

Frequently Asked Questions

ParentsCare Plus

What is ParentsCare Plus Insurance/ who is eligible to purchase?

For the first time in Pakistan, Jubilee General Insurance has introduced "ParentsCare Plus" Insurance, which is one of its kind health insurance plan for people who at the time of purchase, fall within the age bracket of 45-70 years (once covered, policy can be renewed yearly till age 75). It can be bought for oneself, one's spouse, parents and parents-in-law.

What does ParentsCare Plus Insurance cover?

ParentsCare Plus offers both In-Patient (IPD) and Out-Patient (OPD) coverage.

1. Hospitalization Covers the insured person for in-patient hospitalization expense including:

- Room rent
- ICU charges
- Day care surgeries
- Hospital and surgical expenses
- Physician's and surgeon's visit fee
- Lab tests and x-ray exams
- Operation theatre charges
- Anesthesia and administration charges
- Blood transfusions
- Physiotherapy
- Ventilator and allied services

2. Pre and Post Hospitalization Expenses Up to 30 days of pre and post hospitalization expenses coverage including:

- Physician's fee
- Cost of prescribed medicines
- Cost of lab tests
- Dressing and stitch removal charges

3. Ambulance Charges Ambulance charge up to Rs. 3,000 per policy year can be claimed in this policy

4. Accidental Medical Expenses Coverage

5. Medical Second Opinion (MSO) Benefit International Medical Second opinion from Mediguide International for more than 100 top hospitals across the world.

6. Online Doctor Consultation upto 2 audio or video consultations from a General Physician and 1 audio or video consultation from a Specialist Doctor, per policy,

through our partner.

7. OPD (Outpatient Department) Coverage

OPD (Outpatient Department) coverage reimburses expenses for health-related medical treatments without hospitalization and any other associated expenses - such as:

- Doctor consultations
- Diagnostic tests (blood tests, X-rays)
- Pharmacy bills
- Minor procedures (stitches, vaccinations)
- And any other health and life style associated expense

Can I Use OPD Coverage for Dental/Alternative Treatments?

- Dental/Optical: Yes
- Alternative therapies (Ayurveda, Homeopathy): Yes.
- Physiotherapy: Yes
- Cosmetic Treatment: Yes

What are the plan options that I can avail?

The following plans are being offered currently for ParentsCare Plus:

- Silver PKR 100,000
- Gold PKR 250,000
- Platinum PKR 500,000

What is the time duration of ParentsCare Plus Insurance cover?

Jubilee General HealthCare plans offer you coverage for 1 year from the date of issue.

I have diabetes, can I still purchase the ParentsCare Plus policy?

Any condition one has prior to purchase of the policy such as diabetes, hypertension, heart disease etc. are known as 'pre-existing conditions' and any treatment which is because of the pre-existing condition(s)* is only partially covered under the policy—starting from 10% of the limit in the first year and then going up at every consecutive renewal till it reaches 50% of the limit— as per the chart below.

1st year of cover 10% of the annual
limit 2nd year of cover 20% of the
annual limit 3rd year of cover 30% of
the annual limit 4th year onwards 50%
of the annual limit

*Pre-existing Conditions means as any injury, illness, condition or symptom:

for which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable prior to the Issue Date of this Policy for the Life Assured, or

which originated or was known by the Policy Owner or the Life Assured to exist prior to the Issue Date of this Policy, whether or not treatment, or medication, or advice or diagnosis was sought or received.

Does OPD Coverage Include Pre-Existing Conditions?

Yes, this policy covers pre-existing conditions for OPD coverage.

Is there a waiting period that triggers when I buy ParentsCare Plus Insurance cover?

Yes, a waiting period of 30 days will apply for the coverage from the date of issue of the policy. This, however, is not applicable in case of renewals or accidental cover claims.

What other features can I enjoy upon buying ParentsCare Plus from Jubilee General?

- The following additional features can be enjoyed upon the purchase of ParentsCare Plus:
- Credit facility on 600+ 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
- Free look up period of 14 days
- Avail International MediGuide's Medical Second Opinion services by calling at the following number: 111-11-CARE (2273)
- There is no cap on audio and video consultation through our partner.

*** 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.**

What is the utilization process for online doctor consultation feature?

Please download the app Sehat Kahani from play store and follow the instructions given in the brochure.

How to Claim OPD Expenses?

Your incurred OPD expenses will be reimbursed to you through a cheque or IBFT upon submission of:

- Incurred bills and associated receipts.
- OPD Claims are processed within 3 working days.

Are There Limits on OPD Claims?

Yes, the OPD claims cannot exceed the allotted annual OPD limit under this plan and will be in line as per the availed plan.

What are the major exclusions of the plan?

The following are the major exclusions of this product:

- Benefits will not be available for Pre-existing Conditions* beyond the extent mentioned in the schedule of benefits.
- Treatment from non-panel hospitals
- 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.
- 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
- Non-medical items are not covered.

Please refer to the policy document for complete set of exclusions

In case of Medical Second Opinion, who should I contact?

For Medical Second Opinion call MediGuide at 111-11- CARE (2273) for complete detail on how to avail this benefit.

Can I switch my plan after purchasing ParentsCare Plus Insurance?

No, plan can only be switched upon renewal.

Who can I reach in case of any queries or claims?

The following are the contact centers in case of complaints, queries and claims: For Complaints or Queries: Toll Free Number: 0800 03786

Email: buyonline@jubileegeneral.com.pk

Address: Retail Business Division, Jubilee General Insurance Company Limited, 2nd floor, I.I. Chundrigar Road, Karachi, Pakistan.

For Emergency, Claims & Hospital related matter: 24/7 Medical Hotline: (021) 111-111-544 Email: customer.services@jubileehealth.com

Address: Health Insurance Administration Office, 36-A/2 Lalazar, M. T. Khan Road, Karachi- 74000 Pakistan