

Jubilee
INSURANCE



J-INUE

Affordable Medical Insurance

ABOUT JUBILEE

Jubilee Insurance was incorporated on 3rd August 1937, in a small office in Mombasa and is one of the pioneers in the establishment of a local composite insurance company. Currently, the Jubilee Insurance group is the largest medical insurance underwriter in East Africa.

J-Inue is an all in one, affordable health insurance product for individuals and families with access to a convenient provider network. The product can be purchased on line as well as through the traditional means.

J-Inue has 2 Options that include Maternity, Last expense and Outpatient benefits.

PLAN SUMMARY

J-INUE		
INDIVIDUAL/FAMILY MEDICAL INSURANCE		
All inpatient treatment is subject to pre authorisation. All medical conditions must be fully disclosed at the time of joining		
All benefits are sub-limits of the overall annual benefit unless specified otherwise. Amounts shown in Kenya Shillings		
	Plan A	Plan B
OVERALL ANNUAL COVER	200,000	400,000
INPATIENT BENEFITS		
Bed limits per day. NHIF rebate applicable on the cost of the bed per night.	General Ward Bed	General Ward Bed
Pre-existing and/or Chronic, Cancer, Congenital, Psychiatric, Haemorrhoidectomy, Thyroidectomy, Adenoidectomy, Organ transplant, HIV/Aids and related conditions, Hernias, Gynaecological conditions (1 year waiting period)	100,000	200,000
Day case admission	Covered	Covered
Inpatient dental surgery from an accident	Covered	Covered
Inpatient ophthalmology surgery as a result of an accident	Covered	Covered
Inpatient non accidental related dental surgery/ treatment (1 year waiting period)	25,000	40,000
Inpatient non accident related eye treatment (excluding correction of refractive errors and laser treatment) (1 year waiting period)	25,000	40,000
Maternity (Normal delivery, all C-Sections and related complications (1 year waiting period) (pre and post-natal outpatient visits not covered)	40,000	50,000
Take home prescribed medication after discharge from hospital	up to 14 days after discharge	up to 14 days after discharge
Medically necessary local road ambulance leading to admission in hospital	Covered	Covered
Last Expense	20,000	25,000
OUTPATIENT BENEFITS – As a sublimit of overall limit	40,000	50,000
Pre-existing and/or Chronic, Cancer, Congenital, Psychiatric, Haemorrhoidectomy, Thyroidectomy, Adenoidectomy, Organ transplant, HIV/Aids, Hernias, Gynaecological conditions (1 year waiting period)	Covered up to outpatient sub-limit	Covered up to outpatient sub-limit
Consultation with GP (doctors on specified panel)	Covered as above	Covered as above
Consultation fees for Specialists on referral only (doctors on specified panel)	Covered as above	Covered as above
Pathology, X-rays, Ultrasounds and other necessary (non-advanced) diagnostic tests (pre- authorisation) required	Covered as above	Covered as above
Prescription drugs and dressings up to a maximum of 14 days dosage	Covered as above	Covered as above
This is only a summary of the benefits for more details refer to the policy document		

		PLAN 1 200,000	PLAN 2 400,000
FAMILY RATES	M	23,310	28,000
	M+1	32,634	39,200
	M+2	41,959	50,400
	M+3	51,283	61,600
	M+4	60,607	72,800
	M+5	69,931	84,000

GENERAL CONDITIONS

- Standard waiting period of 30 days for new entrants on general illness claims. No waiting period for accident related treatment.
- Fibroids, Adenoidectomy, Hernias, Thyroidectomy, Hemorrhoidectomy and Tonsillectomy procedures and all Gynaecological illness and treatment shall have a waiting period of 1 year.
- Pre-existing and/or Chronic, Cancer, Psychiatric, Congenital, Organ Transplant, HIV/Aids and related treatment, Maternity and related complications, inpatient non accident related ophthalmology and dental surgery is subject to 1 year waiting period.
- Eligible for the main member and his/her legal dependents from the age of 1 month to 50 years. Existing members can continue on cover up to age of 60 years. Children above 18 years will enjoy their own cover as principle members on application.
- All inpatient hospital bills shall be paid net of all the applicable National Hospital Insurance Fund (NHIF).
- Treatment must be within the prescribed provider panel. Claims outside the panel will not be paid.
- This scheme does cover for reimbursement of claims.
- Changes to benefit levels can only be done at renewal.
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EXCLUSIONS (These are some of the exclusions. For more details please refer to the policy document)

- Treatment for pre-existing and/or chronic conditions, cancer, psychiatric, congenital, organ transplant, HIV/Aids and related treatment, inpatient non-accidental related ophthalmology, dental surgery, fibroids and all gynaecological illness and treatment, adenoidectomy, haemorrhoidectomy, hernias and thyroidectomy procedures shall be subject to 1 year waiting period.
- Sexually transmitted diseases except HIV/AIDS (HIV/AIDS subject to 1 year waiting period)
- Peri-Menopause Menopause, andropause, hormone replacement therapy, age and puberty related treatment.
- Pregnancy, childbirth, maternity benefits, maternity related complications, antenatal or post-natal care, prematurity, caesarean operation except where the waiting period of 12 months from date of purchase or addition (whichever is later) has been served
- Genetic disorders, genetic testing and related conditions
- Cosmetic or plastic surgery unless necessitated by an accidental injury that occurs while the insured is covered under this contract.
- Beauty treatment or massage, stays in sanatoria, old age homes, places of rest etc.
- Medical check-up, general health examinations, prophylactic treatment, vaccinations except for KEPI/Baby Friendly vaccinations to the limit indicated where the outpatient option has been purchased
- Transportation other than a licensed ambulance, as provided for under the inpatient coverage of this contract
- Hearing tests or cost of hearing aids unless resulting from an accidental injury
- Nutritional food supplements or replacements and vitamins whether prescribed by a physician or not
- Navel, Military or air force operations, injury or illness resulting from insurrection, war, civil commotion or an act of terrorism, whether declared or undeclared or as a result of participation in riot and/or strikes
- Alternative treatment such as herbal, acupuncture treatment, chiropractors etc.
- Expenses resulting from the insured participating in extreme/hazardous sports and activities and/or riding or driving in any kind of race.
- Pain management
- Dental treatment including teeth extractions, fillings, teeth scaling, etc.
- Optical treatment relating to correction of eyesight e.g. eye glasses and contact lenses
- 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 such as NHIF, Workmen's Compensation, Personal Accident among others
- Treatment required as a result of non-compliance, failure or refusal to comply with medical advice
- Contraceptive services and supplies, family planning and fertility treatment e.g. costs of treatment related to infertility and impotence, any injury, illness or disease specified as an exclusion and complications caused by a condition that is excluded.
- Services primarily for weight reduction or treatment of obesity and slimming operations or any care which involves weight reduction as a main method of treatment.
- Epidemics, pandemics or unknown diseases
- Treatment for consumption of alcohol, drugs, intoxication, dependency on or abuse of alcohol, drugs or any other substance abuse, complications, injury or illness arising directly or indirectly thereof.

PROVIDER PANEL

Jubilee Insurance's provider panel for this specific plan allows members access to the eligible medical care required on credit basis, which means that provided the treatment is covered and has been pre-authorized where necessary, the bill will be settled directly with the service provider. This allows members to get quality care when required.

The Jinue provider panel will be in the membership pack upon purchase of the policy and the same can also be accessed via the Jubilee Insurance website www.jubileeinsurance.com and/or the customer's online portal. Members are also requested to sign up onto this online portal which will allow the member to access details on the claims and medical benefits in addition to other information.

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