

## Glossary & Definitions

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### 1. Premiums:

The amount you have to pay per year to avail the medical & health-care facilities.

### 2. In-Network Hospitals:

If you are in-network, you are dealing with a doctor or hospital that has agreed to work with your insurance company at particular service rates.

### 3. ViaCare

ViaCare is dedicated to meeting all your travelling needs, whether it is domestic travel or international. We insure all your trips for business or for pleasure, regardless of whether you are going alone or with family. We even cater to students who want to insure their time studying abroad: Tuition fee included.

### 4. HealthCare

Under the HealthCare Umbrella, we cater to both individuals and families. We works towards insuring your personal lifestyle in the way that you want. Our elaborate network of plans will cater to many different unique family systems that give you a personalized experience.

### 5. SelfCare

Anything that can happen, will happen; which is why it is best to insure yourself against any accidents that may occur. In today's fast-paced world you can easily run into trouble so it is wise to insure yourself against anything and everything around you.

### 6. Critical Illness

In today's world where you are already swamped with endless expenses, critical health care expenses are hard to keep up with. If there is any problem or disease that may befall you, you need to dedicate your time to taking care of yourself instead of worrying about expenses. Let us to that for you instead!

### 7. HomeCare

You may have insured yourself and your family, but to attain even more peace of mind you should also take great care of your personal living space. There is nothing more satisfying than knowing the home you live in and the possessions that you keep in it are safe from any harm that may befall them.

### 8. Core Benefits:

The most basic or fundamental benefit that the insured patient derives from Jubilee Insurance.

### 9. Anesthetics Fees:

The amount paid to receive an anesthetic procedure.

### 10. Pathological & radiological investigations:

Pathological investigations are tests conducted to study the nature, effects, causes and consequences of disease. A radiological investigation is any sort of investigation that requires imaging procedures e.g. x-rays, ultrasound, CAT scans.

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### 11. EEGs:

An electroencephalogram is a test that detects electrical activity in your brain using small, flat metal discs (electrodes) attached to your scalp. This activity shows up as wavy lines on an EEG recording.

### 12. MRI:

Magnetic resonance imaging (MRI) is a technique that uses a magnetic field and radio waves to create detailed images of the organs and tissues within your body.

### 13. CT Scans:

A technology that uses computer-processed x-rays to produce images (virtual 'slices') of specific areas of the body, allowing the user to see what is inside it without cutting it open.

### 14. ETT:

Endotracheal tube - a tube inserted (as through the nose or mouth) into the trachea to maintain an unobstructed passageway especially to deliver oxygen or anesthesia to the lungs.

### 15. Echo:

A test of the heart using ultrasound waves to produce a visual display, for the diagnosis or monitoring of heart disease.

### 16. Thallium Scan:

Test that uses a radioactive substance to produce images of the heart muscle. When combined with an exercise test, the thallium scan helps determine if areas of the heart do not receive enough blood.  
Angiography: Radiography of blood vessels - uses X-ray imaging to see your heart's blood vessels and how much blood is being pumped to and back from the heart.

### 17. Angioplasty:

Surgical repair or unblocking of a blood vessel, especially a coronary artery.

### 18. Ventilator & Allied services:

A machine that mechanically assists a patient in the process of breathing, sometimes artificially. Allied services are support services provided by helping staff.

### 19. Diagnostic or Therapeutic Endoscopies Procedures:

A procedure that allows the visualization of more of the small bowel than is possible with EGD, through the use of a long conventional endoscope, a wireless camera mounted in a swallowed capsule, or a double-balloon endoscope.

### 20. In-patient:

A patient who lives in hospital while under treatment.

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### 21. Out-patient:

A patient who attends a hospital or sees a doctor as an out-patient or obtains an out-patient test and receives treatment without staying overnight in a medical facility.

### 22. Psychiatric treatments:

Treatment of mental disorders and behavioral disturbances using verbal and nonverbal communication, including receiving medications and other procedures.

### 23. Diagnosis coverage:

Insurance covering a defined type/number of diagnostic tests.

### 24. Prescription Drugs:

Licensed medicine that is regulated by legislation to require a medical prescription before it can be bought.

### 25. Accommodation:

A hospital stay, at least overnight.

### 26. Surgical appliances and prosthesis:

An appliance serving as an aid to or as a part of a surgical procedure such as a heart valve.

### 27. Chronic conditions:

A chronic condition is defined as one that is long term and requires ongoing monitoring and treatment. It cannot be cured but it can be alleviated. It is likely to be life-long and requires you to be specially trained on how to deal with it.

### 28. Pre-existing conditions:

These conditions are those which you have had prior to taking out a health insurance policy.

### 29. Physiotherapy:

The treatment of disease, injury, or deformity by physical methods such as massage, heat treatment, and exercise rather than by drugs or surgery.

### 30. Radiotherapy:

The treatment of disease, especially cancer, using X-rays or similar forms of radiation.

### 31. Work-related injury:

An injury/illness which occurs in the last 12 months, where a person suffers either physically or mentally from a condition that has arisen out of, or in the course of, employment.

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### 32. Renal Failure:

A medical condition in which the kidneys fail to adequately filter waste products from the blood, leading to complications or failure of the kidneys.

### 33. CAD requiring surgery:

Coronary artery disease is a narrowing or blockage of arteries and vessels that provide oxygen and nutrients to the heart.

### 34. Accident:

This means an unexpected, unforeseen and undesirable event, especially one resulting in bodily injury.

### 35. Bodily Injury:

This means any accidental physical bodily harm solely and directly caused by external, violent, visible and evident causes but does not include any sickness or disease.

### 36. Hospital:

Any institution in Pakistan established for indoor care and treatment of sickness and injuries and which has been registered either as a Hospital with the local authorities and is under the supervision of a registered and qualified Medical Practitioner' or should comply with minimum criteria as under:

- It should have at least 30 inpatient beds
- It should have a fully equipped operation theatre of its own, whenever surgical operations are carried out
- It should have fully qualified nursing staff under its employment round the clock
- A fully qualified Medical Practitioner (s) should be in-charge round the clock.