



SHANTA  
Life

Group Insurance



## Financial Protection for Your Employees and Their Families

Group insurance can greatly improve an organization's "People Value Proposition". This important benefit helps to attract skilled human resources and enhances employee satisfaction, leading to increased productivity and high morale. This benefit is a reflection of an employer's values and commitment to their employees. It showcases the employee-driven focus of an employer. Offering comprehensive group insurance, including health, life, or disability coverage, demonstrates an employer's dedication to creating a supportive work environment.

Shanta Life's Group Insurance Plan brings the ultimate financial safety net & peace of mind for your team. This smart, must-have benefits ensure their families are financially protected when life takes an unexpected turn, empower your employees to stay focused and thrive, knowing they're covered and no matter what the future may hold, their family finances will be taken care of.

### Suitability Standard

All regular and healthy eligible employees are qualified for coverage. New hires shall get immediate protection under the scheme from day one, ensuring seamless and stress-free security from the beginning of their journey with your company.

# Core Benefits

## Group Life (GL)

In the unfortunate event of natural death, full amount of the Sum Assured is paid directly to the beneficiary, providing families with a crucial financial safety net when they need the most. This ensures your employees' loved ones are supported during unprecedented times.

## Additional Benefits

- **Accidental Death Benefit (ADB)**

Accidents in life are unpredictable. Accidental death benefit provide significant financial security (in addition to GL) to an employee's family in the event of the unexpected passing due to an accident.

- **Permanent and Total Disability (PTD)**

In the event of total disability, we provide full coverage of the Sum Assured, ensuring your employees' livelihoods are protected when they are unable to work anymore.

- **Permanent and Partial Disability (PPD)**

Even partial disabilities can alter lives. Our PPD compensation offers financial security, so employees remain supported during difficult times.

- **Critical Illness Benefit**

Serious illnesses like cancer, heart attacks, or strokes can devastate finances. With Shanta Life's Critical Illness Benefit, employees diagnosed with any of 14 major critical illnesses are covered, giving them the freedom to focus on recovery without financial worries.

# Comprehensive Health Coverage for Your Employees

Offering Group Medical Insurance coverage to employees reflects an act of goodwill, demonstrating an employer's dedication to the well-being of their team. With our scheme, your employees gain access to top-tier healthcare from our large pool of health network.

## Suitability Standard

All eligible employees are suitable for this coverage. Expanding this coverage to employees' dependents provides an additional level of support. It reflects a deep commitment not only to the employee but also to their family, promoting a sense of security, care and well-being for their entire household.

Your little ones are covered from day one as well.





# In-Patient Coverage (IPC)/ Hospitalization Benefits

- **IPC Coverage:** Guarantees your employees access to the best in-patient care without the worry of medical expenses.
- **Room Rent Benefit:** Provides coverage for a comfortable and stress-free hospital stay.
- **ICU/CCU Coverage:** Ensures extended access to critical care services when needed.
- **Surgical and Medical Treatment:** Covers a wide range of medical expenses, including surgeries, consultations, and medications, ensuring a stress-free experience during treatment.



# Out-Patient Coverage (OPC) Benefit



1.	General OPC Coverage	Consultation Fee (General & Specialized) Investigation Fee Medicine Cost
2.	OPC Dental Coverage	Consultation Fee Investigation Fee Medicine Cost Scaling & Polishing
3.	OPC Optical Coverage	Consultation Fee Investigation Fee Medicine Cost Enjoy an annual allowance for lenses and spectacles, covering costs up to a specified amount.

# Maternity Benefits

Maternity benefit provides invaluable peace of mind by covering the high costs associated with pregnancy, childbirth and newborn care. It promotes a healthy pregnancy journey and offers security for both the mother and baby, fostering a stress-free experience during one of life's most important events.

## What the scheme covers

Coverage for cesarean delivery or ectopic pregnancy

Coverage for normal delivery

Coverage for legal abortion or miscarriage



# Why Choose Shanta Life?

## Putting Employee Well-Being at the Heart of Your Success

When you invest in your employees' health and financial security, you're investing in your company's future. Our plans are designed to offer flexibility, ease of use, and comprehensive protection, making sure your team feels valued and supported.

### Value Added Service

Cashless Treatment	Employees can receive treatment at our designated hospitals without paying upfront. We handle the costs so they can focus on recovery.
Fast Claim Settlement	At Shanta Life, we ensure swift and hassle-free claim settlements for your employees, so they can focus on their well-being while we take care of the rest.
Worldwide Coverage	Whether they are at home or traveling, your employees are covered with reimbursement at Bangladesh-standard rates.
Pre & Post-Hospitalization Expenses	7 days of pre and post-hospitalization expenses, including medicine and investigations, are covered.
Convenient Claim Submission	Employees can submit claims through our website.
Dedicated Support	Our dedicated support team is available around the clock to assist with claims, treatment inquiries, and more.

## Protect Your Team, Strengthen Your Company

Shanta Life's Group Insurance plans ensure your employees feel valued, secure, and we are ready to give our best to your organization. A healthy, supportive workforce is the most productive workforce—let us help you achieve that.

# Shanta Life

Shanta Life Insurance PLC is dedicated to becoming a leading force in the insurance industry in Bangladesh, aiming to transform the sector through innovation.

Our objective is to always be by your side as the most trusted insurance company by providing simple and effective protection and solutions on the way to fulfilling your life goals. In this age of change, we are committed to innovation, digitalization, and the promise of a simple and beautiful life by staying true to your needs.

Shanta family believes in building your future. Composed of a diverse, energetic, and intelligent group of experienced teams, our family vows to stand out and be trusted through a visionary and well-governed philosophy, coupled with a commitment to customer centricity.



## Shanta Life Insurance PLC

Shanta Western Tower (Level 10), 186 Bir Uttam Mir Shawkat Sarak,  
Tejgaon Gulshan Link Road, Dhaka-1208. Hotline Number: 09610889900

