

KARACHI TOOLS, DIES & MOULDS CENTRE

Group Health Family Takaful (GHFT)			
Delivery of Services for Family Takaful Period Covered:			
Group Health Family Takaful (GHFT): November 12, 2026 to June 30, 2028			
Description of Benefits		Plan - A	Plan - B
Schedule “A” Hospital Care Limit		(AM & Above)	(Executive & Below)
Total Hospital Care Limit (Per Person Per Year)		Rs. 650,000	Rs. 520,000
Room & Board entitlement (Per day inclusive of nursing & ancillaries)		Rs. 10,400	Rs. 9,100
50% Enhancement of total coverage in case of accidental cases		50% Enhancement on Accidental	
Major Medical Care			
Pre-Hospitalization Diagnostic Charges		(30 days prior to Hospitalization)	
Post-Hospitalization Follow-up Charges		(30 days after discharge)	
Claim Reimbursement		(Shall be within 10-15 days)	
Pre Existing Conditions		50% Coverage	
Physician’s Visit (In-Patient visit) Charges		Covered under Hospital Care Limit	
Specialist Consultation (In-Patient visit) Charges			
100% Coverage of Visiting Consultant Charges			
Intensive Care Unit (ICU) Charges			
Miscellaneous Hospital Expenses			
Surgical Operation Charges			
Day-care Surgery Charges (Pre & Post Condition Applied)			
Hospital Casualty Ward Accident & Emergency Services			
Specialized Investigations Outpatient Cover			
Description of Benefits		Plan - A	Plan - B
Schedule “B” Maternity Benefit			
Normal Delivery Limit (Per married female per year upto age 45)		Rs. 91,000	Rs. 72,000
Complicated Delivery Limit (Per married female per year upto age 45)		Rs. 124,000	Rs. 105,000
		↓	↓
Married Female (below 45)	76	24	52
Married Female (age above 45)	18	4	14
Total Married Female	94	28	66
Group Summary			Employee List Also Attached Below
Plan	Plan - A	Plan - B	
Employees	30	78	
Spouses	28	66	
Children	69	133	
Total	127	277	

GHFT - TAKAFUL CONTRIBUTION

Participants Benefit of GHFT (Schedule-A):

Contribution for Hospitalization - GHFT						
Age Band	Plan-A			Plan-B		
	A	B	C = A x B	A	B	C = A x B
	No. Of Insured	Contribution Per Person Inclusive all taxes (PKR)	Contribution Amount (PKR)	No. Of Insured	Contribution Per Person Inclusive all taxes (PKR)	Contribution Amount (PKR)
Sub Total:				Sub Total:		
Total Contribution of Hospitalization (Plan-A and Plan-B) - Schedule-A						

Participants Benefit of GHFT (Schedule-B):

Contribution for Maternity - GHFT						
Age Band	Plan-A			Plan-B		
	A	B	C = A x B	A	B	C = A x B
	No. Of Insured	Contribution Per Person Inclusive all taxes (PKR)	Contribution Amount (PKR)	No. Of Insured	Contribution Per Person Inclusive all taxes (PKR)	Contribution Amount (PKR)
Sub Total:				Sub Total:		
Total Contribution of Maternity (Plan-A and Plan-B) - Schedule-B						
Grand Total for Hospitalization & Maternity (Schedule-A + Schedule-B)						