

ParentsCare Insurance- FAQs

Q: What is ParentsCare Insurance/ who is eligible to purchase?

A: For the first time in Pakistan, Jubilee General Insurance has introduced "ParentsCare" Insurance, which is one of its kind health insurance plan for people who at the time of purchase, fall within the age bracket of 45-65 years (once covered, policy can be renewed yearly till **age 70**). It can be bought for oneself, one's spouse, parents and parents-in-law.

Q: What does ParentsCare Insurance cover?

A: ParentsCare Insurance offers the following coverage:

1. Hospitalization-

Covers the insured person for in-patient hospitalization expense including:

- a. Room rent
- b. ICU charges
- c. Day care surgeries
- d. Hospital and surgical expenses
- e. Physician's and surgeon's visit fee
- f. Lab tests and x-ray exams
- g. Operation theatre charges
- h. Anesthesia and administration charges
- i. Blood transfusions
- j. Physiotherapy
- k. Ventilator and allied services

2. Pre and Post Hospitalization Expenses-

Up to 30 days of pre and post hospitalization expenses coverage including:

- a. Physician's fee
- b. Cost of prescribed medicines
- c. Cost of lab tests
- d. Dressing and stitch removal charges

3. Ambulance Charges-

Ambulance charge up to Rs. 3,000 per policy year can be claimed in this policy

4. Accidental Medical Expenses Coverage

5. Medical Second Opinion (MSO) Benefit-

International Medical Second opinion from Mediguide International for more than 100 top hospitals across the world.

Q: What are the plan options that I can avail?

A: The following plans are being offered currently for ParentsCare:

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|--------------------|---------------------|
| 1. Silver | PKR 200, 000 |
| 2. Gold | PKR 300, 000 |
| 3. Platinum | PKR 500, 000 |

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Q. What is the time duration of ParentsCare Insurance cover?

A: Jubilee General HealthCare plans offer you coverage for 1 year from the date of issue.

Q. I have diabetes, can I still purchase the ParentsCare policy?

A: Any condition one has prior to purchase of the policy such as diabetes, hypertension, heart disease etc. are known as 'pre-existing conditions' and any treatment which is because of the pre-existing condition(s)* is only partially covered under the policy— starting from 10% of the limit in the first year and then going up at every consecutive renewal till it reaches 50% of the limit— as per the chart below.

- a. **1st year of cover** 10% of the annual limit
- b. **2nd year of cover** 20% of the annual limit
- c. **3rd year of cover** 30% of the annual limit
- d. **4th year onwards** 50% of the annual limit

***Pre-existing Conditions** means as any injury, illness, condition or symptom:

1. *for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Issue Date of this Policy for the Life Assured, or*
2. *which originated or was known by the Policy Owner or the Life Assured to exist prior to the Issue Date of this Policy, whether or not treatment, or medication, or advice or diagnosis was sought or received.*

Q. Is there a waiting period that triggers when I buy ParentsCare Insurance cover?

A: Yes, a waiting period of 60 days will apply for the coverage from the date of issue of the policy. This, however, is not applicable in case of renewals or accidental cover claims.

Q: What other features can I enjoy upon buying ParentsCare from Jubilee General?

A: The following additional features can be enjoyed upon the purchase of ParentsCare:

1. Credit facility on 400+ hospitals all across Pakistan
2. 24/7 medical hotline for coordinated care and facilitation through trained professionals
3. Customized health card
4. Savings with health insurance policy through discounts on outpatient services (pharmacies and labs) at selected outlets
5. Medical Second Opinion from International Hospitals
6. Free look up period of 14 days

Q. In case of Medical Second Opinion, who should I contact?

A: For Medical Second Opinion call MediGuide at 111-11-CARE (2273) for complete detail on how to avail this benefit.

Q: Can I switch my plan after purchasing ParentsCare Insurance?

A: No, plan can only be switched upon renewal.

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Q: What are the major exclusions of the plan?

A: The following are the major exclusions of this product:

- Benefits will not be available for Pre-existing Conditions* beyond the extent mentioned in the schedule of benefits.
- Treatment from non-panel hospitals
- Will not cover any expenses occurring during the first 60 days of the inception of policy, except from accidental injuries. This waiting period does not apply for subsequent renewals without a break.
- Cosmetic, aesthetic and related treatment
- Congenital anomalies beyond the extent mentioned in the schedule of benefits
- HIV-AIDS or any sexually transmitted disease
- Any fertility/impotence/ sterilization procedure or treatment
- Pregnancy related expenses and complications
- Psychiatric treatment
- War, invasion, civil commotion
- Cost of limbs/ prosthetics/ hearing aids / crutches /dentures
- Drug abuse / self-inflicted injuries
- Any outpatient expenses.

Disclaimer: Please refer to the policy document for complete set of exclusions

Q: Who can I reach in case of any queries or claims?

A: The following are the contact centers in case of complaints, queries and claims:

For Complaints or Queries:

Toll Free Number: 0800 03786

Email: buyonline@jubileegeneral.com.pk

Address: Retail Business Division, Jubilee General Insurance Company Limited, 2nd floor, I. I. Chundrigar Road, Karachi, Pakistan.

For Emergency, Claims & Hospital related matter:

24/7 Medical Hotline: (021) 111-111-544

Email: customer.services@jubileehealth.com

Address: Health Insurance Administration Office, 36-A/2 Lalazar, M. T. Khan Road, Karachi -74000, Pakistan.