

Price Plans for BIMA Hadsati Tahaffuz:

Prepaid Price Table:

Plan	** Daily Price	** Monthly Price	Maximum sum assured per night (max 30 nights per year)	M-Health	Specialist Consultations (Gynae, Pead's, Nutritionist & Mental Health)
Silver	PKR 1.54	PKR 46.19	PKR 225,000	Unlimited	NA
Gold	PKR 3.08	PKR 92.38	PKR 450,000	Unlimited	NA
Platinum	PKR 7.70	PKR 230.95	PKR 1,250,000	Unlimited	Yes
Diamond	PKR 15.40	PKR 461.90	PKR 2,500,000	Unlimited	Yes

Postpaid Price Table:

Plan	**Monthly Price	Maximum Cover/Benefit provided	M-Health
Silver	PKR 46.19	PKR 200,000	Unlimited
Gold	PKR 92.38	PKR 400,000	Unlimited
Platinum	PKR 230.95	PKR 1,000,000	Unlimited
Diamond	PKR 461.90	PKR 2,000,000	Unlimited

**Prices are inclusive of all applicable taxes

Specialist Consultation:

Access to specialists (gynecologist, pediatrician, nutritionist, and psychologist/psychiatrist) for your health needs in both consultative and health advice related matters. The specialist services are available for the Subscriber and Subscriber's immediate family members, limited to the Subscriber's parents, spouse, children and siblings.

Proportionate cover for Prepaid Subscriber

If a prepaid subscriber is unable to maintain enough balance for daily deductions, and fails to pay the premium. He/she will still get proportionate cover based on the deducted amount.

PKR 225,000 Policy

Amount of End User Price paid in calendar month (PKR)	Per night cover in the following calendar month
46.19	225,000
44.65	217,500
43.11	210,000
41.57	202,500
40.03	195,000
38.49	187,500

36.95	180,000
35.41	172,500
33.87	165,000
32.33	157,500
30.79	150,000
29.25	142,500
27.71	135,000
26.17	127,500
24.63	120,000
23.10	112,500
21.56	105,000
20.02	97,500
18.48	90,000
16.94	82,500
15.40	75,000
13.86	67,500
12.32	60,000
10.78	52,500
9.24	45,000
7.70	37,500
6.16	30,000
4.62	22,500
3.08	15,000
1.54	7,500
0.00	Nil

PKR 450,000 Policy

Amount of End User Price paid in calendar month (PKR)	Per night cover in the following calendar month
92.38	450,000

89.30	435,000
86.22	420,000
83.14	405,000
80.06	390,000
76.98	375,000
73.90	360,000
70.82	345,000
67.75	330,000
64.67	315,000
61.59	300,000
58.51	285,000
55.43	270,000
52.35	255,000
49.27	240,000
46.19	225,000
43.11	210,000
40.03	195,000
36.95	180,000
33.87	165,000
30.79	150,000
27.71	135,000
24.63	120,000
21.56	105,000
18.48	90,000
15.40	75,000
12.32	60,000
9.24	45,000
6.16	30,000
3.08	15,000

0	Nil
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PKR 1,250,000 Policy

Amount of End User Price paid in calendar month (PKR)	Per night cover in the following calendar month
230.95	1,250,000
223.25	1,208,333
215.55	1,166,667
207.86	1,125,000
200.16	1,083,333
192.46	1,041,667
184.76	1,000,000
177.06	958,333
169.36	916,667
161.67	875,000
153.97	833,333
146.27	791,667
138.57	750,000
130.87	708,333
123.17	666,667
115.48	625,000
107.78	583,333
100.08	541,667
92.38	500,000
84.68	458,333
76.98	416,667
69.29	375,000
61.59	333,333
53.89	291,667
46.19	250,000
38.49	208,333
30.79	166,667
23.10	125,000
15.40	83,333

7.70	41,667
0	Nil

PKR 2,500,000 Policy

Amount of End User Price paid in calendar month (PKR)	Per night cover in the following calendar month
461.90	2,500,000
446.50	2,416,667
431.11	2,333,333
415.71	2,250,000
400.31	2,166,667
384.92	2,083,333
369.52	2,000,000
354.12	1,916,667
338.73	1,833,333
323.33	1,750,000
307.93	1,666,667
292.54	1,583,333
277.14	1,500,000
261.74	1,416,667
246.35	1,333,333
230.95	1,250,000
215.55	1,166,667
200.16	1,083,333
184.76	1,000,000
169.36	916,667
153.97	833,333
138.57	750,000
123.17	666,667
107.78	583,333
92.38	500,000
76.98	416,667
61.59	333,333
46.19	250,000

30.79	166,667
15.40	83,333
0	Nil

In addition to the Personal Accident Insurance Cover, the insured is entitled to cover for each night spent in the hospital (hospitalization) due to an Accident. For each night spent in hospital, the insured is eligible for the greater of (i) PKR 600 or (ii) 0.25% of the monthly sum insured, according to the Insurance Cover level as described in the Insurance Benefits Section of the Policy Wording above. For example, if the customer is deduced PKR 66+taxes and receives PKR 450,000 of monthly Personal Accident Insurance Cover, and the Insured is hospitalized due to an accident for 2 nights but not permanently disabled, the Insured will receive PKR 2400 of cover. This additional cover is paid out for a maximum of 30 nights in a given year. The Insured cannot claim both Personal Accident Insurance Cover and this additional cover for the same incident.

This additional cover is subject to the same terms and conditions as the Personal Accident cover meaning for example that; no cover will be provided if the Insured is not receiving any cover in the present month or if the Insured is ineligible because of the Insured fails to meet the criteria or is in hospital due to an exclusion or in hospital for any other reason other than an Accident.