

HerCare

Product Information Document

Introduction:

If we can earmark a particular day to celebrate womanhood, shouldn't we have a woman-specific health Takaful plan too?

Our society has molded gender roles in such a manner that women end up tossing between family and profession. While there's no denying that women have done a great job at multi-tasking, there are still aspects that get overlooked in the whole balancing act. One of them is health.

It is also a fact that among Asian countries, Pakistan has the highest rates of breast and ovarian cancer.

Keeping all of the above in mind Jubilee General Takaful has developed a specific critical illness PMD 'HerCare' that solely covers illnesses common among women.

Features:

This PMD pays a lump sum amount equivalent to the amount of Sum Assured chosen, if the insured woman is diagnosed with any of the 8 specified critical illnesses during the tenure of the PMD.

Coverage:

'HerCare' -Critical Illness Plan for women provides for 8 types of critical illnesses:

- Breast Cancer
- Cervical Cancer
- Burns
- Paralysis or Multi-trauma
- Fallopian Tube Cancer
- Uterine or Endometrial Cancer
- Vaginal Cancer
- Ovarian Cancer

Additional Coverage:

What makes the plan unique is that it has certain inbuilt benefits other than the coverage against the specified critical illnesses. Moreover, no additional premium is required to be paid. The benefit included in the cover is:

- Congenital Disability Benefit – Bearing a child is the most important milestone in a woman's life and if the child has any congenital disability, the mother suffers the most. The plan lists some common congenital disabilities that a new-born baby might suffer. If the baby suffers from any of the prescribed disabilities, the plan pays 50% of the Sum Assured to the mother.
The disabilities covered include:
 - Down's syndrome

- Congenital Cyanotic Heart Disease
- Trachea-esophageal Fistula
- Cleft Palate with or without cleft lip
- Spina Bifida

This benefit is available for the first two children and only if the children are born before the woman attains 40 years of age

Other features of 'HerCare' Takaful are as follows:

- No medical tests required
- 14 days free look up period

Value Added Services

- 24/7 medical hotline for coordinated care and facilitation through trained professionals
- Customized health card
- Savings with health Takaful PMD through discounts on outpatient services (pharmacies and labs) at selected outlets
- As a PMD holder of Jubilee General's Health Program, you can avail MediGuide's Medical Second Opinion.
- As a PMD holder of Jubilee General's Health Takaful 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.***

Plans:

There are three types of plans:

- Gold Plan with a limit of PKR 500,000/-
- Diamond Plan with a limit of PKR 750,000/-
- Platinum Plan with a limit of PKR 1,000,000/-

Key Terms:

- Entry Age must be between 18-50 years old.(once covered, PMD can be renewed yearly till 60th birthday)
- We will not cover any critical illness occurring during the first 90 days of the PMD. The waiting period will not apply for renewals.
- Any benefit will not be available for any pre-existing condition.
- Insured person need to survive for 30 days from the date of diagnosis of critical illness for claim to be admissible.
- Cover ceases for insured person if claim has been paid under the PMD.
- PMD cannot be renewed if claim is already paid once.
- Premium may vary by age and plan chosen.

- 'COVID -19 related covered expenses will be excluded for non-vaccinated individuals, over the age of 18

Contributions:

HerCare Premium Table (PKR)					
Max Entry Age	Age Bands		PLANS		
			Gold	Diamond	Platinum
			Sum Insured PKR 500,000/-	Sum Insured PKR 750,000/-	Sum Insured PKR 1,000,000/-
	18	35	3,000	4,680	5,340
	36	40	4,320	6,960	8,040
	41	45	6,360	10,380	12,120
	46	50	10,380	17,100	20,100
Renewals Only	51	55	19,320	28,080	33,120
	56	60	29,880	43,560	51,600

Note: Above rates are inclusive FIF & Stamp duty.

It's Time to Make a Choice

Considering the Contributions, one can say that the asking rate is extremely low against the coverage being provided. There is nothing wrong in putting family before self, but it is time that you did something for your health and well-being. Given the fact that critical illnesses like breast cancer and cervical cancer are affecting more women than before, it is best to be at least financially covered. You, in your multiple roles, are equally important to your family as your family is important to you. And if you are a caring husband or father, insure your wife or daughter to give her that financial cushion in the face of a medical crisis.

Major Exclusions

- Pre-Existing Conditions- Pre-existing Medical Condition means any sickness, disease or injury or any symptom related to such sickness, disease or injury which has been diagnosed, treated or is under treatment or has been known, even if so medical advice or treatment was sought, before the effective date of this Takaful. No liability will be accepted by JGI for any Pre-existing Medical Condition.
- Willful self-inflicted injury by/to the Life Assured or unreasonable failure to seek or follow medical advice.
- Infection with Human Immuno-deficiency Virus (HIV) or variants (including Acquired Immune Deficiency Syndrome (AIDS)) or AIDS Related Complex (ARC).
- Radiation induced burns
- Death within 30 days from the diagnosis of the CI.
- Willful misuse of drug.
- Others- Please refer to the PMD document for complete set of exclusions