

Q1. Why I should buy HealthCare Insurance?

Ans. With HealthCare you can ensure that in case of a medical emergency, you are able to pay for your medical expenses. Jubilee General HealthCare products are customized, with distinctive features being offered at competitive premiums.

Q2. How does a Family HealthCare Insurance operate?

Jubilee General's Family HealthCare is a hospitalization cover that protects you, your spouse and your children in case of an accident or illness that may lead to hospitalization.

The sum insured floats over the entire family, protecting you and your loved ones against in-patient expenses— financially strengthening you. It is a simple to take out and easy to pay for policy with various unique features to offer to the insured.

Q3. What are the main features of a Family HealthCare plan?

Ans. The basic features of a Family HealthCare plan include:

- No medical tests or reports required
- Family Health Card
- You do not pay cash! Avail cashless claims settlement directly at our listed hospitals, all you do is flash your health card!
- 24/7 medical hotline
- Discount centers: avail enticing discounts at various labs, pharmacies and clinics
- Free lookup period: if you are not happy with your policy, you may cancel it within 14 days and get a full refund.
- No claims bonus on renewals
- A carefully selected panel list of over 200+ prestigious hospitals nationwide
- Pre-existing medical conditions covered on the 5th renewal

Q4. What is the entry age limit in a hospitalization package for adults?

Ans. 18-49 years

Q5. How many children can be insured in a family package?

Ans. Up to 4 children

Q6. To what age can my hospitalization policy be renewed?

Ans. 49-59 years

Q7. What is the maximum age limit for the children to enroll in a family policy?

Ans. 1-23 years

Q8. What are the major exclusions of a hospitalization policy?

Ans. The major exclusions of this policy are as under:

- Any maternity expenses
- Any out-patient expenses
- Policy will not be available for any preexisting conditions until 48 months of constant renewals
- Waiting period: will not cover any expenses occurring during the first 30 days of the inception of the policy, except the accidental injuries. However, waiting period does not apply on renewals.

Q9. What is the time duration of these HealthCare plans?

Ans. Jubilee General HealthCare plans offer you coverage for a year

Q10. What is the main coverage of a HealthCare hospitalization plan?

Ans. The main coverage for HealthCare hospitalization plans include:

Hospitalization: Surgical & Miscellaneous expenses/ In-Hospital Consultations/ Intensive Care Charges/ Surgical Fees/ Anaesthetist's Fee/ Operation Theatre Charges/ Prescribed Medicines/ Diagnostic Investigations/ Blood & Oxygen Supplies/ Ventilator & Allied Services/ Day care procedures including Kidney Dialysis/ Chemotherapy & Radiotherapy for Cancer

Pre hospitalization Expenses: Covering Consultations, Medicines and Laboratory tests preceding admission to the Hospital

Post hospitalization Expenses: Covering Consultations, Medicines and Laboratory tests after discharge from the hospital

Emergency Local Ambulance Expenses: Both local and international

Q11. How does a CriticalCare Insurance operate?

Ans. Jubilee General's CriticalCare is a plan that protects you against 7 major critical illnesses.

It offers you a lump sum amount upon the diagnosis of these illnesses without the need for the insured to produce any medical bills and tests.

Q12. What is the main coverage of this CriticalCare Insurance plan?

Ans. The 7 critical illnesses covered under this policy are:

1. Cancer
2. Open Chest Coronary Artery Bypass Surgery
3. Heart Attack (Myocardial Infarction)
4. Kidney Failure
5. Stroke
6. Major Organ Transplant
7. Paralysis

Q13. What are the main features of a CriticalCare plan?

Ans. Jubilee General CriticalCare Insurance has the following features to offer:

- No medical tests or report required
- Cash to pay for medical treatments not covered in your health plan

- Cash to pay your loans while you are recovering
- Cash to pay your children's college and school fees
- Cash so you can travel for treatments not locally available
- Cash to protect your lifestyle

Q14. What is the entry age limit in a CriticalCare package for adults?

Ans. 18-50 years

Q15. Up to what age can my CriticalCare policy be renewed?

Ans. Up to the age of 60 years

Q16. What are the major exclusions of a CriticalCare policy?

Ans. The major exclusions of a CriticalCare policy are as under:

- Benefits will not be available for any preexisting conditions
- Waiting period: will not cover any illnesses being diagnosed during the first 90 days of the inception of the policy
- Insured person needs to survive for 30 days from the date of diagnosis to be able to claim the amount
- Once the claim has been paid, the policy cannot be renewed