

Personal HealthCare

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 takaful is highly significant fulfilling the present day needs.

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

Jubilee General's Personal HealthCare Takaful 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:

Hospitalization limits are annual. Jubilee General Takaful 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.
- PECs will be covered after 03 years of continuous coverage.
- Free look period of 14 days –option of canceling if not satisfied.
- Additional 15% Hospitalization limit after 24 months of consequent renewals Subject to No Claims paid
- As a policyholder of Jubilee General's Health Program, you can avail MediGuide's Medical Second Opinion services by calling at the following number: 111-11-CARE (2273)

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 takaful policy through discounts on outpatient services (lab tests) at selected outlets.

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

Benefit Structure					
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 Ward	Semi-Private	Private	Private	Private
1) <u>Pre Hospitalization Expense Benefit</u>	30 days	30 days	30 days	30 days	30 days
1) <u>Post Hospitalization Expense Benefit</u>	30 days	30 days	30 days	30 days	30 days
1) <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
1) <u>Emergency International Expenses</u> Reasonable & Customary expenses only for emergency hospitalization abroad.	Covered	Covered	Covered	Covered	Covered
1) <u>Medical Second Opinion (MSO) Benefit</u> Interntaional Medical Second Opinion from MediGuide International for more than 100 hospitals across the world.	Covered	Covered	Covered	Covered	Covered

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

Personal HealthCare Contribution Table (PKR)

Plans:		Bronze	Silver	Gold	Diamond	Platinum
Room Entitlement:		General Ward	Semi-Private	Private	Private	Private
Hospitalization Limit		125,000	275,000	550,000	750,000	1,000,000
	Age Bands (Years)	Net Contribution	Net Contribution	Net Contribution	Net Contribution	Net Contribution
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 duties but excluding 4% advance tax for non-filers.