

# PREMIUM

INDIVIDUAL/FAMILY HEALTH INSURANCE

EFFECTIVE 1 JANUARY 2022





## **Our Mission**

Everything we do is driven by our mission to provide solutions to protect the future of our customers.

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# Why Choose J Care Health cover?

#### **Our Experience**

We are a wholly owned subsidiary of Jubilee Holdings Ltd. We're the No.1 Medical Insurer in East Africa and we have provided Medical Insurance for over 85 years to individuals, SME's and the region's blue-chip companies. Today we have over 1M + customer relationships countrywide. Looking after them is a workforce of 250 people, a network of over 4,000 hospitals, physicians, clinics, pharmacies and health and wellness specialists.

#### Why we're different

- access to our unparalleled network of trusted hospitals, physicians and other healthcare professionals.
- the convenience and confidence of Jubilee Health's customer care.
- the reassurance of our experience in delivering healthcare.
- the access to our unique wellness propositions.





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# **J Care Benefits**

J Care is designed for you and your family's healthcare needs. The cover is offered through 6 simplified plans giving you flexibility to choose the most appropriate health cover for your family.

J Care offers the following benefits:



#### Comprehensive Coverage

- Extensive cover for pre-existing and chronic conditions including HIV/Aids and cancer treatment.
- Covers newly diagnosed chronic conditions under inpatient and outpatient.
- Enhanced Prestige plan of up to 10M Inpatient cover.
- Inbuilt Covid-19 cover for inpatient treatment and outpatient testing.
- Inbuilt annual general check-up for member and spouse
- Maternity cover, 1st emergency CS, diagnostics and physiotherapists fees prescribed drugs, dressings, surgical & external appliances, Hearing aids & Hearing test and pain management.
- Dental and optical benefits.
- Air and Road evacuation services
- Last expenses benefit
- Free personal accident benefit for principal member.

### Eligibility

 Eligibility is from birth (a term baby of 38 weeks) up to 64 years of age. Existing members who are 65 years and above are transitioned into our J-Seniors plan and covered to life without any age restrictions subject to annual renewal.

#### Flexibility

- 6 levels of comprehensive coverage
- Optional plans such as maternity, dental, optical and Covid-19 benefits

#### Co-payment

- Outpatient co-payment of Kes 2,000 at Nairobi Hospital & MP Shah Hospital.
- Opt for a cover without co-payment subject to applicable terms.

#### Geographical Coverage

- Wide Geographical Coverage with extensive network of services providers.
- Overseas inpatient referrals covered on credit basis under listed hospitals.
- Direct access to treatment while travelling within East Africa.



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# **J Care Junior Plan**

Children are the most important little people in our lives, and they deserve all the love and care to help them grow into healthy adults. At Jubilee Health, we recognize this and that's why we have come up with a stand- alone cover for children aged 0 - 17 years with great benefits that will cater to their health needs.

#### Some of the benefits include:

- Annual child check ups
- Inpatient cover
- Outpatient cover
- Immunization
- Dental cover
- Optical cover
- 24/7 Telemedicine Consultations
- Countrywide provider network

#### \*some of these benefits are optional.

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