

## ***'HerCare'- Health Insurance Women***

### **Introduction**

If we can earmark a particular day to celebrate womanhood, shouldn't we have a woman-specific health insurance plan too?

Our society has molded gender roles in such a manner that women end up tossing between family and profession. While there's no denying that women have done a great job at multi-tasking, there are still aspects that get overlooked in the whole balancing act. One of them is health.

It is also a fact that among Asian countries, Pakistan has the highest rates of breast and ovarian cancer.

Keeping all of the above in mind Jubilee General Insurance has developed a specific critical illness policy '**HerCare**' that solely covers illnesses common among women.

### **Here's all you need to know about the policy.**

This policy pays a lump sum amount equivalent to the amount of Sum Assured chosen, if the insured woman is diagnosed with any of the 8 specified critical illnesses during the tenure of the policy.

### **Coverage under the Plan**

**'HerCare'** -Critical Illness Plan for women provides for 8 types of critical illnesses:

- 1) Breast Cancer
- 2) Cervical Cancer
- 3) Burns
- 4) Paralysis or Multi-trauma
- 5) Fallopian Tube Cancer
- 6) Uterine or Endometrial Cancer
- 7) Vaginal Cancer
- 8) Ovarian Cancer

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### **Additional Coverage**

What makes the plan unique is that it has certain inbuilt benefits other than the coverage against the specified critical illnesses. Moreover, no additional premium is required to be paid. The benefit included in the cover is:

### **Congenital Disability Benefit –**

Bearing a child is the most important milestone in a woman's life and if the child has any congenital disability, the mother suffers the most. The plan lists some common congenital disabilities that a new-born baby might suffer. If the baby suffers from any of the prescribed disabilities, the plan pays 50% of the Sum Assured to the mother. The disabilities covered include:

**a) *Down's Syndrome***

**b) *Congenital Cyanotic Heart Disease***

**c) *Trachea-esophageal Fistula***

**d) *Cleft Palate with or without cleft lip***

**e) *Spina Bifida***

This benefit is available for the first two children and only if the children are born before the woman attains 40 years of age

### **Other features of 'HerCare' Insurance are as follows:**

- No medical tests required
- 14 days free look up period

### **Value Added Services**

1. 24/7 medical hotline for coordinated care and facilitation through trained professionals
2. Customized health card
3. Savings with health insurance policy through discounts on outpatient services (pharmacies and labs) at selected outlets
4. As a policyholder of Jubilee General's Health Program, you can avail MediGuide's Medical Second Opinion.

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Plans:

There are two types of plans:

**Platinum Plan with a limit of PKR 750,000/-**

**Gold Plan with a limit of PKR 500,000/-**

**Key Terms:**

1. Entry Age must be between 18-50 years old.(once covered, policy can be renewed yearly till 60th birthday)
2. We will not cover any critical illness occurring during the first 90 days of the policy. The waiting period will not apply for renewals.
3. Any benefit will not be available for any pre-existing condition.
4. Insured person need to survive for 30 days from the date of diagnosis of critical illness for claim to be admissible.
5. Cover ceases for insured person if claim has been paid under the policy.
6. Policy cannot be renewed if claim is already paid once.
7. Premium may vary by age and plan chosen.

**How much is it going to cost?**

HerCare Premium Table (PKR)				
	Age Bands		PLANS	
			Platinum	Gold
			Sum Insured PKR 750,000/-	Sum Insured PKR 500,000/-
Max Entry Age	18	35	3,900	2,500
	35	40	5,800	3,600
	41	45	8,650	5,300
	46	50	14,250	8,650
Renewals only	51	55	23,400	16,100
	56	60	36,300	24,900

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### **It's Time to Make a Choice**

Considering the premiums, one can say that the asking rate is extremely low against the coverage being provided. There is nothing wrong in putting family before self, but it is time that you did something for your health and well-being. Given the fact that critical illnesses like breast cancer and cervical cancer are affecting more women than before, it is best to be at least financially covered. You, in your multiple roles, are equally important to your family as your family is important to you. And if you are a caring husband or father, insure your wife or daughter to give her that financial cushion in the face of a medical crisis.

### **Major Exclusions**

- Pre-Existing Conditions-  
Pre-existing Medical Condition means any sickness, disease or injury or any symptom related to such sickness, disease or injury which has been diagnosed, treated or is under treatment or has been known, even if so medical advice or treatment was sought, before the effective date of this insurance. No liability will be accepted by JGI for any Pre-existing Medical Condition.
- Willful self-inflicted injury by/to the Life Assured or unreasonable failure to seek or follow medical advice.
- Infection with Human Immuno-deficiency Virus (HIV) or variants (including Acquired Immune Deficiency Syndrome (AIDS)) or AIDS Related Complex (ARC).
- Radiation induced burns
- Death within 30 days from the diagnosis of the CI.
- Willful misuse of drug.
- Others-  
Please refer to the policy document for complete set of exclusions