

Sehat Card



PACKAGES	Plan A	Plan B	Plan C	
Hospitalization	100,000	200,000	500,000	
Daily Room & Board Limit	General Ward	Semi-Private	Private	
Limit enhanced in case of Accidental Hospitalization	50	50%	50%	
Death due to Accident Coverage	100,000	300,000	500,000	
Pre & Post Hospitalization expenses		Covered up to 30 days		
Coverage for Parents (up to age limit of 65 years)				
Accidental Death	100,000	200,000	500,000	
Accidental Medical Reimbursement	20,000	40,000	100,000	
Discounted Lab test at Home (Up to)	10%	10%	15%	
Doctor at Home Visits	4	4	6	
Covid 19 Rapid Antigen Test	10%	15%	20%	
Net Contribution per covered person and 1 beneficiary	Rs.6999	Rs.9999	Rs.15999	



Insurance Benefits Explained

ELIGIBILITY AND ENROLLMENT

- An individual who is:
 - ❖ a Pakistani citizen
 - ❖ a customer of Bank (Accountholder, Credit Cardholder etc.)
 - ❖ within the age bracket of 18 to 55 years at the time of enrolment
 - ❖ Once enrolled, a customer can enjoy coverage up to 60th Birthday for Hospitalization benefits and Group Life Accidental coverage
- If customer fulfills the above eligibility criteria, obtain his / her consent for enrollment under Hospitalization Program

▪ Hospitalization Benefit

- ❖ 100% of all eligible reasonable and customary medical expenses (in hospital) incurred in Pakistan with the Daily Room & Board Limit and up to the maximum benefits
- ❖ In case of Accidental Hospitalization of the insured, the limit increases by 50%

▪ Pre Hospitalization and Post Hospitalization

- ❖ Investigation, Consultation and Medicines, covered for 30 Days

▪ Daily Room and Board Limit

- ❖ General or Semi Private or Private (as per plan selection)

▪ Lacerated Wound and Fractures

- ❖ Under Day care are covered

▪ Intensive Care Unit (ICU)

- ❖ Covered



BENEFITS EXPLAINED – MAIN APPLICANT

- **Death Benefit due to an Accident** (*covered up to the age limit of 55th birthday*)
 - ❖ it provides a lump-sum payment in the event of death of customer anywhere in the World

BENEFITS EXPLAINED – PARENTS

- **Death Benefit due to an Accident** (*covered up to the age limit of 65th birthday*)
 - ❖ it provides a lump-sum payment in the event of death of customer anywhere in the World
- **Accidental Medical Reimbursement**
 - An annual limit of PKR 20,000 / 40,000 / 100,000 available to the parent (as per plan selection)
 - Eligible expenses include all incurred while at hospital for treatment of injuries

KEY EXCLUSIONS

- **War risk (active participation)**
- **Suicide within first year of cover**
- **AIDS and/or AIDS related diseases**
- **Any pre-existing conditions**
- **Outpatient benefits**

PROCESS

- DIB Agent generating and converting a lead into customer
- Agent getting the required details of customer
- Customer details sent to FMD Pvt. Ltd
- FMD confirming the details and transferring it to IGI Life Vitality
- IGI getting the policies ready for customer
- IGI delivering the policy to customer address

*The whole process takes 10-12 working days



Customer Details Required

Sehat Card

Insured Person Name	<input type="text"/>
Date of Birth	<input type="text"/>
CNIC Number	<input type="text"/>
Email ID	<input type="text"/>
Address	<input type="text"/>
Contact Number	<input type="text"/>
Plan Selected	<input type="button" value="A"/> <input type="button" value="B"/> <input type="button" value="C"/> <input type="button" value="D"/>
Beneficiary Name	<input type="text"/>
Beneficiary Relationship	<input type="text"/>
Beneficiary Date of Birth	<input type="text"/>
I hereby, agree to the terms and conditions of the policy, and agree to deduct the amount of policy from my account.	
Account Title	<input type="text"/>
Account Number	<input type="text"/>

Branch Officer

Policy Holder

Find My Doctor

OUR SERVICES

HEALTHCARE MADE EASIER



1 Doctors At Home

Doctor service at your home Rs 1000



3 Medicine Delivery

We deliver medicines at your home within 2 hours



2 Lab Tests At Home

Lab test service at your home

Test Covid-19 4

Rapid Antibody test (2000) and PCR test (6500)



Health Insurance 5

In partnership with IGI Life/ Vitality and Dubai Islamic Bank





Doctors at Home

- ✓ *PMC Verified*
- ✓ *Affordable & Convenient*
- ✓ *After consultation services*

Doctors at Find My Doctor are working with us since the beginning of FMD and are also practicing at leading hospitals of Pakistan. Our doctors also provide patients with after consultation services to ensure their full recovery or if there is a need for 2nd visit to treat their illness. We aim to make healthcare comfortable for the patients by our doctors at home service.



Lab Tests

- ✓ *Authentic & Leading laboratories of Pakistan*
- ✓ *Affordability of all type of tests*
- ✓ *Test reports available online*

Currently, we have a partnership with Dr. Essa's laboratory, Hashmanis laboratory, NIBD, NMC, KLDC, Husaini laboratory, Margalla diagnostics and clinics, and Medi tests lab and diagnostic clinics. Through our partnership with all these laboratories, we have provided our customers with the convenience of choosing their test done from their desired lab at the comfort of their home.



COVID-19 Testing

Covid-19 Antibodies Test

Find My Doctor in partnership with Getz Pharma, provides Covid-19 Rapid testing facility, only in Rs. 2000. Our experienced phlebotomists and doctors conduct tests at the patient's house following all precautionary measures. The Covid-19 Rapid test detects antibodies even at minimal viral load in asymptomatic persons, is easy to operate, and only takes a single finger prick blood sample.

This authentic Rapid test generates results in a few minutes and reports are generated through Find My Doctor. If tested positive, our experienced team of doctors is always available to guide you on your path to recovery.



COVID-19 Testing

Covid-19 PCR Test

Find My Doctor offers PCR tests at home, in partnership with authentic labs of Pakistan, starting from Rs. 6,500. A team of phlebotomists with proper precautionary measures will come to your facility and get your nasal swab test done.

The test is done through a nasal swab which goes to the Nasopharyngeal (the part of the throat behind the nose).

We ensure that the team of phlebotomists conducts the test at your ease and without causing you even the slightest of irritation which is a very common concern of patients.



Health Insurance

Get yourself insured with our Sehat Card packages.

Find My Doctor has got you covered for unforeseen events too. In collaboration with Dubai Islamic Bank and IGI, we offer Sehat Card that covers your hospitalization expense for the entire year. Starting only from Rs.6,999, the Sehat card secures you and your parents and provides you with at home health care facilities.



Medicine Delivery

- ✓ *Authentic, reliable, and genuine medicines from trusted pharmacies.*
- ✓ *Medicines delivered within 2 hours of order placed.*
- ✓ *Free delivery.*

Find My Doctor provides you with free delivery on medicine orders. Simply send us your prescription and our representative will contact you to confirm your order which will then be delivered to you within 2 hours so that you can begin your treatment as soon as possible.

CITIES WE ARE COVERING

Find My Doctor is consistently working to target majority cities of Pakistan. We have successfully managed to launch our services in various cities of Pakistan



ISLAMABAD



HYDERABAD



MULTAN



KARACHI



RAWALPINDI



LAHORE



PESHAWAR