone at UAE + Takaful Zone (D.I Khan)
- 4 Group & Pension Zonal Offices
- 228 Sector Offices
- 1134 Area Offices
- 15000 Agency Offices

LEGEND

- STATE LIFE REGION
- STATE LIFE ZONES
- STATE LIFE AGENCY OFFICES

OVER 11,000 AGENCY OFFICES COVERING EVERY PART OF PAKISTAN.

INDIVIDUAL LIFE ZONES

- | | | |
|-------------------------|-----------------------|---------------------|
| Abbottabad Zone | Hyderabad Zone | Lahore Western Zone |
| Benazirabad | Islamabad Zone | Mirpurkhas Zone |
| (Nawabshah) Zone | Jhang Zone | Mirpur AK Zone |
| Bahawalpur Zone | Jhelum Zone | Multan Zone |
| Dera Ghazi Khan Zone | Karachi Southern Zone | Narowal Zone |
| Faisalabad Eastern Zone | Karachi Eastern Zone | Peshawar Zone |
| Faisalabad Western Zone | Karachi Central Zone | Quetta Zone |
| Gujranwala Zone | Kohat Zone | Rawalpindi Zone |
| Gujrat Zone | Larkana Zone | Rahim Yar Khan Zone |
| Gilgit Zone | Lahore Central Zone | Sargodha Zone |

GROUP & PENSION ZONES

- | | |
|-------------------------|---------------------|
| Sahiwal Zone | Peshawar G&P Zone |
| Shaikhupura Zone | Rawalpindi G&P Zone |
| Sialkot Zone | Lahore G&P Zone |
| Sukkur Zone | Karachi G&P Zone |
| Swat Zone | |
| Vehari Zone | |
| Gulf Zone | |
| Takaful (D.I Khan) Zone | |

HEALTH AND ACCIDENT INSURANCE - PRINCIPAL/REGIONAL/ZONAL OFFICES

- | | | |
|---------------------------|-------------------------|-----------------------|
| Karachi Principle Office | Multan Zonal Office | Peshawar Zonal Office |
| Islamabad Regional Office | Faisalabad Zonal Office | Swat Zonal Office |
| Lahore Regional Office | | |



Takaful

Takaful is a community-pooling system in which participants contribute their savings into the common fund to help those who need it the most in times of financial difficulty.

A Takaful product assists Participants to share their risk on the basis of cooperation, brotherhood and solidarity for a common good. The concept of Takaful also exists in cooperative societies and joint-family systems etc.

In practice, Takaful can serve as a risk-mitigation tool and an alternative to conventional insurance.

State Life Window Takaful

Discover State Life's new initiative, "Window Takaful Operations," providing Sharia-compliant products tailored for you. Introducing **Tayyab Takaful Operations**, catering to SMEs and corporates with enticing Takaful plans, all supervised by our Sharia Advisor. Our "**Group Family Term Takaful Plan**" offers a range of customized life Takaful benefits, designed to meet corporate needs.

Embracing modern methodologies, including Actuarial Science, Underwriting, and Investment, guided by esteemed Sharia Scholars, Takaful is now more practical and feasible than ever. Experience the fusion of tradition and innovation with State Life Takaful.



Shariah Compliance Certificate



تحفظ کی بات، شریعت کے ساتھ

Shariah Compliance Certificate

In the capacity of the Shariah Adviser of State Life Insurance Corporation of Pakistan (Window Takaful Operations), I hereby certify that I have reviewed the structure of:

• Pak Sehat Takaful Plan (Group Health)

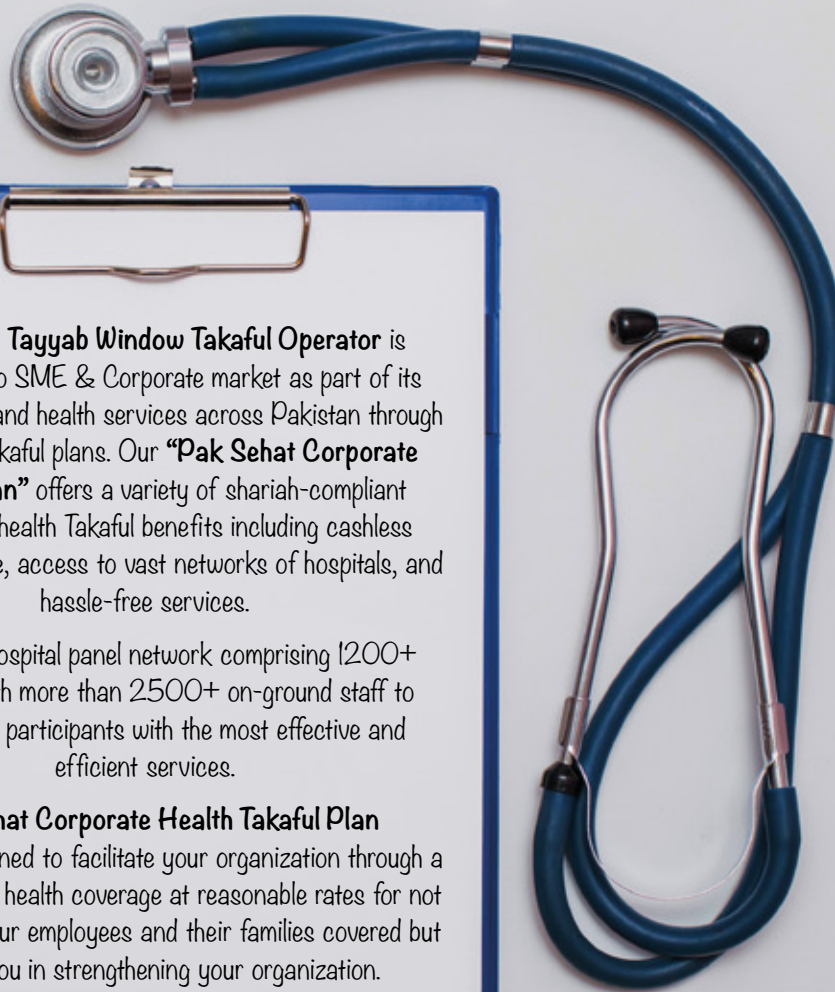
Which are based on the "Wakalah - Waqf Model". I have examined all the relevant process and documents including the Participant's Membership Document in addition, I perform continuous monitoring of the investments with regard to all family Takaful funds.

Based on Shariah rulings and to the best of my knowledge and belief, the Investments of all Takaful Funds, relevant documents and processes are compliant from all aspects of Shariah.

In my opinion, it is permissible from Shariah point of view to obtain Membership in these products, participate in the Waqf Fund and benefit from it.



Mufti Muhammad Hassaan Kaleem
Graduated Jamia Dar-ul-Uloom Karachi,
Shariah Advisor,
State Life Window Takaful Operations.



State Life's **Tayyab Window Takaful Operator** is venturing into SME & Corporate market as part of its mission to expand health services across Pakistan through attractive Takaful plans. Our **"Pak Sehat Corporate Health Plan"** offers a variety of shariah-compliant customized health Takaful benefits including cashless health coverage, access to vast networks of hospitals, and hassle-free services.

We have a hospital panel network comprising 1200+ hospitals with more than 2500+ on-ground staff to provide our participants with the most effective and efficient services.

Pak Sehat Corporate Health Takaful Plan has been designed to facilitate your organization through a comprehensive health coverage at reasonable rates for not only getting your employees and their families covered but to help you in strengthening your organization. We believe that a healthier workforce leads to enhanced productivity, lower absenteeism, and a more positive workplace environment.

Benefits Covered

Hospital Care Coverage:

This benefit covers all expenditures during hospitalization of a covered member which is in result of sickness, accident or surgery.


- Room, Operation theatre and ICU
- Physician, Surgeon and Anaesthetist fee
- Diagnostic tests including MRI and CT scan
- Medicines required during hospital stay
- Kidney Dialysis and Cancer treatment
- Organ transplant
- Endoscopy and Angioplasty
- Oxygen and blood supplies
- Day Care surgeries
- Emergency Accidental Dental Treatment

The following are some additional features of the coverage:

- Enhanced Coverage in case of accident and Life-Threatening Cases
- Pre-Hospitalization Coverage of Diagnosis, Consultation, & Medicines up to 45 days
- Post-Hospitalization Coverage for Follow-Up visits up to 45 days
- Daycare Surgeries & Specialized Investigations in Outpatient Settings
Including but not limited to:
 - Dialysis, Cataract Surgery, MRI, CT scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries etc.

Major Medical Coverage:

- Major Medical covers all medical conditions which are covered under Hospital Care benefit, it provides an extension to the Hospital Care benefit to bare all major medical expenses during hospital stay.

A black and white photograph showing several construction workers in winter clothing and hard hats. They are gathered around a table, eating from bowls. In the background, a multi-story building is under construction, with extensive scaffolding visible. The workers are in the foreground, looking down at their food or talking to each other.

Covered Members¹

Age limit for all above benefits is mentioned below:

- Employees will be covered maximum by the age of 85 years
- Sons will be covered maximum upto age of 25 years
- Daughters coverage will be upto their marriage
- New born babies will be covered from day 1 upto HCL

¹ The covered members may be re-defined as per client's preference.

Supplementary Benefits/optional Riders

Under the plan, following supplementary benefits are also offered as per client's needs:

- Maternity Benefit Rider
- Out-Patient Treatment (OPD) Rider
- Chronic Disease Coverage (OPD) Rider
- Funeral Benefit Rider
- Permanent or Total Disability Rider
- Accidental Death & Indemnity Benefit Rider
- Air Ambulatory Services Rider
- E-pharmacy
- Tele medicine and E-consultation

KEY FEATURES



Cashless Services

The members have access to more than 1200 hospitals where they would be provided with free-of-cost services on a cashless basis.



Health Facilitation Desk

State Life's representatives (Health Facilitators) would be present in each panel hospital to facilitate the beneficiaries. The representative will facilitate in providing the basic information, scheme features and available balance limits. Our District Medical Officers would also provide necessary facilitation in seeking medical advice.



24/7 Call Centre

A 24/7 call Centre has been established to guide the members and record their feedback and complaints. The feedback is recorded in the online IT system and auto-forwarded to the concerned complaint redressal team.



Inter District Portability

State Life has a vast network of 1200+ hospitals in Pakistan. The covered beneficiaries will have the option to avail a quality treatment from any panel hospital across Pakistan by presenting their CNIC only.



Transparent Transactions

All transactions of beneficiaries are tracked and recorded in State Life's Health Management System. State Life would provide a real-time dashboard to BISP to overview the plan and get specific reports. Daily / Weekly / Monthly reports /alerts will be generated to designated emails showing the complete details of their account.

Hospital Network

Text Required for Hospital Network



Digital Claim Submission

State Life has developed an e-claim processing application for health Takaful customers at the State-of-the-Art Data Centre in Islamabad. The hospitals and clients will be encouraged to avail the e-claim submission process in more rapid processing and payment through the digital channel. The hospital or client would submit the scanned documents through State Life's HMIS extended e-claim management application.



Gate Keeping & Monitoring

We understand that the program has to be vigilant to ensure the transparent transactions of the scheme. Hence, an effective gatekeeping process is implemented using the Health Management Information System.

i. On-site inspection

Our District Medical Officers would also be available on-site to provide the necessary facilitation in seeking medical advice and ensure quality treatment to the beneficiaries of the program.

ii. Claims scrutiny

Each submitted claim would be scrutinized before making payments to hospitals and necessary checks will be placed to ensure consultation is provided based on correct diagnosis, medicines are prescribed related to diagnosis and coherence of labs and diagnostics.

iii. Independent consultation

State Life has hired an in-house consultant. Consulting opinion will be sought where grey or flagged claims are observed.

iv. Business Intelligence Tools

The Technical team of State Life is trained to use advanced BI (Business Intelligence) analytical tools to detect anomalies and disparities in the outcome. The team will be in close coordination with the operational management for the timely implementation of remedial actions.

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State Life Building No. 9, Buland Markaz, Blue Area, Islamabad.	051-9216741	State Life Building, 11th Floor, Liaquat Road, Faisalabad.	041-9200117
Regional Office Lahore	Tel: #.	Zonal Office Peshawar	Tel: #.
State Life Building, 15-A, Davis Road, Lahore.	042-99200234	State Life Building, 34 The Mall, Peshawar.	091-9213958
		Zonal Office Swat	Tel: #.
		State Life Office, College Colony, Near National Bank, Saidu Sharif, Swat.	0946-714042

Know More About Us At:

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Telephone: 051-9216740 | www.statehealth.com.pk

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Health & Accidental Insurance Division, 2nd Floor State Life Building No. 9, Islamabad

STATE LIFE INSURANCE CORPORATION OF PAKISTAN – WINDOW TAKAFUL OPERATIONS