

Frequently Asked Questions

Who can register in JazzCash Sehat Sahulat?

Anyone who is aged between 18 and 65 years, can pay a nominal fee and benefit from JazzCash Sehat Sahulat. One registration or policy will cover only one person.

When does the coverage start for customer?

As soon as confirmation SMS is received from JazzCash, health coverage will start. However, in case of admission in hospital due to illness, a waiting period of fifteen (15) days will apply. This condition will not apply if the admission in hospital is due to accident.

Can the customer go to any hospital?

Yes, the customer can go to any registered hospital in Pakistan. Registered hospitals means an institution:

- Which is licensed as per laws of Pakistan to provide medical treatment
- Which has basic facilities for diagnostic & laboratory tests, medical diagnosis & treatment, and surgery
- Which provides 24 hours nursing service comprising registered graduate nurses under supervision of an in-house physician in-charge
- Where medical treatment is provided under proper documented procedures
- Which keeps medical record of each patient on a daily basis and allows insurance company easy access to medical record

If customer are admitted in a clinic, will they get any benefits?

Admission in a clinic will not be considered admission in a hospital. Therefore, customers will not be able to claim benefit of admission in a hospital. However, only in case of accident, customers can claim reimbursement of actual expenses incurred in a clinic by providing receipts.

What are the charges for JazzCash Sehat Sahulat?

Annual charges for registration in JazzCash Sehat Sahulat are Rs. 999. Health coverage under JazzCash Sehat Sahulat starts after payment of these charges.

Are there any limits on the benefits?

Maximum coverage for a single admission in hospital is thirty (30) days. There is not limit on the number of hospitalisations in a year.

There is a limit of Rs. 30,000 on reimbursement for treatment expenses due to accident.

These limits apply on one year of coverage.

When will a customer's coverage under JazzCash Sehat Sahulat end?

The coverage will end in any of following cases:

- When the customer turns sixty five (65) years old
- When the customer does not pay the charges to renew Sehat Sahulat for next year
- When you enter a fraudulent claim

Can a customer purchase JazzCash Sehat Sahulat more than once?

Only one registration is allowed on one CNIC.

Who can a customer contact in case of any queries?

For any queries about JazzCash Sehat Sahulat, please dial 4444 from your Mobilink SIM.

How can a claim be made for benefits?

Claim process is very easy. If a customer is admitted in hospital they should follow following instructions:

- Inform about the hospitalization on claims helpline no. 051 – 8 466 466. A person accompanying the customer can inform the helpline also.
- Notify the claims helpline when the customer is discharged. Our representative will help the customer in making the claim. It is important to inform within fifteen (15) days of discharge from the hospital

We request customer to provide following documents at the time of claim:

- Treatment record of hospital which includes dates of admission and discharge, medical diagnosis and treatment
- A copy of customer's CNIC
- A certificate issued by the doctor
- Claim form with signature
- Police and medico legal reports are required in case of hospitalization due to accident, violence and attempted suicide
- In case of accident, receipts of treatment expenses and prescriptions issued by doctor and the hospital

Claims are settled within five (5) working days (days on which banks are open), after complete documents are received. Claim payments are made via JazzCash mobile account, money transfer or cheque. Submission of documents within fifteen (15) days of discharge from hospital is required for claim payment.

If a customer wishes to cancel JazzCash Sehat Sahulat, what should they do?

After paying charges of registration, a customer can call 4444 from their Mobilink SIM within fourteen (14) to cancel this facility. Complete fee is refunded if the customer has not already filed a claim.

Under what conditions will a claim not be paid?

- If claim is made due to an illness or injury which was present prior to registration in JazzCash Sehat Sahulat
- Pregnancy and related complications
- In case of accidents, if Rs. 30,000 have already been paid to reimburse expenses, further expenses will not be reimbursed
- Attempted suicide, self-inflicted injury whether intentional or unintentional
- Consumption of narcotics, alcohol and poison
- A waiting period of thirty (30) days will apply between successive hospitalizations due to same cause

Who can I contact if I have a complaint in JazzCash Sehat Sahulat?

Please call 4444 from your Mobilink SIM.

Important information:

Mobilink Microfinance Bank and JazzCash are distributors of JazzCash Sehat Sahulat. They are not responsible for paying claims to customers.

MicroEnsure Pakisan (Private) Limited is providing services in administrative affairs of JazzCash Sehat Sahulat.

EFU Life Assurance Limited is the insurance company of JazzCash Sehat Sahulat and responsible for paying claims. The address of EFU Life Assurance is:

37-K, Block 6, PECHS, Karachi – 75400. Telephone: 021 – 111 338 111