

# J-care

An Individual and Family Medical Product from Jubilee Insurance - East Africa's No. 1 Insurer



**Important Notes:**

- \*(1) Fibroids, Hernia, Adenoidectomy, Haemorrhoids shall have a waiting period of 24 months
- \*(2) MRI, CT Scan on pre-authorization
- All scheduled admissions must be reported to Jubilee at least 48 hours prior to admission. Members must seek Jubilee authorization before proceeding.
- For emergency admissions, the hospital will contact us within 48 hours for authorization
- All plans are subject to a 60 days waiting period
- Members must present their medical cards in order to obtain treatment on credit at the accredited panel of providers. Each member will also be required to complete and sign a claim form available at the service provider
- In case of a medical emergency, members can reach us on the 24 hours emergency lines
- A member on travel outside the country will be eligible for emergency medical benefits up to a period of six (6) weeks in any one visit. All medical expenses will be on reimbursement basis and will be Paid subject to reasonable and customary charges

**Exclusions**

- Intentional self-injury while sane or insane, suicide or attempted suicide, treatment of acute or chronic alcoholism and drug addiction;
- Expenses recoverable under any other insurance
- Treatment for pre-existing and chronic conditions (within the first 12 months)
- Treatment for AIDS and related ailments (within the first 12 months)
- Treatment of Cancer (within the first 24 months)
- Sexually transmitted diseases
- Congenital illnesses, and conditions related to genetic disorders

- Cosmetic or plastic surgery unless necessitated by an accidental injury that occurs while the insured is covered under this contract;
- Riding or driving in any kind of race
- Participation in extreme sports
- Beauty treatment or massage;
- Naval, military and air force operations;
- Stays at sanatoria, old age homes, places of rest etc;
- Medical check-up, general health examinations, vaccinations;
- Transportation other than a licensed ambulance, as provided for under the in-patient coverage of this contract;
- Hearing tests or cost of deaf aids unless resulting from an accidental injury
- Nutritional food supplements;
- Prophylactic treatment e.g. yellow fever vaccines;
- Family planning and fertility treatment e.g. costs of treatment related to infertility and impotence.
- Injury or illness resulting from insurrection or war, civil commotion or an act of terrorism, whether declared or undeclared
- Injury as a result of participating in riot, strike
- Nervous breakdown, general debility and psychoneurosis unless resulting from accidental injury
- Alternative treatment such as herbal treatment, acupuncture treatment, chiropractors etc;
- Expenses resulting from the insured participating in a hazardous sports and activities.
- Pain management
- Dental treatment including teeth extractions, fillings, teeth scaling, etc
- Optical treatment relating to correction of eyesight e.g. eye glasses, contact lenses, laser eye treatment
- Maternity and related ailments (Subject to waiting period of 12 months)

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**JUBILEE INDIVIDUAL MEDICAL PLANS AND BENEFITS**

CORE PLANS	ROYAL	EXECUTIVE	ADVANCED	PREMIER
Overall limit per year	125,000,000	75,000,000	50,000,000	25,000,000
Bed Limits	Standard Private room with Private bathroom	Standard Private room with wash basin	Standard Private room with wash basin	General Ward Bed
<b>MAIN BENEFITS</b>				
<b>INPATIENT BENEFITS</b>				
Prescription drugs and dressing upon discharge - maximum of 30 days supply	Paid in full	Paid in full	Paid in full	Paid in full
Surgical appliances and internal prostheses	Paid in full	Paid in full	Paid in full	Paid in full
Nursing care	Paid in full	Paid in full	Paid in full	Paid in full
Physiotherapy as part of treatment	Paid in full	Paid in full	Paid in full	Paid in full
Physicians' fees, Specialist fees, procedure fees and anaesthetist fees	Paid subject to reasonable and customary charges			
Gynaecological illness and treatment*(1)	Paid in full	Paid in full	Paid in full	Paid in full
Pre-existing and chronic cover (Year 2)	7,500,000	7,500,000	6,250,000	5,000,000
Cancer treatment (Year 3)				
HIV/AIDS treatment (Year 2)				
Organ Transplant (Year 2)				
Theatre charges, ICU & HDU	Paid in full	Paid in full	Paid in full	Paid in full
Lodger fee for parent accompanying child below 6 years	Paid in full	Paid in full	Paid in full	Paid in full
Day surgery under general anaesthesia or heavy sedation	Paid in full	Paid in full	Paid in full	Paid in full
Home nursing	Medically necessary subject to approval by Jubilee. Maximum 90 days			
Local emergency road ambulance which is medically necessary	Paid in full	Paid in full	Paid in full	Paid in full
Air evacuation additional fee				
Non elective (emergency) treatment outside Uganda-preauthorization compulsory (Kenya, INDIA, PAKISTAN & S.AFRICA)	Within applicable limits	Within applicable limits	Within applicable limits	Within applicable limits
Air fare costs for non elective treatment outside Uganda for the patient. Also, airfare for an accompanying guardian where patient is below 6 years	Economy Class	Economy Class	Not Applicable	Not Applicable
Psychiatric treatment (Year 2)	5,000,000	5,000,000	5,000,000	5,000,000
Pathology, Radiology, and other necessary diagnostic tests	Paid in full	Paid in full	Paid in full	Paid in full
Accidental related dental treatment	Paid in full	Paid in full	Paid in full	Paid in full
Accidental related optical treatment	Paid in full	Paid in full	Paid in full	Paid in full

In this day and age, with the ever escalating cost of medical services, it is paramount to have a medical insurance in place.

**OPTIONAL BENEFITS**

CORE PLANS	ROYAL	EXECUTIVE	ADVANCED	PREMIER
<b>OUTPATIENT BENEFITS</b>				
Consultation fees (Doctors on panel)	2,500,000	2,500,000	2,000,000	1,250,000
Pathology, X-rays, MRI, CT scan, and other necessary diagnostic tests *(2)	Paid in full	Paid in full	Paid in full	Paid in full
Prescription drugs and dressing up to a maximum of 30 days dosage	Paid in full	Paid in full	Paid in full	Paid in full
Gynaecological illness and treatment* (1)	Paid in full	Paid in full	Paid in full	Paid in full
Pre-existing and chronic cover (Year 2)	Paid in full	Paid in full	Paid in full	Paid in full
Cancer treatment (Year 3)	Paid in full	Paid in full	Paid in full	Paid in full
HIV/AIDS treatment (Year 2)	Paid in full	Paid in full	Paid in full	Paid in full
Psychiatric treatment (Year 2)	Paid in full	Paid in full	Paid in full	Paid in full
Physiotherapy	Upon approval by Jubilee	Upon approval by Jubilee	Upon approval by Jubilee	Upon approval by Jubilee
<b>MATERNITY BENEFITS</b>				
Normal Delivery	2,000,000	1,500,000	Not Applicable	Not Applicable
Normal delivery including all costs below shall not exceed limit				
Cost of delivery and related complications of pregnancy resulting in admission	Within applicable limits	Within applicable limits		
Professional fees	Paid subject to reasonable and customary charges			
Labour and recovery ward	Within applicable limits	Within applicable limits		
Caesarean Section Delivery	3,750,000	3,000,000	Not Applicable	Not Applicable
Caesarean section delivery including all other costs above shall not exceed limit	Within applicable limits	Within applicable limits		
Cost of delivery and related complications of pregnancy resulting in admission	Within applicable limits	Within applicable limits		
Professional fees	Paid subject to reasonable and customary charges			
Labour and recovery ward	Within applicable limits	Within applicable limits		
Funeral Expense	2,500,000	2,500,000	1,250,000	1,250,000
Provision of a burial permit and death certificate will allow the Jubilee to make payment to the nominated beneficiary	Paid in full	Paid in full	Paid in full	Paid in full

**Enhanced Benefits**

We offer enhanced cover options that cater for the following conditions after the first policy period:

- Cover for pre-existing and chronic conditions
- Cover for HIV/AIDS and ARV therapy

**Who is eligible for the cover?**

- Adults between the age of 18 years and 60 years.
- Children between the age of 3 months and 18 years

*NB. Members above 50 years will be required to undergo a medical examination at specific providers before membership and eligibility of cover can be confirmed. Please note that this will be at the applicant's cost.*

