

# 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	27,440	34,140	40,810
	25	29	28,215	34,925	41,575
	30	34	29,750	36,450	43,125
	35	39	31,890	38,590	45,235
	40	44	34,965	41,675	48,325
	45	49	41,165	47,850	54,525
<b>Renewals only</b>	50	54	53,140	59,850	66,485
	55	59	59,315	66,020	72,675
<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	49,875	61,750	73,650
	25	29	51,815	63,690	75,575
	30	34	55,675	67,565	79,440
	35	39	59,930	71,800	83,700
	40	44	67,275	79,140	91,050
	45	49	80,400	92,275	104,200
<b>Renewals only</b>	50	54	106,890	118,750	130,650
	55	59	121,180	133,100	144,950

<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	69,800	86,400	103,100
	25	29	72,500	89,125	105,770
	30	34	77,915	94,530	111,150
	35	39	83,850	100,475	117,150
	40	44	94,140	110,765	127,380
	45	49	112,525	129,150	145,780
<b>Renewals only</b>	50	54	149,600	166,215	182,850
	55	59	169,575	186,225	202,860
<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	91,075	112,325	133,975
	25	29	94,225	115,865	137,475
	30	34	101,275	122,900	144,500
	35	39	109,000	130,625	152,270
	40	44	122,350	143,990	165,600
	45	49	146,280	167,875	189,500
<b>Renewals only</b>	50	54	194,465	216,100	237,700
	55	59	220,450	242,100	263,720

Note: Above rates are inclusive FIF & Stamp duty.