

LOYALTY REWARD

GET 33.33% CASHBACK!



After completing three (3) consecutive claim-free policy years with continuous renewals, 33.33% of the total premium paid during those three years will be credited to the Family OPD Wallet at the start of the 4th Policy Year.

UNIQUE REWARD

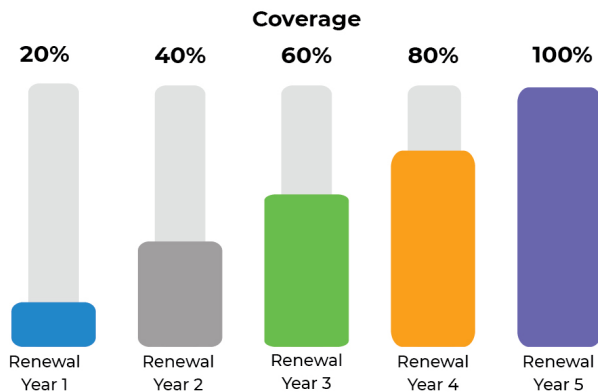
OPD WALLET



The Family OPD Wallet is a unique reward feature that helps families manage their routine outpatient medical expenses. Eligible members can use the wallet for OPD consultations, prescribed medicines, diagnostic tests, and other approved healthcare services at discounted prices of up to 40% from our panel network.

PRE-EXISTING CONDITIONS

Pre-existing medical conditions are covered on a graduate basis with continuous policy renewals, as shown:



Network Hospitals



<https://statehealth.com.pk/sahara-family-network-hospitals>

Premium Rates



<https://statehealth.com.pk/Premium-Rates>

Contact



WWW.STATEHEALTH.COM.PK



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PRODUCT OBJECTIVE

The Sahara Family Health Insurance Plan is designed to provide affordable financial protection against unexpected medical expenses. It ensures access to quality healthcare through comprehensive hospitalization coverage, helping families receive timely treatment with confidence.

SCOPE OF COVER

The Sahara Family Health Insurance Plan offers comprehensive cashless healthcare services on an annual basis through State Life's nationwide network of hospitals.

- Inpatient Hospitalization
- Day Care Treatment
- Pre & Post Hospitalization
- Diagnostic Tests & Investigations
- ICU / CCU / Stroke Unit
- Prosthetics & Disposables in case of hospitalization
- Pre-existing Conditions (as per policy terms)
- Optional Maternity Benefits

WHO CAN BE COVERED

- Males and females aged 18 to 64 years
- Children from 0 to 17 years

POLICY PERIOD & RENEWAL

Policy duration is one **(1) year** with annual renewals, subject to applicable terms and conditions. Premium rates may be revised yearly by State Life.

Key Benefits

INPATIENT CARE

The plan covers eligible hospitalization expenses, including:

- Medical Practitioners' Fees
- Diagnostic Tests
- Medicines & Consumables
- IV Fluids & Blood Transfusion
- Operation Theatre Charges
- Prosthetics & Implants
- ICU / CCU / Stroke Unit
- In-patient Laboratory Tests
- Pre-existing Conditions (as per policy terms)
- Optional Maternity Benefits

HOSPITAL ACCOMMODATION

Room accommodation is provided according to the selected plan:

Plan	Room Category
S1	General Ward
S2	Semi-Private Room
S3 – S6	Private Room

DAY CARE TREATMENT

Coverage is available for procedures requiring less than 24 hours of hospitalization, including:

- Dialysis
- Chemotherapy
- Radiotherapy
- Hemodialysis
- Other eligible Day Care Procedures



PLAN DETAILS

Benefits/Plans Available

Benefits	S1	S2	S3	S4	S5	S6
Annual Hospital Limit	100,000	250,000	500,000	750,000	1,000,000	1,500,000
Accidental Enhancement	50,000	125,000	250,000	375,000	500,000	750,000
Room Entitlement	General Ward	Semi-Private	Private	Private	Private	Private
Pre/Post Hospitalization	30 Days	30 Days	30 Days	30 Days	30 Days	30 Days
Waiting Period	60 Days	60 Days	60 Days	60 Days	60 Days	60 Days
Specialized Investigation	In-patient lab and other tests carried out while being hospitalized.					
Pre-existing Coverage	Covered up to the limits defined.					

Optional Maternity Cover

Female members may opt for optional maternity coverage.

Maternity Options

	Option 1	Option 2
Waiting Period	None	10 Months
Coverage	10% of eligible expenses	100% of eligible expenses
Co-payment	90%	Nil

Rider Plans

Rider Plan	Maternity Benefit Limit
Plan SM1	30,000
Plan SM2	75,000
Plan SM3	150,000

Scan & Check Premium!

Scan the QR code to calculate your health insurance premium and view plan benefits instantly.



<https://statehealth.com.pk/Premium-Rates>

SLIC MOBILE APP

- Digital Health Card
- Hospital Network
- Claim Tracking
- Family Coverage Details
- Policy Management
- OPD Wallet Access

