



Sehat Mubarik

A Health Support Fund

Scheme Rules

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As of 20 May 2019

Introduction

Dear Healthpass Customer,

Healthpass is committed to improving your health and wellbeing. In this spirit we have launched our first-of-its-kind “Sehat Mubarik” Health Support Fund to support you and your family in situations of health-induced financial stress.

Below we include the necessary information about the rules of the Fund. We hope you find this information helpful.

If you have any questions regarding the Fund or anything else around Healthpass, please don't hesitate to contact us on support@healthpass.pk or 0800-75757.

Healthy Regards,

Your Healthpass Team

1. Are there any costs for me?

No, Sehat Mubarik is 100% free. It is a complimentary financial support service provided to you by Healthpass.

2. Which payments can be potentially reimbursed by the Fund?

You can become a potential beneficiary of the Fund when the following applies to any payment you make through Healthpass:

- Payment for a medical expense through a JazzCash wallet
- Payment of minimum PKR 5,000, net of any applicable discount
- Payment made in hospitals, clinics or laboratories within the Healthpass network. Pharmacies are excluded.
- Only the first payment in relation to a single/same diagnosis qualifies

If all four conditions above are met, we call your payment a “Qualifying Payment”. Next step is for Healthpass to check if the payment was made for a “Covered Condition” (see next question).

3. What are the Covered Conditions?

1. Hospitalization of minimum 1 night for any reason
2. MRI for any reason
3. Malignant Cancer (all types)
4. Pregnancy/Delivery complications
 - Ectopic pregnancy
 - Pre-eclampsia
 - Placental abruption
 - Shoulder dystocia
 - Uterine rupture
 - Prolapsed cord
 - Obstetrical haemorrhage
 - Puerperal sepsis
5. Accident with admission to the Accident & Emergency Unit
 - By accident we mean any physical bodily injury caused by a sudden, unexpected and violent event outside of your control

5. How much will the Fund reimburse if all the conditions are met?

Here is what you will receive back if the „Sehat Mubarik” Health Support Fund applies to your case:

Reimbursement amount per Qualifying Payment levels:	
Qualifying Payment Amount	Reimbursement Amount
PKR 0 – 4,999	➤ Zero reimbursement
PKR 5,000 – 9,999	➤ PKR 4,000 reimbursement
PKR 10,000 and above	➤ PKR 6,000 reimbursement

6. Are there any exclusions?

Yes, if your Qualifying Payment is used for any of the following the Fund cannot cover it under any circumstance:

- Anything related to drugs, alcohol, self-inflicted injury, suicide attempts, cosmetic surgery
- Anything not involving a doctor’s recommendation and recognized medical practice
- Anything that is already covered by your insurance or medical allowances

7. Who is covered by the Health Support Fund?

Any Healthpass user, excluding Healthpass staff, who has made a Qualifying Payment for a Covered Condition of:

- Themselves
- Their Spouse
- Their Children

8. Who will receive the reimbursement amount?

All reimbursements are received by the Healthpass user who has made the Qualifying Payment. Only one reimbursement will be made for a single Qualifying Payment and the same diagnosis.

If several Qualifying Payments have been made for the same treatment, payment will go to whoever is the closest eligible paying family member in the following order: (1) patient, (2) spouse, (3) mother, (4) father. No other person can receive reimbursement.

Moreover, the relevant JazzCash wallet must still be active at the time of reimbursement.

9. What is the process for the reimbursement to happen?

- First, you need to make a Qualifying Payment
- Within 2 working days of the Qualifying Payment, Healthpass will proactively contact you to ask for supporting documentation
- Two types of documentation are necessary for Healthpass to proceed with your case. We will need documents to a) identify you and the patient, and b) to identify the conditions/diagnosis
- Below are examples of the documentation you will be asked to provide as a copy:
 - Identification
 - Your CNIC
 - Form B if patient is your underaged child
 - The patient's CNIC if they are adults
 - Diagnosis
 - Hospitalization of minimum 1 night for any reason-> Discharge Summary
 - MRI for any reason-> Laboratory Receipt
 - Malignant Cancer (all types) -> Discharge Summary or Prescription
 - Pregnancy /Delivery complications-> Discharge Summary
 - Accident with ER admission -> Discharge Summary
- Once you agree to provide us with the necessary documentation, we will ask you to send us the necessary documentation via email or Whatsapp
- We will then investigate the case and determine if your case is eligible for reimbursement within 5 working days of receiving the necessary documentation from you
- If eligible, then Healthpass will process the reimbursement within one further working day
- If not eligible, we will also contact you and inform you about the decision
- Final decision on every case is fully at Healthpass discretion

10. How will you call me?

We will call you from our dedicated Healthpass number for the Health Support Fund. Please pick-up the phone because after 3 failed attempts we will give up.

11. Can I raise a case myself?

Yes, sure. If you feel that the Health Support Fund applies to you but you haven't been contacted by Healthpass, then you can contact our helpline to initiate the process, until maximum 30 calendar days after the Qualifying Payment.

12. If I share my data with you, will it be safe?

Yes, we will treat any personal data that you share with utmost confidentiality. Our Privacy Notice as stated on our website applies to the Health Support Fund similarly to any other Healthpass service.

13. Any small print?

Yes of course, but just a little bit:

- Our general Terms of Service and our Privacy Notice apply to the Health Support Fund as they apply to any other Healthpass service and are stated in our website
- Healthpass can change or stop the Health Support Fund any time at its full discretion and without notice
- Qualifying Payments will be treated as per the scheme rules in force at the date of payment
- We commit to make any changes public on our website through updates to this document

Contact

support@healthpass.pk

0800-75757 (toll-free)