

## Frequently Asked Questions

### Family HealthCare

#### *Why I should buy HealthCare Insurance?*

With HealthCare you can ensure that in case of a medical emergency, you are able to pay for your medical expenses. Jubilee General HealthCare products are customized, with distinctive features being offered at competitive premiums.

#### *How does a Family HealthCare Insurance operate?*

Jubilee General's Family HealthCare is a hospitalization cover that protects you, your spouse and your children in case of an accident or illness that may lead to hospitalization.

The sum insured floats over the entire family, protecting you and your loved ones against in-patient expenses— financially strengthening you. It is a simple to take out and easy to pay for policy with various unique features to offer to the insured.

#### *What are the main features of a Family HealthCare plan?*

The basic features of a Family HealthCare plan include:

- No medical tests or reports required
- Family Health Card
- You do not pay cash! Avail cashless claims settlement directly at our listed hospitals, all you do is flash your health card!
- 24/7 medical hotline
- Discount centers: avail enticing discounts at various labs, pharmacies and clinics
- Free lookup period: if you are not happy with your policy, you may cancel it within 14 days and get a full refund.
- No claims bonus on renewals
- A carefully selected panel list of over 200+ prestigious hospitals nationwide
- Pre-existing medical conditions covered on the 5th renewal

#### *What is the entry age limit in a hospitalization package for adults?*

18-49 years

#### *How many children can be insured in a family package?*

Up to 4 children

#### *To what age can my hospitalization policy be renewed?*

49-59 years

#### *What is the maximum age limit for the children to enroll in a family policy?*

1-23 years

#### *What are the major exclusions of a hospitalization policy?*

The major exclusions of this policy are as under:

- Any maternity expenses
- Any out-patient expenses
- Policy will not be available for any preexisting conditions until 48 months of constant renewals
- Waiting period: will not cover any expenses occurring during the first 30 days of the inception of the policy, except the accidental injuries. However, waiting period does not apply on renewals.

*What is the time duration of these HealthCare plans?*

Jubilee General HealthCare plans offer you coverage for a year.

*What is the main coverage of a HealthCare hospitalization plan?*

The main coverage for HealthCare hospitalization plans include:

**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

*What are the value additions available in Family HealthCare product?*

Following value additions are available:

- Credit facility on 400+ hospitals all across Pakistan
- 24/7 Medical Hotline approval centre for better coordinated care and facilitation through trained professionals
- Customized Family 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
- Free Lookup Period for 14 days
- Pre Existing coverage after 36 months of consequent renewals
- Additional 15% Hospitalization limit after 24 months of consequent renewals subject to No Claims paid
- Avail International 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, per policy, 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 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](http://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:

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