

## Health Insurance of Protective Life

### **i. Protection Against Critical Illness (PACI):**

**Protect you against 52 critical diseases.**

Generally, most of the times, some critical disease arise in our life without notice and fall our families into grievous financial shock followed by severe crisis. In these situations, the families have to suffers many problems, mostly including the below two, which lead the families to the ultimate financial uncertainty for their future:

- i. Discontinuation of Regular Income for maintaining the families; and**
- ii. Losing of most of the Savings and/ or Permanent/ Real Assets of the families.**

With the advancement of the medical science, it's now possible to be recovered from most of the critical diseases, though the treatment cost is huge. But, if these dread diseases strike anyone in the old age, especially, after retirement, the situation will be worst for him to arrange the huge treatment cost.

Keeping this in mind, Protective Life has brought a very special and exceptional insurance benefit named '**Protection Against Critical Illness (PACI)**' that protects you financially against 52 Critical illnesses until your age of 80 years. You can choose a fixed premium payment term of 10, 15 or 20 years and enjoy coverage up to 80 years of your age. This essential insurance plan allows you paying the premium when you are earning but enjoying the coverage when you are out of direct income.

### **Long-Term Coverage:**

Due to the advancement of economic and health system, life expectancy in Bangladesh is increasing. While almost all critical illness Policies are currently providing coverage for up to 60 years it's the market demand for a Policy that can serve longer. This Policy provides Critical Illness and Life Insurance Coverage until insured's age of 80 years.

### **18 Minor Critical Illness Coverage:**

If the insured diagnosed or undergone surgery with any of the covered 18 minor critical illnesses during the term of this policy then 25% of Face Amount (FA) or BDT 500,000, whichever is lower, will be paid as an minor critical illness coverage. Insured can claim for minor critical illness coverage once. Policy will remain continued for other coverages even if claim is paid under Minor Critical Illness. List of 18 Minor Critical Illness diseases:

1. Cerebral Shunt Insertion	10. Surgical removal of One Lung
2. Carcinoma in situ and other Early carcinomas in Special Organs	11. Nephrectomy/ Removal of one kidney
3. Cardiac Pacemaker or Defibrillator	12. Minimally invasive aortic valve surgery
4. Coronary Angioplasty	13. Small Bowel Transplant
	14. Cochlear Implant Surgery

5. Other coronary artery diseases of lower severity	15. Early Parkinson's disease
6. Percutaneous Heart Valve Surgery	16. Coma of lower severity
7. Second Degree Burns	17. Pituitary Tumor Surgery
8. Blindness of lower severity	18. Spinal Cord Disease or injury resulting in Bladder dysfunction spinal cord/ Cauda Equina Disease or Injury
9. Secondary Pulmonary arterial hypertension	

### 34 Major Critical Illness Coverage:

If the insured is diagnosed or undergone surgery with any of the covered 34 major critical illnesses during the term of this policy, 100% of Face Amount, less the amount paid or payable under minor Critical Illness, will be paid. Policy will terminate once major critical illness coverage is paid.

1. Cancer	19. Major Head trauma
2. Stroke	20. Bacterial Meningitis
3. First Heart Attack	21. Loss of Speech.
4. Coronary artery bypass surgery	22. Aplastic Anaemia
5. Other Serious Coronary artery disease	23. Muscular Dystrophy
6. Heart valve surgery/ replacement	24. Alzheimer's Disease/ Irreversible Organic Degenerative Brain Disorders
7. Major Burns	25. Motor Neuron Disease
8. Blindness	26. Cardiomyopathy
9. Pulmonary Arterial Hypertension (Primary)	27. End Stage of Liver Failure
10. End Stage of Lung Disease	28. Fulminant Viral Hepatitis
11. Kidney/ Renal failure	29. Occupationally Acquired Human Immunodeficiency Virus (HIV)
12. Surgery for disease of Aorta	30. Encephalitis
13. Major organ transplant	31. Brain Surgery
14. Deafness	32. Systemic Lupus Erythematosus (SLE) with severe kidney complications
15. Parkinson's Disease	33. Multiple Sclerosis
16. Coma	34. Medullary Cystic Disease
17. Surgical Removal of Benign Brain Tumor	
18. Paralysis	

### Death Coverage Due to Any Cause:

In case of unfortunate demise of the insured -

- 100% of Face Amount less any amount paid or payable under minor critical illness will be paid.
- Additional benefit equivalent to 25% of Face Amount or BDT 500,000, whichever is lower, will be paid if death occurs due to **Dengue Hemorrhagic Fever (DHF)** or **Chikungunya Fever**.

## **Tax Advantages**

Tax advantages regarding the contribution payment are subject to Tax laws/rules of the Bangladesh Government. Please consult your Tax advisor for confirmation and advice.

### **ii. Critical Illness Protections with Death Benefits (Life Insurance Policy and Critical Illness Insurance in a Single Package)**

#### **Death due to Covered Critical Illness:**

If the insured person dies due to any of the covered critical illnesses, Protective Life will pay the insured amount to the respective Beneficiary(ies) of the deceased. The coverage amount may range from BDT 100,000 – 1,000,000.

#### **Death due to non Covered Critical Illness:**

If the insured person dies due to any reason other than the covered critical illness Protective Life shall pay **one-tenth** of coverage amount, or return the Premiums paid-to-date without interest (whichever is higher) to the Beneficiary(ies).

#### **Diagnosis/Surgery Benefit:**

Upon diagnosis of or actual undergoing of surgery for, as the case may be, any of the covered critical illnesses, Protective Life will pay coverage amount selected by you, ranges from **BDT100,000 – BDT1,000,000**.

#### **Name of the Covered Critical Illness:**

Kidney Failure, End-stage Liver Failure, Stroke, Cancer, First Heart Attack, Coronary Artery surgery, Serious Coronary Artery Diseases, Heart Valve surgery/replacement, Pulmonary Arterial Hypertension (primary), Benign Brain Tumor, End Stage of Lung Disease.

#### **100% Premium Back as No Claim Benefits:**

If the insured person passes a very healthy life throughout the tenure of the policy period, and doesn't need to have the protection facilities of the insurance policy, he/she will be entitled to 100% payback of the total Paid Premium throughout the Policy Period.

### **3. MediCare Policy**

(A Supplementary Medical Insurance for you and your family members that provides financial Protection during hospitalization)

#### **Financial coverage for your unexpected medical cost:**

A sudden illness or accident may occur anytime, anywhere to anyone's life; and the financial loss due to such unexpected incidents could affect your financial solvency and plans. Hospitalization due to accident or illness is stressful, and having to worry about hospital bills during that time only makes matters worse. Protective Life's MediCare Policy is here to make your life easier where you can avail the below two types of benefits-

**a. Financial Benefit:**

You can get minimum BDT 1,000 to a maximum of BDT 20,000 per day of your stay in a hospital due to sickness or accident.

**b. Hospitalization Benefit:**

Hospitalization benefit up to 30 (52 weeks) consecutive days and for a total of 360 days during Policy coverage period, even if you are admitted in any free hospital.

**c. Double Benefit for 9 Dread Diseases (First Two Weeks):**

This Rider offers minimum Benefit of BDT 2,000 to maximum Benefit of BDT 40,000 depending on Policy.

#### **No additional Medical Tests needed:**

You don't need any additional medical tests for proving your sickness to get the benefits of MediCare Policy.

#### **Benefits for Family:**

All of your family members can get the same MediCare Policy being your legal dependents without filling any additional insurance application form.

#### **Premium Payment Mode:**

You can pay the required premium for MediCare Policy annually, semi-annually, quarterly or monthly.

#### **4. Hospital Care Policy**

(A convenient support to hospitalization costs)

The Hospital Care Rider pays the Cash Amount selected for the insured family members on the event of hospitalized, regardless of expenses, even in a free hospital.

Payments are not constrained by any other insurance you may have. Payments can be used in any way you wish – to replace lost income, to assist with family expenses or to help pay for the best possible medical care.

#### **Daily Cash income upto 52 week:**

The cash payments start from the very first day of hospitalization and continues for up to 52 weeks.

#### **Accident & Sickness Weekly Benefits:**

This Rider offers minimum Benefit of BDT 1,750 to maximum Benefit of BDT 10,500 depending on Policy.

#### **Double Benefit for 9 Dread Diseases (First Two Weeks):**

This Rider offers minimum Benefit of BDT 3,500 to maximum Benefit of BDT 21,000 depending on Policy.

#### **Premium Mode:**

You can pay Premiums for Hospital Care annually, semi-annually, quarterly, or monthly, same as your Policy.