

HEALTH INSURANCE (2024-25)

JUBILEE

INFORMATION DOCUMENT



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Scope of Insurance

1. Hospitalization (In-patient Expenses)
 - Pre Hospitalization
 - Post -hospitalization
 - Maternity Expenses
2. Medical Emergencies
3. Accidental Emergencies
4. Specialized Investigations
5. Day Care Surgeries



Hospitalization & Related Services (H&R)

1. Hospital accommodation, treatment & Services
2. Doctors Visits (In case of Hospitalization only)
3. Medicine expenses (In case of Hospitalization only)
4. ICU charges
5. Surgical Expenses
6. Hospital Day Care Surgery
7. Diagnostic Tests (In case of Hospitalization only)
8. Local Ambulance Services for Emergency cases
9. Casualty Ward Accident & Emergency Services.



Hospitalization & Related Services (H&R)

1. Provides reimbursement of expenses for Pre & Post Hospitalization laboratory/Diagnosis, Doctor Fees & Medication outside the hospital and can be utilized up to 45 days before admission into the hospital and after discharge from hospital respectively.
2. Local Ambulance Services for Emergency cases



Maternity Benefits

Maternity Care pays for the following expenses:

1. Normal delivery/Forceps/vacuum extraction(Normal)
2. Complicated Delivery
3. Caesarean section(complicated)
4. Multiple birth(complicated)
5. Ectopic /extra-uterine pregnancy(complicated)
6. Miscarriage and legal abortion(complicated)
7. Pre & Post natal treatment expenses
8. Nursery care for the baby while the mother is confined(payable from Mother Delivery Limit)



Panel Hospitals

- ***Insured members are encouraged to have treatment on Jubilee panel hospitals because of following benefits:***
 - Treatment can be availed at more than 504 panel hospitals all over the Pakistan
 - Panel hospitals equipped with necessary facilities
 - Good medical care provided by well trained staff
 - Necessary documentation done by corporate staff at panel hospitals
 - Bills directly settled to the panel hospitals



Treatment in Panel Hospitals for Planned Procedures

Established 24/7, Hospitalization Approval Centre, handled by Jubilee' qualified doctors whose primary role is to guide and assist in case of Medical Emergencies and Hospitalization. Hotline number mentioned below;

021-111-111-544

health.services@jubileehealth.com

- Approval can be taken as Prior for Elective procedures 24 hours prior to your admission.
- Treatment taken from non-panel hospital can be claimed and it will be entertained by Jubilee' reimbursement team (benchmarking will be on reasonable and customary basis).



Treatment in Panel Hospital in Emergency Cases

Show Jubilee health card at any Panel Hospital and get admission

Jubilee Call Center
24/7 Medical Hotlines
Centralized
Hotline :021-111-111-
544

Need for Medical Treatment in Hospital as advised by qualified doctor through OPD/Emergency

Visit Panel Hospital for the Treatment/Surgical Procedures

Present Health Card and CNIC
(CNIC for adults only, copies may be retained by hospital for billing)

Hospital will take approval from Insurance company through Email/Phone and entertain as per Plan/Entitlement of the patient

Sign the bill preferably at the time of discharge and pay the difference if any (room or limit difference)



Claim Form

1. Section A– To be filled by Claimant/employee/Patient
2. Section B- To be filled by treating Doctor
3. Copies of Health Card, Diagnostic, Investigation Reports, Medical Reports, Prescriptions, Discharge Report, Birth Certificate (Union Council Copy-In case of Maternity Cases)
4. Payment Receipts **(ORIGINAL)**
5. Hospital bills with Breakup **(ORIGINAL)**

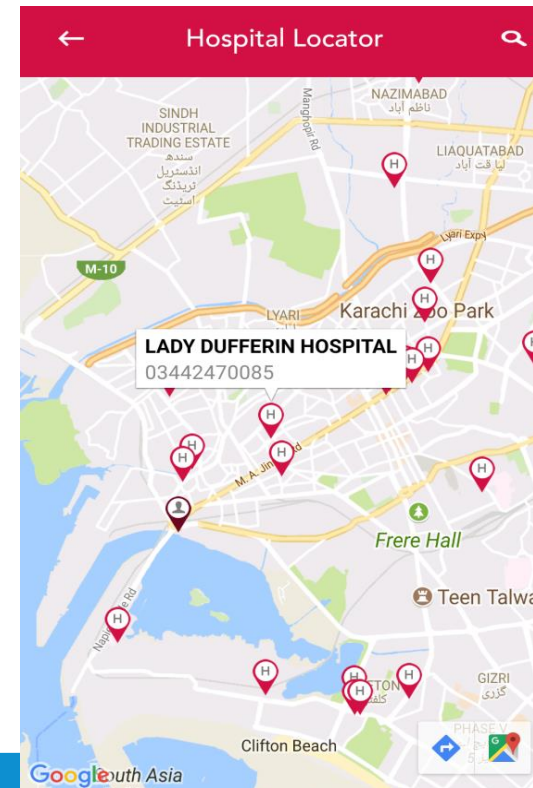
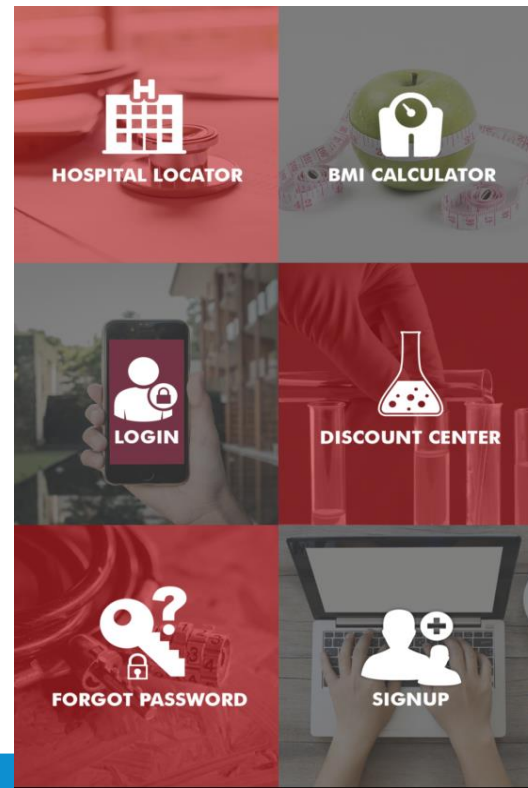
Photocopies are not acceptable for payment, submit original where required, claim turn around time is 12 working days for normal cases(in case of any doubt case may be referred for investigation and time limit cannot be defined), incomplete forms are not processed for payments.



Value Added Services

The salient features of the Mobile Application available on Google Play Store are as follows;

- Hospital Locator
- Discount Centre List
- Insured Persons List
- Claim Status
- Lodge a Claim
- Complaints Registration
- HCI Electronic Card
- 24/7 Help line connection



Value Added Services

1. 24/7 Approval Centre
2. Reimbursement of Claim amount directly into the accounts of claimants
3. 100 % Enhancement of H&R limits in case of Accidental Injuries
4. Mobile Application for All employees
5. Access to Sehat Kahani App
6. Discount Centers
7. Web Portal

Value Added Services

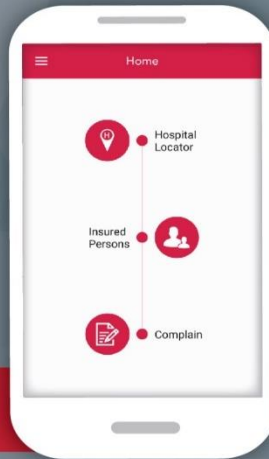
Jubilee
HEALTH INSURANCE

JUBILEE HEALTH APPLICATION

First time in the Life insurance industry of Pakistan, Jubilee Life introduces a customer oriented smart phone application to address to your needs and keep you updated on all your Health Insurance related concerns.

With Jubilee Health App you have access to your health insurance claim details in your hands, along with various convenient features that will save your time!

Available on the
Google play



**GET THIS APP FOR FREE AND
MAKE YOUR LIFE EASY!**

KEY FEATURES

Here are some of the features you have been looking for:



HOSPITAL LOCATOR



INSURED PERSONS



COMPLAINT

FEATURES

Hospital Locator

No need to worry about finding the way to a hospital in times of emergency. Find the nearest Preferred Panel Hospitals based on your location, anywhere within Pakistan and also be guided of the route to your chosen hospital.



Insured Persons (Claims Information)

Time consuming process of knowing your claim information is now just a few clicks away. Review your dependents' information and details of respective claims made along with their status.



Complaints

Writing E-mails or waiting in Call Centre ques is no longer needed! Now register your complaints regarding your Health Insurance services within the app.



HOW TO USE JUBILEE HEALTH APP

- Download Jubilee Health from Google Play Store
- Once the Application has been installed, launch the app to Sign Up
- Press **Sign Up** and fill in the required information, set a password of your choice
- After Successful log in you can browse around the app and make use of all its features

THINGS TO REMEMBER

- To ensure privacy and security, log in credentials are not saved in the app
- Jubilee Health is an Online App and requires access to the internet
- App requires permission to access GPS and your current location

Jubilee Life Insurance Company Limited

2nd Floor, PNSC Building, M.T. Khan Road, Karachi 74000

Phone: (021) 35657885-6, Approval Centre: (021) 111 111 544, Approval Centre Fax: (021) 35611349

SMS: "JUBILEELIFE" to 8398, Website: www.jubileelife.com



Specialized Investigations

1. Endoscopy
2. HOLTER'S Monitoring
3. Colonoscopy
4. Echo
5. ETT
6. CT Scan
7. Mammography
8. Barium Meal
9. Barium Enema etc
10. Biopsy
11. Gastroscopy
12. Carotid Doppler
13. MRI
14. EEG
15. Angiography
16. EMG
17. Thallium Scan
18. ECG

Day Care Surgical Procedures

1. Lithotripsy (Kidney Stone)
2. Dilation & Curettage (D&C)
3. Tonsillectomy
4. Adenoidectomy
5. Varicose Veins
10. Cataract Surgery (Cost of IOL included)
11. Chemotherapy
12. Radiotherapy
13. Dialysis
14. Incision and drainage (I & D)

Major Exclusions

- Costs resulting from self-inflicted injury, attempted suicide, abuse of alcohol or drug addiction.
- Psychotic, mental or nervous disorders or sexual reassignment
- Treatment or investigation of fertility, infertility, sterilization or contraception and any complication relating thereto or hormone treatment and investigations.
- Participation in or training for any dangerous or hazardous sport, pastime sports or competition or riding or driving in any form of race or competition or any professional sport.
- Injuries as a result of an illegal act.
- Injury or treatment resulting from war, riots, invasion, act of foreign enemies, hostilities or warlike operations, civil war, mutiny, civil commotion assuming the proportions of or amounting to a popular uprising, military uprising, insurrection, rebellion, military or usurped power or any act of any person acting on or on behalf of or in connection with any organization actively directed towards the overthrow or to the influencing of any government or ruling body by force, terrorism or violence.
- Ionising radiation or contamination by radioactivity from any nuclear material.
- Services or Treatment in any spa, hydro clinic, sanatorium, nursing home or long term-care facility that is not a Hospital.
- Acquired immune deficiency syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by and or related to HIV virus or any other sexually transmitted disease.
- Experimental or unproven treatment.
- All dental Treatments or oral surgery apart from Emergency Accidental Dental Treatment as specified under benefit 11 of Section 'E'. Cost of correction of refractive errors of the eye and procedures such as Radial Keratotomy and Excimer Laser.
- Routine medical examinations or check-ups including charges arising out of any hospital confinement or admission primarily for diagnostic purposes.
- Routine eye or ear examinations, vaccinations, medical certificates, examination for employment or travel, spectacles, contact lenses, hearing aids and any treatment that is not considered medically necessary.
- Cosmetic or plastic surgery
- Any increase in the expenses incurred for treatment on account of the insured person being admitted to a more expensive room than allowed by his daily room and board limit.
- Any charges in respect of the donor for organ transplant claims.
- Prostheses, corrective devices and medical appliances.
- Aviation other than as a fare-paying passenger of a recognized airline or charter service.
- Personal comfort items such as, charges for telephone, meals for other than the patient or other items not medically necessary.
- Treatment received in a location other than the insured person's geographical area of coverage.
- Natural catastrophes including, but not limited to, flood, earthquake, avalanche and cyclone.
- Hospitalization for pain management only without any surgical or disease modifying treatment given for the underlying medical condition



Contact Details

- Issuance of Credit Letter/Authorization Letter in Advance:

24/7 Emergency Helpline: (021) 111 111 544

E mail: health.services@jubileehealth.com

- Complete Complaint Resolution System is in place and can be registered through telephone or e-mail:

E-mail Address: customer.services@jubileehealth.com

