

Frequently Asked Questions

LifestyleCare

How does a LifestyleCare Insurance operate?

Jubilee General's LifestyleCare 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.

What is the main coverage of this LifestyleCare Insurance plan?

The 7 critical illnesses covered under this policy are:

- Cancer
- Open Chest Coronary Artery Bypass Surgery
- Heart Attack (Myocardial Infarction)
- Kidney Failure
- Stroke
- Major Organ Transplant
- Paralysis

What are the main features of a LifestyleCare plan?

Jubilee General LifestyleCare 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
- Option to International Medical Second Opinion MediGuide's Medical Second Opinion services by calling at the following number: 111-11-CARE (2273)
- As a policyholder of Jubilee General's Health Insurance Program, you can avail upto 2 audio or video consultations from a General Physician and 1 audio or video consultation from a Specialist Doctor, through Ring A Doctor's telehealth mobile application/ website.

*** Online Doctor Consultation is being provided by, owned and operated by a third party "Ring A Doctor", 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.**

What is the entry age limit in a LifestyleCare package for adults?

18-50 years

Up to what age can my LifestyleCare policy be renewed?

Up to the age of 60 years

What are the major exclusions of a LifestyleCare policy?

The major exclusions of a LifestyleCare 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

What is the utilization process for online doctor consultation feature?

After receiving Jubilee General's Health Product documents, you will receive an automated email from Ring A Doctor stating your entitlement along with the login details.

Please go to the website www.ringadoctor.com or download APP from Store:

App Store: <https://apple.co/2GmTfqC>

Play Store: <http://bit.ly/2v9rmaQ>

Login with credential provided in your email received from ring a doctor. List of all available online doctors will appear in the application to choose from.

If you have issues, please contact:

contact@ringadoctor.com

Direct: 92 (051) 2260 001 Mobile: +92 342 099 0990

UAN : +92 (051) 111 362 867