



Jubilee
LIFE INSURANCE

JUBILEE MEDIPAL

How many times have you seen families go through distress because of hospitalization when there is an emergency or there is an urgent need to get diagnosis done from a hospital?

Health is the real wealth and everyone values it. However, good health is disrupted by illnesses and diseases which are a reality of life. In times of inflation when health care costs are rising, illnesses may not only lead to mental suffering for the family but can also negatively affect the finances. If the illnesses results in extended hospitalization, the consequences can be even more severe.

Jubilee MediPal provides financial protection in case of illness or accident that leads to hospitalization. This rider provides immediate support to the life assured and his/her spouse in case of hospitalization.

Features:

The rider provides coverage up to the annual limit of PKR 250,000 for in-patient expenses incurred by the life assured or his/her insured spouse. The policyholder has the advantage of obtaining quality medical care services at any of the Approved Hospitals without having to pay anything. A separate health card shall be issued to the policyholder and spouse after enrollment.

Eligible Ages:

Policyholders between the ages of 18 to 50 years can avail this rider, either for themselves and their spouse.

Term:

The term of the rider is 5 years. Policyholder will have the option to renew it after the expiry of this initial period subject to terms and conditions mentioned in the Supplementary Contract/Policy Document.

Plan Details:

Annual Limit	PKR 250,000
Room Facility	Private

Premium Table:

Premium charged for this rider is based on the age at entry of the policyholder and will remain constant throughout the term of the rider. The rates are as follows:

Annual Premium Rates (in PKR) per Person:

Age	Premium	Age	Premium	Age	Premium
18	4,400	29	5,500	40	8,000
19	4,400	30	5,800	41	8,000
20	4,400	31	5,800	42	8,000
21	4,400	32	5,800	43	8,000
22	4,400	33	5,800	44	8,000
23	4,400	34	5,800	45	8,000
24	4,400	35	5,800	46	9,200
25	4,400	36	6,300	47	10,300
26	4,700	37	6,700	48	11,400
27	5,000	38	7,100	49	12,500
28	5,200	39	7,600	50	13,500

FAQs:

How can I avail Jubilee MediPal benefits?

You can avail Jubilee MediPal benefits when you purchase one of our following life insurance plans:

- EduSmart or EduSmart Plus Plan
- WedSmart or WedSmart Plus Plan
- Excel Saver Plan

You can only be covered under this rider in any one life insurance plan and cannot have two in-force plans with this rider.

Why choose Jubilee MediPal?

Jubilee MediPal provides following benefits:

- 24 / 7 / 365 days round the clock service
- Accessibility to all major hospitals across Pakistan
- Real value for money

Can I continue to avail this benefit after 5 years?

Yes, as a policyholder you have the option to renew Jubilee MediPal provided:

- You are within the eligibility age range at the time of renewal, and
- Your main policy, to which this rider is attached, is in-force at the time of renewal.

Are there any In-admissible Conditions?

The rider is not available to people suffering from Pre-Existing Conditions. 'Pre-Existing Conditions' means 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 the Supplementary Contract for the Insured Person concerned, or
- Which originated or was known or reasonably should be known to the Life Assured or the Insured Person to exist prior to the Issue Date of the Supplementary Contract, whether or not treatment, or medication, or advice, or diagnosis was sought or received.

Which Approved Hospitals are available?

Jubilee life has developed a network of around 200 carefully selected Approved Hospitals spread across the country. An Approved Hospitals panel list shall be provided to you along with the policy document at the time of purchase of this rider.

What are the advantages of Approved Hospitals?

In case of hospitalization, you can select any of the Approved Hospitals to obtain quality medical care without having to pay out of pocket. You can avail the credit facility arranged by Jubilee Life through a simple Pre-authorization procedure and Jubilee life will settle your bills directly with the hospital as per your entitlement. This relieves you from the financial distress and you can concentrate on the recovery process.

Which Top Hospitals, as per Approved list, are available in main cities of Pakistan?

By opting for Jubilee MediPal, you have access to Top Approved Hospitals located in the main cities of Pakistan which include the following:

City	Hospitals
Karachi	Aga Khan University Hospital (AKUH) Orthopedic and Medical Institute (OMI) South City Hospital Liaquat National Hospital
Lahore	Doctors Hospital and Medical Center Hameed Latif Hospital
Islamabad	Shifa International Qaid-e-Azam International Hospital
Rawalpindi	Maryam Memorial Hospital
Faisalabad	Faisal Hospital Mujahid Hospital
Multan	City Health Care Pvt Ltd Fatima Medical Centre

Is there a Reimbursement Facility?

No, reimbursement facility is not allowed. The Company emphasizes the use of pre-authorize claim procedure to the Approved Hospital only.

Can I be treated at a Non-Approved hospital?

No, the Company will not pay expenses for any

treatment received in Non-Approved hospitals.

Definitions:

In-Patient Hospitalization: A patient admitted in the hospital for the treatment of medical condition.

Approved Hospitals: Hospitals which are on the panel lists of Jubilee Life.

In-admissible conditions: Medical conditions which are not covered under the rider.

Pre-authorization: Obtaining prior approval before incurring an expense for the treatment of medical condition covered under this rider.

Important Notes:

- All scheduled admissions must be reported to Jubilee Life at least 48 hours prior to admission. Members must seek Jubilee Life's authorization before proceeding.
- For emergency admissions, the hospital/members will contact us within 24 hours for authorization.
- A separate health card shall be issued to the policy holder/spouse after enrollment.
- Members must present their medical card(s) in order to obtain treatment on credit at the approved hospital(s) Each member will also be required to complete and sign a claim form available at the service provider hospital.
- In case of a medical emergency, members can reach us on the 24 hours emergency help line at 021-111-111-544 (JHI).
- A member on travel outside the country during short period business or holiday travel outside Pakistan (not exceeding 90 days in the aggregate during any one Period of Insurance) will be eligible for emergency medical benefits. All medical expenses will be on reimbursement basis and will be within the Reasonable and Customary Charges for medical treatment of a standard type usually available in Pakistan.

- This leaflet is for illustrative purposes only. You are advised to refer to the Illustration before purchasing a plan, and to refer to the terms and conditions in the policy document for details of the important features of the plan.
- This supplementary contract will cease on the earlier of:
 - Death of Life Assured;
 - Termination of main policy to which this supplementary contract is attached;
 - Policy Anniversary on which Life Assured turns 55;
 - Due date of the first unpaid Premium.

Exclusions:

The supplementary contract does not insure and no benefits shall be paid for expenses resulting from all and any of the following Exclusions:

1. Any Treatment received in a 'Non-Approved Hospital' by the Insured Person. Use of 'Non Approved Hospitals' and physicians who have not been authorized by the Company to provide treatment under this Supplementary Contract will invalidate the Claim.
2. Any Treatment not recommended by a Physician licensed and approved by the Pakistan Medical and Dental Council or which is not Medically Necessary.
3. Routine physical check-ups, rest cures, services including immunization.
4. Treatment of mental illness, psychiatric & psychological disorders, self-inflicted injury, suicide, abuse of alcohol, drug addiction, nicotine / smoking addiction, any form of intoxication or substance abuse.

5. Supply or fitting of eye glasses, contact lenses, hearing aids, wheelchairs and medical appliances not required surgically.
6. Any dental Treatment, X-rays, extractions or fillings unless necessitated due to Accidental Injury occurring and up to the extent of pain relief.
7. Cost of limbs of any other organ (prostheses) or any kind of supporting equipment for revival or correction of the function of body.
8. Treatment of any refractive errors of the eyes including cost of procedures such as 'Radial Keratotomy ' and ' Excimer Laser '.
9. Procedures and treatment for Obesity, weight reduction/enhancement.
10. Cosmetic/plastic surgery, unless medically necessitated due to Accidental Injuries occurring while the Insured Person was covered.
11. Injury or illness while serving as a full-time member of a police or military unit including reservist service and treatment resulting from participation in war, riot, civil commotion or any illegal or immoral act.
12. Engaging in air travel, except when travelling in a licensed aircraft being operated by a licensed airline according to published schedules.
13. Any kind of inpatient treatment which could generally be done on an Outpatient basis or any Hospital Confinement primarily for diagnostic purposes, unless specifically authorized by the Company in writing.
14. Treatment or surgical operation for congenital

defects or deformities, including physical and mental defects present from birth.

15. Pregnancy and complications thereof, child birth (including surgical delivery), miscarriage, abortion and/or any related prenatal or postnatal care, circumcision etcetera.
16. Treatment of infertility, impotency, sterilization & contraception including any complication relating hereto.
17. Treatment for injuries sustained as a result of participation by the Insured Person in any dangerous sport, pastime or competition, including but not restricted to riding, driving in any race or competition and engaging in professional and contact sports.
18. Any increase in the expenses incurred for the treatment on account of the Insured Person being admitted to a more expensive room than allowed by his daily room rent limit.
19. Outpatient Services.
20. Experimental or pioneering or advanced medical and surgical techniques not commonly available and elected by the Insured Person in lieu of treatment usually and customarily provided for the medical condition concerned in Pakistan, except with the Company's prior approval in writing.
21. Costs arising under any legislation which seeks to increase the cost of medical treatment and services actually received above charge levels which would be considered Reasonable and Customary Expenses in the absence of such legislation.

22. Costs arising out of any litigation or dispute between the Insured Person and any medical person or establishment from whom treatment has been sought or given, or any other costs not specifically related to the payment of the medical expenses covered by the Supplementary Contract.
23. Second Opinions in respect of medical conditions which have already been diagnosed and/or treated at the date such Second Opinions are obtained, unless considered by the Company's medical advisers to be reasonable and necessary having regard to the medical facts and circumstances.
24. Sexually transmitted disease and any treatment or test in connection with Acquired Immune Deficiency Syndrome (AIDS) or any AIDS related conditions or diseases.
25. Services or treatment in any home, spa, hydro-clinic, sanatorium or long term care facility that is not a Hospital as defined.
26. Continuance of fees from a referring Physician after the date on which an Insured Person has been referred to another Physician or Specialist.
27. Costs or treatment after an annual renewal date (Due Date) arising from accident, illness or death occurs during the previous Period of Insurance except as herein before defined.
28. Costs or benefits payable under any legislation or corresponding insurance cover relating to occupational death, injury, illness or disease. This Supplementary Contract is not in lieu of and does not affect any requirement for coverage under the Workmen's Compensation Act.

29. Any treatment or expense in respect of persons more than 55 (Fifty-five) years old at the date of the onset of the event giving rise to a claim, unless agreed other wise by the Company in writing prior to the inception of the Policy and issuance of this Supplementary Contract.

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