



Jubilee
GENERAL INSURANCE

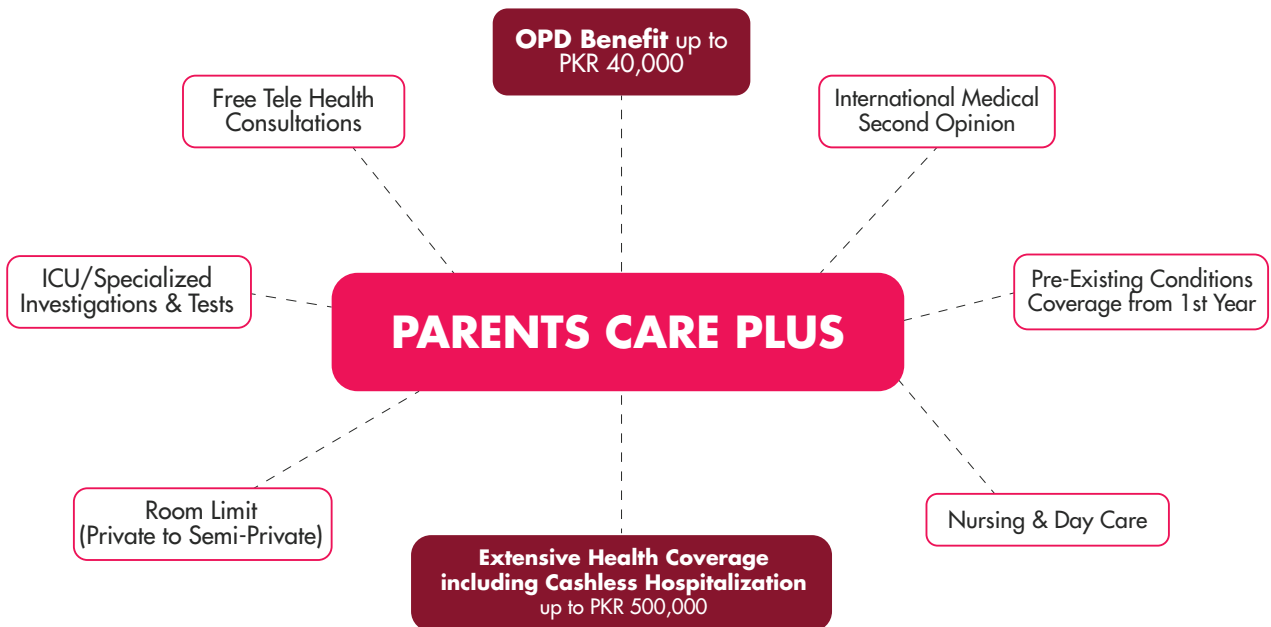
PARENTS CARE PLUS

Because their comfort shouldn't
wait till tomorrow

INTRODUCING PARENTS CARE PLUS

Introducing Pakistan’s first health insurance plan with built-in OPD coverage - just for your Parents. As they age, their comfort and care takes precedence over everything else. Parents Care Plus by Jubilee General Insurance is your way of saying “**I have got You Ammi & Abbu**” - with full coverage from OPD to hospitalization, zero medical tests and a commitment to lifelong care.

Because legacy isn’t just inheritance. It’s love in action.



Product Features

- Pakistan's first Parent health insurance plan with built-in OPD Coverage.
- No premium increase with age.
- Coverage till 75 years of age.
- Option to choose from three flexible plans.
- Health coverage limits up to PKR 500,000 annually.
- Cashless Hospitalization.
- Outpatient (OPD) facility of up to PKR 40,000 annually (Reimbursement).
- No Medical tests are required.
- Limited* cover for Pre-Existing Conditions (PECs) from 1st year.
- Enhancement* for PECs cover at consecutive renewals to a maximum of 50%.

* These are governed by the policy document that you will receive upon the purchase

Value Added Services

- Unlimited doctor consultations through our telehealth partner's mobile application/website.
- Cashless access for In-patient hospitalization in 400+ hospitals across Pakistan.
- Customized health card and Exclusive Discounts on pharmacies and labs (selected outlets).
- MediGuide's Medical Second Opinion.
- 24/7 hotline support from trained Health professionals & coordinators.

Plan Types

Details	Silver	Gold	Platinum
Total Health Coverage (including OPD & Hospitalization)	PKR 100,000	PKR 250,000	PKR 500,000
OPD Limit (Annual)	PKR 10,000	PKR 20,000	PKR 40,000
Room Limit Per Day	PKR 10,000	PKR 25,000	PKR 50,000
Annual Premium	PKR 20,000	PKR 44,000	PKR 87,000

Eligibility Age

- 45 years till 70 years for new plans
- 71 years till 75 years for renewals

Plan Term & Waiting Period

- Term – 12 months
- Waiting Period – 30 days (from the policy issuance date)

Coverage Details

What is Covered?

OPD Coverage

- Annual OPD limit up to PKR 40,000
- Covers consultations, medicines, and diagnostics
- Reimbursement - based access to clinics

Hospitalization Benefits

- Room rent, ICU, surgery & ambulance covered
- Pre & post-hospitalization, including nursing care

Day-Care & Specialized Treatments

- Dialysis, cataract, MRI, CT scan, fractures & more
- Emergency dental (accident-related, within 48 hrs)

Pre-Existing Conditions

- Covered from Year 1 (with conditions), up to 50% on renewals

Value-Added Services

- International Medical Second Opinion via MediGuide
- Unlimited online doctor consultations

What is not covered?

- Pre-existing conditions, unless stated in your plan
- First 30 days of treatment (except accidents)
- Non-medically necessary or non-prescribed treatments
- Mental health, substance abuse, or criminal-related conditions
- Routine checkups, vaccinations, or cosmetic surgeries (unless accident-related)
- Vision, dental & hearing aids, unless due to an accident
- Weight loss/gain programs, infertility, or pregnancy-related care
- Self-harm, war injuries, or illegal activity-related incidents
- Sports injuries from high-risk or professional activities
- Experimental or unapproved treatments
- HIV/AIDS or sexually transmitted diseases
- Treatments at non-panel hospitals

*The exclusions pertain specifically to services provided under the Inpatient Department (IPD)

Benefit Details

Benefit Details	Silver	Gold	Platinum
Plan Premium	PKR 20,000	PKR 44,000	PKR 87,000
Limit Per Person (annual) Hospital Expense Benefit – (Total Room Rent, Hospital/Surgical Expenses for a minimum 24 hours)	PKR 90,000	PKR 230,000	PKR 460,000
OPD Benefit (Annual)	PKR 10,000	PKR 20,000	PKR 40,000
Total Parents Care Plus Coverage	PKR 100,000	PKR 250,000	PKR 500,000
Sub Limits			
OPD Benefit (Annual)	PKR 10,000	PKR 20,000	PKR 40,000
Room limit per day	PKR 10,000	PKR 25,000	PKR 50,000
ICU / Operation Theatre charges	Actual	Actual	Actual
Ambulance-Per Hospitalization/Per Policy	PKR 3,000	PKR 3,000	PKR 3,000
Pre Hospitalization	30 days	30 days	30 days
Post Hospitalization	30 days	30 days	30 days
Post Hospitalization - Nursing Care Benefit: PKR 20,000/Year	The product also provides a nursing care benefit of PKR 20,000 in case of hospitalization due to paralysis, stroke or fracture and nursing care is advised by the attending physician. The benefit is payable once a year only.		
Day-Care Procedures & Specialised investigation in outpatient setting including but not limited to: Dialysis, Cataract Surgery, MRI, CT scan, Endoscopy, Thallium Scan, Angiography, and Treatment of Fracture. Emergency dental treatment due to accidental injuries within 48 hours (for pain relief only).	Covered	Covered	Covered
Pre-Existing Conditions & Congenital Anomalies Coverage: *Pre-Existing Conditions are not covered during the first year for individuals aged 65 to 70	1st year 10% of Annual Limit	1st year 10% of Annual Limit	1st year 10% of Annual Limit
	2nd year 20% of Annual Limit	2nd year 20% of Annual Limit	2nd year 20% of Annual Limit
	3rd year 30% of Annual Limit	3rd year 30% of Annual Limit	3rd year 30% of Annual Limit
	4th year & onward 50% of Annual Limit	4th year & onward 50% of Annual Limit	4th year & onward 50% of Annual Limit
International Medical Second Opinion (MSO) Benefit: International Medical Second opinion from MediGuide International from some of the best hospitals across the world.	Covered	Covered	Covered
Online Doctor Consultation: Online Audio/Video consultation through our Partner.	Covered	Covered	Covered

Claims Process

IPD Claims (Cashless):

You can visit any of our panel hospitals and present your Jubilee Health Card at the time of admission/payment. Your hospital expenses will be covered as per your terms & limit.

Or

You can contact on 021-111-111-544 for approval.

IPD & OPD Claims (Reimbursement):

Please send your original bill to:

Health Insurance Administration Office,

2nd Floor, PNSC Building, Lalazar, M.T. Khan Road, Karachi - 74000

Phone: 021-38114000 | 021-35657885-6 | 021-35611349

Email: customer.services@jubileehealth.com

How to Buy The Policy?

You have the option to buy your desired plan through:
All you need is your Parent's CNIC and few minutes!

Self Service Via Our Website

1. Visit the product page on our website

www.jubileegeneral.com.pk/getinsurance/parent-care-plus

2. Input your and your parent's details
3. Submit health declaration
4. Choose your desired payment mode
5. Review and complete your order.

Assisted Purchased Via Contact Center

1. Visit the product page on our website

www.jubileegeneral.com.pk/getinsurance/parent-care-plus

2. Submit your name and cell number in our CALL ME form
3. Our representative will call you back shortly and facilitate with the purchase.

OR

4. You may dial our toll-free number 0800-03786 and talk to our representative for assistance.

FAQS

Q. Can I enroll my parents if they are above 70?

A. New enrollments are allowed for parents aged 45 to 70. Once enrolled, the plan is renewable annually up to age 75. Enroll before they turn 70 to ensure continued coverage.

Q. Will the premium increase every year?

A. No. The premium remains flat and fixed, regardless of the age* of your parents.

Q. What if my parents have diabetes/hypertension?

A. These are considered pre-existing conditions (PECs). Limited coverage is provided from the first year and gradually increases each year - up to 50% of the annual limit by year 4 and onward. Refer to the policy schedule for more detail.

Q. Is there any paperwork or medical test?

A. No medical tests or lengthy paperwork are needed. You just need your parent's CNIC and a few minutes to complete the process.

Q. What happens after I buy the policy?

A. After successful payment:

1. You will receive a confirmation and policy documents.
2. A health card will be issued for cashless services

* Subject to the maximum age covered under this plan

www.jubileegeneral.com.pk



**You've taken a step to protect your parents.
Now Protect What Drives You.**

Scan now to insure your vehicle via **My Jubilee App**
Use code **PARENTSCAREPLUS20** for **20% OFF**

My Jubilee App - Quickest to Buy! Quickest to Claim!

- Quick, hassle-free onboarding
- Get paperless, digital policy
- Convenient multiple payment options



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