

# Family HealthCare

## Product Information Document

### Introduction:

Increasing medical inflation in double digits has significantly impacted the financial stability of individual belonging to all classes. Therefore, the need for individual Family medical & Hospitalization Takaful is highly significant fulfilling the present day needs of individuals. Jubilee General's Family HealthCare Takaful is the answer to all such needs. When it comes to your family lifestyle protection, Jubilee General Takaful is the partner you can trust.

Jubilee General's Family HealthCare Takaful covers more than one family member (Self, spouse, up to 04 children) for a fixed amount of cover in case of hospitalization. The amount of sum insured floats over the entire family – this means that the limit can be used by any member of the family and for any number of times. Thus a family of 04 takes a cover for Rs. 275,000, Rs. 550,000, Rs. 750,000 & Rs.1,000,000 -the entire family can claim up to this amount together.

### Coverage:

Hospitalization limits are annual and allocated on 'Per Family' basis. Jubilee General Takaful is offering four exclusive plans with following annual family limits, i.e.,

- Silver Plan: Rs. 275,000
- Gold Plan: Rs. 550,000
- Diamond: Rs. 750,000
- Platinum: Rs. 1,000,000

Product Packages are as follows:

- I. Family 'A' - Self, Spouse & up to 02 children
- II. Family 'B' - Self, Spouse & up to 03 children
- III. Family 'C' - Self, Spouse & up to 04 children

### Product Features

- Provides Cashless benefits through our preferred providers network
- No Medical tests are required
- PECs will be covered after 03 years of continuous coverage
- Free look period of 14 days –option of canceling if not satisfied

### 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 Family Health Card for complete facilitation at hospitals
- Savings with health Takaful PMD 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 PMD holder of Jubilee General’s Family HealthCare Takaful Program, you can avail unlimited audio or video consultations from a General Physician and from a Specialist Doctor, through Sehat Kahani’s mobile application / website.

**Major Exclusions**

- Any out-patient expenses
- PMD will not be available for any preexisting conditions until 36 months of constant renewals
- Will not cover any expenses occurring during the first 30 days of the inception of PMD, 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.
- Others- Please refer to the PMD document for complete set of exclusions
- ‘COVID -19 related covered expenses will be excluded for non-vaccinated individuals, over the age of 18

**SCHEDULE OF BENEFITS**

<b>Benefit Structure</b>				
Coverage / Plans	Silver	Gold	Diamond	Platinum
<b><u>HOSPITALIZATION EXPENSE BENEFIT:</u></b> <b><u>(LIMIT PER FAMILY / PER YEAR)</u></b>	275,000	550,000	750,000	1,000,000
<b>SUB LIMITS</b>				
<b>1) <u>Room &amp; Board per day:</u></b>	Semi- Private	Private	Private	Private
<b>2) <u>Pre Hospitalization Expense Benefit:</u></b>	30 Days	30 Days	30 Days	30 Days

<b>3) <u>Post Hospitalization Expense Benefit:</u></b>	30 Days	30 Days	30 Days	30 Days
<b>4) <u>Emergency Local Ambulance Expense:</u></b>  Expenses for ambulance services for transportation to or between hospitals during medical emergencies, per eligible claim. Limit per hospitalization.	2,500	3,500	4,500	5,500
<b>5) <u>Emergency International Expenses:</u></b>  Reasonable & Customary expenses only for emergency hospitalization abroad.	Covered	Covered	Covered	Covered
<b>6) <u>Medical Second Opinion (MSO) Benefit:</u></b>  International Medical Second Opinion for more than 100 top hospitals across the world.	Covered	Covered	Covered	Covered
<b>7) <u>Online Doctor Consultation*:</u></b>  Online Audio/Video consultation through our Partner "Sehat Kahani"	Covered	Covered	Covered	Covered

**\* Online Doctor Consultation is being provided by, owned, and operated by a third party "Sehat Kahani", 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.**

**Maximum Eligibility Age:** the maximum age to which an Insured can be covered as under:

**PMD holder** 18-49 years, Once enrolled cover can continue till the 60<sup>th</sup> birthday.

**Spouse** 18-49 years, Once enrolled cover can continue till the 60<sup>th</sup> birthday.

**Dependant Child** 1+ Year, cover can continue till the 23<sup>rd</sup> birthday.

*Single premium covers a family of maximum 06 (self + Spouse + up to 4 children)*

- Family Premium: Will depend on the age (next birthday) of the eldest member and the package premium will cover a maximum of 06 persons-Self, Spouse and 04 Children.*

**Contribution:**

<b>Silver Plan</b>					
<b>Hospitalization Limit:</b>	275,000				
<b>Room Entitlement:</b>	Semi-Private				
<b>Emergency Local Ambulance Exp:</b>	2,500				
<b>Family</b>	<b>Age Band</b>		<b>Family A</b>	<b>Family B</b>	<b>Family C</b>
<b>Max Entry Age</b>	18	24	21,950	27,310	32,650
	25	29	22,570	27,940	33,260
	30	34	23,800	29,160	34,500
	35	39	25,510	30,870	36,190
	40	44	27,970	33,340	38,660
	45	49	32,930	38,280	43,620
<b>Renewals only</b>	50	54	42,510	47,880	53,190
	55	59	47,450	52,810	58,140
<b>Gold Plan</b>					
<b>Hospitalization Limit:</b>	550,000				
<b>Room Entitlement:</b>	Private				
<b>Emergency Local Ambulance Exp:</b>	3,500				
<b>Family</b>	<b>Age Band</b>		<b>Family A</b>	<b>Family B</b>	<b>Family C</b>
<b>Max Entry Age</b>	18	24	39,900	49,400	58,920
	25	29	41,450	50,950	60,460
	30	34	44,540	54,050	63,550
	35	39	47,940	57,440	66,960
	40	44	53,820	63,310	72,820
	45	49	64,320	73,820	83,330
<b>Renewals only</b>	50	54	85,510	95,000	104,510
	55	59	96,940	106,450	115,940

<b>Diamond Plan</b>					
<b>Hospitalization Limit:</b>	750,000				
<b>Room Entitlement:</b>	Private				
<b>Emergency Local Ambulance Exp:</b>	4,500				
<b>Family</b>	<b>Age Band</b>		<b>Family A</b>	<b>Family B</b>	<b>Family C</b>
<b>Max Entry Age</b>	18	24	55,840	69,120	82,450
	25	29	58,000	71,300	84,610
	30	34	62,330	75,620	88,920
	35	39	67,080	80,380	93,710
	40	44	75,310	88,610	101,900
	45	49	90,020	103,320	116,620
<b>Renewals only</b>	50	54	119,680	132,970	146,280
	55	59	135,660	148,980	162,290
<b>Platinum Plan</b>					
<b>Hospitalization Limit:</b>	1,000,000				
<b>Room Entitlement:</b>	Private				
<b>Emergency Local Ambulance Exp:</b>	5,500				
<b>Family</b>	<b>Age Band</b>		<b>Family A</b>	<b>Family B</b>	<b>Family C</b>
<b>Max Entry Age</b>	18	24	72,580	89,860	107,180
	25	29	75,380	92,690	109,980
	30	34	81,020	98,320	115,600
	35	39	87,200	104,500	121,810
	40	44	97,880	115,190	132,480
	45	49	117,020	134,300	151,610
<b>Renewals only</b>	50	54	155,570	172,870	190,160
	55	59	176,360	193,670	210,980

Note: Above rates are inclusive FIF & Stamp duty.