

Group Health Insurance –FAQs

1. What is Group Health Insurance?

Group Health Insurance is an outsourcing of medical facility of the employees and their dependants by the Employer to the Insurance Company. It is universally acknowledged as best way to safeguard employee's interest in the event of loss by illness or bodily injury.

2. Why Group Health Insurance?

- Attracting and retaining employees
- Affordability
- Convenience
- Flexibility
- Easy fits with Company's budget
- Tax advantage of tax free claim amounts

3. What is covered in Hospitalization & Related (H&R) Benefits?

An annual limit given for each insured under H&R benefits which includes:

- Hospital Stay
- Doctor visits during stay
- Surgery
- Specialized Diagnostic Test
- Inpatient Treatments
- Emergency Accidental Treatment.
- Pre-Hospitalization
- Post-Hospitalization
- Per day room limits

4. What is covered in Maternity Benefits?

Limit given for each female spouse and female married employee under Maternity benefits which includes:

- Prenatal treatment
- Childbirth
- Postnatal treatment
- Complicated Delivery

5. What is covered in OPD?

An annual limit given for insured under OPD benefits which includes:

- Consultations
- Medicines
- Diagnostic Tests

6. What is the eligibility of Employees & Spouses?

Minimum eligibility age is 18 years

Maximum eligibility age of Entry is 59 years

Maximum eligibility age of Expiry is 65 years

7. What is the eligibility of Dependants?

Maximum eligibility age of Entry is 24 years (No age limits for unmarried daughters)

8. What is the minimum number of Lives to acquire a Group Health Insurance Policy?

There must be at least 10 lives to obtain a Group Health Insurance Policy.

9. What are the step to be followed for Insurance

Step 1: Submit data including ages, designations and benefits to be offered to employees.

Step 2: Submission of Proposal quoting Premium which is based on age band rates applied on the provided data of the company according to the required benefits.

Step 3: Send acceptance along with the payment of the Premium.

Step 4: Issue Healthcare Identification (HCI) cards and Policy Document.

10. Which hospitals are on the panel?

Please refer Preferred Panel Hospital List.

11. How can I use our HCI card?

For emergency hospitalizations, Cardholders may present Jubilee Life Insurance's HCI card in order to get admitted in a PPN hospital. In case of a Non Emergency Treatment from PPN Hospital, the Cardholder should seek Credit letter from Jubilee

Life Insurance through their Human Resource Department by submitting a duly filled Inpatient Claim Form.

12. I want to get my Checkup/ diagnostic tests/ some medicines through this HCI card. Is it covered?

OPD benefits may be covered in the policy as an additional benefit. Please check the Master Agreement available with your Human Resource Department. However, OPD expenses are only reimbursable by Jubilee Life. Credit facilities are not available for Out Patients

13. Can I use NON-PPN for treatment?

Jubilee Life Insurance encourages its Insured to use PPN hospitals for their treatment, but yes, the treatment can be availed from non PPN Hospital as well. Expenses incurred as per Policy terms and conditions will be reimbursed by Jubilee Life subsequently.

14. Can the limit of next year be availed this year in advance?

No. the limits are only entitled for one year provided the policy is renewed, the limit are refreshed annually.

15. What is the difference between Hospitalization & Related (H&R) and Maternity Limits?

The H&R Limits are meant for the treatment in a hospital other than for Maternity purposes. Maternity Treatment is an additional benefit and its limits are assigned as per Policy terms and conditions specifically for maternity related expenses.

16. Do we have a cash value against this policy?

No, it is a Group Health Policy and does contain any cash value.

17. What if my entitled limits are exhausted?

If the cost of treatment exceeds the entitled limit or the limit is already availed then the insured has to bear the expenses by him/her.

18. Is my spouse and children are covered or not? Their names are not mentioned on HCI card?

Names of all the insured members in the employee's family are mentioned on HCI card. If name of a dependant is missing, then please bring it into the notice of your Human Resource Department, they would assist you in enrollment of the dependant.

19. My card has expired? What to do?

If the validity of your card has expired, then it means that the coverage period of your Group Health Insurance Policy is over. For renewal status, please contact the Human Resource Department of your organization.

20. I have lost my Card. What should I do?

Kindly report the loss to the Human Resource Department of your organization so that card may be issued to you by Jubilee Life Insurance.

21. How to Contact Us?

Group Health Section - Customer Services, Head Office Karachi

Jubilee Life Insurance Company Limited,
74/1-A, Lalazar, M.T. Khan Road, Karachi – 74000, Pakistan,

Benefits & Claim Eligibility Information:

UAN: 11111NJLI (6554)

PABX: 021-35611071-75 & 021-35611802-08

Ext: 2235, 2236 & 2237

FAX: 021-35611349 & 021-35610959

24 HRS EMERGENCY HELPLINES: 0300-8220634, 0300-2483461& 0333- 3030553

EMAIL: group-marketing@njilife.com

grouphealth.admin@njilife.com

grouphealth.claims@njilife.com