

Personal HealthCare- FAQs

Q1. Why I should buy Personal HealthCare Insurance?

Ans. With Personal HealthCare Insurance you can ensure that in case of a medical emergency, you are able to pay for your medical expenses and hospitalization needs.

Q2. How does a Personal HealthCare Insurance operate?

Jubilee General's Personal HealthCare is a hospitalization cover that protects you in case of an accident or illness that may lead to hospitalization.

It is a simple to take out and easy to pay for policy with various unique features to offer to the insured. It 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 as per your need.

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

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

- Provides Cashless benefits through our preferred providers network
- No Medical tests are required
- PECs will be covered after 04 years of continuous coverage
- Free look period of 14 days –option of canceling if not satisfied
- Credit facility on 400+ hospitals all across Pakistan
- 24/7 Medical Hotline approval center 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
- Medical Second Opinion Facility
- Additional 15% Hospitalization limit after 24 months of consequent renewals subject to No Claims paid

Q4. What is the entry age limit for Personal HealthCare Insurance?

Ans. 18-49 years

Q6. To what age can my Personal HealthCare Insurance policy be renewed?

Ans. 49-59 years

Q7. What are the major exclusions of a Personal HealthCare Insurance policy?

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

- Any out-patient expenses
- Policy will not be available for any preexisting conditions until 48 months of constant renewals
- 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 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.
- Others- Please refer to the policy document for complete set of exclusions

Q9. What is the time duration of my Personal HealthCare Insurance?

Ans. Jubilee General's Personal HealthCare Insurance offers you coverage for a full year.

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

Ans. The main coverage of a Personal HealthCare Insurance includes:

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