

# ParentsCare

## Product Information Document

### Introduction:

For the first time in Pakistan, Jubilee General Insurance introduces “ParentsCare” Insurance, which is one of its kind health insurance plan for masses who at the time of purchase fall within the age brackets 45 to 65 years (once covered, policy can be renewed yearly till age 70). ParentsCare can be purchased for one’s self, one’s spouse, parents and parents-in-law online. The plan has been designed putting ourselves into your shoes and going down to each detail to ensure the availability of comprehensive healthcare for you!

### Coverages

Hospitalization limits are annual and Jubilee General is offering 5 plans as below:

- Silver PKR 200, 000
- Gold PKR 300, 000
- Platinum PKR 500, 000
- Titanium PKR 700, 000
- Titanium Plus PKR 1, 000, 000

### Product Features

- Provides Cashless benefits through our preferred providers
- 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%.
- Free look period of 14 days – option of canceling if not satisfied

\*– Please refer to the Schedule for details.

### Value Added Services

- Credit facility on 400+ hospitals all across Pakistan.
- 24/7 medical hotline for coordinated care and facilitation through trained professionals.
- Customized health card.
- Savings with health insurance policy through discounts on outpatient services (pharmacies and labs) at selected outlets.
- As a policyholder of Jubilee General’s Health Program, you can avail MediGuide's Medical Second Opinion.
- As a policyholder of Jubilee General’s Parents Care HealthCare 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

- Benefits will not be available for Pre-existing Conditions beyond the extent mentioned in the schedule of benefits

- Will not cover any expenses occurring during the first 60 days of the inception of policy, except from accidental injuries. This waiting period does not apply for subsequent renewals without a break.
- Non Panel Hospitalizations
- Cosmetic, aesthetic and related treatment
- Congenital anomalies beyond the extent mentioned in the schedule of benefits
- 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
- Others- Please refer to the policy 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

Benefit Plans	Silver	Gold	Platinum	Titanium	Titanium Plus
<b>Benefit Details</b>					
<b>Limit Per Person (annual Hospital Expense Benefit – (Total Room Rent, Hospital/Surgical Expenses for a minimum 24 hours)</b>	Rs. 200,000	Rs. 300,000	Rs. 500,000	Rs. 700,000	Rs. 1, 000,000
<b>SUB LIMITS</b>					
<b>Room rent</b>	Semi Private	Private	Private	Private	Private
<b>ICU / Operation Theatre charges</b>	Actual	Actual	Actual	Actual	Actual
<b>Ambulance - per Hospitalization / per policy</b>	3000	3000	3000	3000	3000
<b>Pre Hospitalization</b>	30 days	30 days	30 days	30 days	30 days
<b>Post Hospitalization</b>	30 days	30 days	30 days	30 days	30 days
<b>Post Hospitalization – Nursing Care Benefit: PKR 20,000 / Year</b>	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.				
<b>Day-Care Procedures &amp; Specialized Investigations in outpatient setting including but not limited to:</b> 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	Covered	Covered

<b>Pre Existing Conditions &amp; Congenital Anomalies Coverage</b>	1 <sup>st</sup> year 10% of Annual Limit 2 <sup>nd</sup> year 20% of Annual Limit 3 <sup>rd</sup> year 30% of Annual Limit 4 <sup>th</sup> year & onward 50% of Annual Limit	1 <sup>st</sup> year 10% of Annual Limit 2 <sup>nd</sup> year 20% of Annual Limit 3 <sup>rd</sup> year 30% of Annual Limit 4 <sup>th</sup> year & onward 50% of Annual Limit	1 <sup>st</sup> year 10% of Annual Limit 2 <sup>nd</sup> year 20% of Annual Limit 3 <sup>rd</sup> year 30% of Annual Limit 4 <sup>th</sup> year & onward 50% of Annual Limit	1 <sup>st</sup> year 10% of Annual Limit 2 <sup>nd</sup> year 20% of Annual Limit 3 <sup>rd</sup> year 30% of Annual Limit 4 <sup>th</sup> year & onward 50% of Annual Limit	1 <sup>st</sup> year 10% of Annual Limit 2 <sup>nd</sup> year 20% of Annual Limit 3 <sup>rd</sup> year 30% of Annual Limit 4 <sup>th</sup> year & onward 50% of Annual Limit
<b>International Medical Second Opinion (MSO) Benefit:</b> International Medical Second opinion from MediGuide International from some of the best hospitals across the world.	Covered	Covered	Covered	Covered	Covered
<b>Online Doctor Consultation*:</b> Online Audio/Video consultation through our Partner "Sehat Kahani".	Covered	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.**

**Key Terms**

- Entry Age: Individuals- 45-65 (Once covered, policy can be renewed yearly till age 70).
- Switching of plans only at the renewal.
- Waiting Period: 60 days
- Premium: Will depend on the age (next birthday) of the insured.
- Geographical Limitations: Pakistan only

## Premiums

PARENTSCARE PREMIUMS (PKR)						
PLANS:		Silver	Gold	Platinum	Titanium	Titanium Plus
		200,000	300,000	500,000	700,000	1,000,000
New Entry	45 - 50 Years	22,800	37,450	63,000	93,390	107,365
	51 - 55 Years	28,060	40,260	69,360	99,800	114,635
	56 - 60 Years	30,890	46,680	78,845	112,460	129,330
	61 - 65 Years	34,560	50,760	89,540	132,960	152,760
Renewals Only	66 - 70 Years	38,110	52,830	100,450	160,020	183,300

Note: Above rates are inclusive FIF & Stamp duty but Excluding 4% advance tax for non filers.

