

Personal HealthCare

Product Information Document

Introduction:

Increasing medical inflation in double digits has significantly impacted the financial stability of individual belonging to all classes. Therefore, the need for individual medical & Hospitalization insurance is highly significant fulfilling the present day needs.

Jubilee General's Personal HealthCare Insurance is the answer to all such needs. This product is most customized, highly valued and competitive premium are the key aspects of this product. Because when it comes to your Personal lifestyle protection, Jubilee General Insurance is the partner you can trust.

Jubilee General's Personal HealthCare Insurance covers more you for a fixed amount of Sum insured in case of hospitalization. Thus you can take cover for Rs. 125,000, Rs. 275,000, Rs. 550,000, Rs. 750,000 & Rs. 1,000,000 as per your need.

Coverage:

Hospitalization limits are annual. Jubilee General Insurance is offering five exclusive plans, i.e.

- Bronze Plan: Rs. 125,000
- Silver Plan: Rs. 275,000
- Gold Plan: Rs. 550,000
- Diamond Plan: Rs. 750,000
- Platinum Plan: Rs. 1,000,000

Product Features

- Provides Cashless benefits through our preferred providers
- No Medical tests are required
- PECs will be covered after 03 years of continuous coverage
- Free look period of 14 days –option of canceling if not satisfied

Value Added Services

- Credit facility on 400+ hospitals all across Pakistan
- 24/7 Medical Hotline approval centre for better coordinated care and facilitation through trained professionals
- Customized Personal Health Card for complete facilitation at Hospitals
- Savings with health insurance policy through discounts on outpatient services (lab tests) at selected outlets.
- No requirement of any Medical test/ report
- Free Lookup Period for 14 days
- Pre Existing coverage after 36 months of consequent renewals

- Additional 15% Hospitalization limit after 24 months of consequent renewals Subject to No Claims paid
- As a policyholder of Jubilee General’s Personal HealthCare Program, you can avail unlimited audio or video consultations from a General Physician and from a Specialist Doctor, through Sehat Kahani’s mobile application / website.

Major Exclusions:

- Benefits will not be available for Pre-existing Conditions* until 36 months of continuous coverage has elapsed
- Waiting Period: Will not cover any expenses occurring during the first 30 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
- 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
- ‘COVID -19 related covered expenses will be excluded for non-vaccinated individuals, over the age of 18

Benefit Structure (PKR)					
Coverage / Plans	Bronze	Silver	Gold	Diamond	Platinum
<u>HOSPITALIZATION EXPENSE BENEFIT: (LIMIT PER PERSON / PER YEAR)</u>	125,000	275,000	550,000	750,000	1,000,000
SUB LIMITS:					
1) <u>Room and Board per day</u>	General	Semi-Private	Private	Private	Private
2) <u>Pre Hospitalization Expense Benefit</u>	30 days	30 days	30 days	30 days	30 days

3) <u>Post Hospitalization Expense Benefit</u>	30 days	30 days	30 days	30 days	30 days
4) <u>Emergency Local Ambulance Expenses</u> Expenses for ambulance services for transportation to or between hospitals during medical emergencies, per eligible claim. Limit per Hospitalization.	1,500	2,500	3,500	4,500	5,500
5) <u>Emergency International Expenses</u> Reasonable & Customary expenses only for emergency hospitalization abroad.	Covered	Covered	Covered	Covered	Covered
6) <u>Medical Second Opinion (MSO) Benefit</u> International Medical Second Opinion from MediGuide International for more than 100 hospitals across the world.	Covered	Covered	Covered	Covered	Covered
7) <u>Online Doctor Consultation* :</u> Online Audio/Video consultation through our Partner “Sehat Kahani”.	Covered	Covered	Covered	Covered	Covered

Entry Age: Proposer 18-49 (Once covered, policy can be renewed yearly till age 60).

* Online Doctor Consultation is being provided by, owned, and operated by a third party “Sehat Kahani”, over which Jubilee General has no control, neither Jubilee assumes any liability arising due to the quality of service being provided by the third-party vendor.

Premiums:

Personal HealthCare							
Hospitalization Limit:		125,000	275,000	550,000	750,000	1,000,000	
Room Entitlement:		General Ward	Semi-Private	Private	Private	Private	
Emergency Local Ambulance		1,500	2,500	3,500	4,500	5,500	
	Age Band		Bronze	Silver	Gold	Diamond	Platinum
Max Entry Age	18	24	5,080	8,810	15,550	21,410	27,550
	25	29	5,710	9,910	17,610	24,290	31,300
	30	34	7,070	12,700	22,530	31,190	40,270
	35	39	7,620	13,570	24,270	33,600	43,400
	40	44	8,560	15,380	27,600	38,270	49,470
	45	49	10,010	18,410	32,840	45,610	59,020
Renewals only	50	54	14,280	26,500	47,110	65,590	85,010
	55	59	17,140	32,210	58,540	81,590	105,780

Note: Above rates are inclusive FIF & Stamp duty but Excluding 4% advance tax for non filers.