

## JUBILEE HEALTH INSURANCE

### GROUP HEALTHCARE INSURANCE PROPOSAL FOR

<b>Hospitalization &amp; Related Benefits</b>	
	<b>Plan A</b>
<b>H&amp;R Limits (Per Person / Per Year)</b>	Rs.400,000
<b>Enhancements in H&amp;R limits in case of accidental injuries</b>	50%
<b>Room &amp; Board (per day)</b>	Rs.10,000
<b>Per Hospitalization</b> Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines) Post-Hospitalization Sub Limit (Follow-Ups)	30 Days
<b>Daycare Surgeries &amp; Specialized Investigations In Outpatient Settings Including but not limited to:</b>	<b>COVERED</b>
Dialysis, Cataract Surgery, MRI, CT Scan, Endoscopy, Thallium Scan, Angiography, Treatment of Fractures, Local Road Ambulance for Emergencies only, Emergency Dental Treatment due to accidental injuries within 48 hours (for pain relief only).	

<b>Maternity Benefits (Per Pregnancy / Per Person)</b>	
<b>Normal Delivery</b>	Rs.50,000
<b>Complicated Delivery</b>	Rs.100,000

<b>Eligibility :</b>	All full time Pakistani employees, Actively at work up to 65 years of age
<b>Plan "A"</b>	<b>PLAN A</b>

All the rates are assumed on the basis of resident country as Pakistan

<b>Plan Wise Census Information</b>	
	<b>Plan A</b>
Total Number of Insured (for ages <=65)	<b>82</b>
Total Number of Employees	32
Total Number of Spouses	23
Total Number of Children	27

**Notes:**

- \* In case of treatment from Non-PPN facilities, reasonable and customary charges as in PPN facilities shall be paid.
- \* Pre-existing Conditions shall be covered for up to 100% of the respective H&R Limits.
- \* Congenital conditions shall be covered for up to 100% of available H&R Limits.
- \* Group consideration on the basis of policy # 100309. Policy expiry must be same.
- \* Maternity and its related benefits are not covered under H&R benefit.
- \* For detailed Exclusions / Limitation, please refer to the policy document.

<b>Total H &amp; R Premium</b>	<b>Rs.335,887</b>
<b>Total Maternity Premium</b>	<b>Rs.301,019</b>

<b>Total Premium Payable</b>	<b>Rs.636,907</b>
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- \* The annual premium is subject to change if there is any change in tax rate/tax structure by the Federal or Provincial government affecting the taxes applicable during the currency of the policy

Validity of Proposal until: 10/04/2021

**Please note that the description of benefit, given in this proposal are for illustrative purpose.  
The actual terms and condition are given in policy document.**

## **JUBILEE HEALTH INSURANCE**

### **GROUP HEALTHCARE INSURANCE PROPOSAL FOR**

#### **Premium Calculation**

<b>H &amp; R Premium Details</b>			
<b>AGE BAND</b>	<b>Plan A</b>		
	<b>No. Of Insured</b>	<b>Rates</b>	<b>Premium</b>
<b>0-17</b>	27	Rs.4,312	Rs.116,417
<b>18-29</b>	15	Rs.3,122	Rs.46,829
<b>30-39</b>	38	Rs.4,139	Rs.157,276
<b>40-49</b>	1	Rs.5,715	Rs.5,715
<b>50-59</b>	1	Rs.9,651	Rs.9,651
<b>60-64</b>	0	Rs.14,145	Rs.0
<b>65</b>	0	Rs.16,398	Rs.0
<b>Total</b>	<b>82</b>		<b>Rs.335,887</b>

<b>Total H &amp; R Premium</b>	<b>Rs.335,887</b>
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<b>Maternity Premium Details</b>			
<b>AGE BAND</b>	<b>No. Of Insured</b>	<b>Rates</b>	<b>Premium</b>
<b>upto 25</b>	4	Rs.20,352	Rs.81,407
<b>26-30</b>	9	Rs.15,467	Rs.139,206
<b>31-35</b>	8	Rs.9,461	Rs.75,690
<b>36-40</b>	1	Rs.4,134	Rs.4,134
<b>41-45</b>	1	Rs.582	Rs.582
<b>Total</b>	<b>23</b>		Rs.301,019

<b>Total Maternity Premium</b>	<b>Rs.301,019</b>
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**Total Premium Payable**  
**Rs.636,907**

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1 (Includes premium for Basic Hospitalization Benefit)

**Disclaimer:** Premium rates and confirmation of this policy are based on the assumption that, all the information provided by the policy holder are true and correct and that it has not been concealed, distorted and misrepresented that may wrongly/ incorrectly influence the assessment or acceptance of this proposal. The provision of incorrect or incomplete information or failure to disclose all and any material fact would invalidate the contract of insurance with Jubilee Life Insurance Company Limited. It would be informed to Jubilee Life Insurance Company Limited in writing of any change in the circumstances between the date of this proposal and the issuance of insurance policy documents (the contract). The cover will commence only after the proposal has been accepted by Jubilee Life Insurance Company Limited and the premium paid by the policy holder has been realized in the accounts of Jubilee Life Insurance Company Limited.

<p><b>Please note that the description of benefit, given in this proposal are for illustrative purpose.</b> <b>The actual terms and condition are given in policy document.</b></p>
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