

PBS (Participants Benefit Schedule)

**JUBILEE GENERAL WINDOW TAKAFUL FOR
SMBB INSTITUTE OF TRAUMA**

Benefits Description		
Description of Takaful Benefits	Plan A	Plan B
Hospital Care Benefit Limit(Per Annum/Per Person)	Rs.350,000	Rs.200,000
Enhancement in H&R limits in case of accidental injuries	50%	50%
Room & Board (per day)	Rs.6,000	Rs.3,500
Per Hospitalization		
Pre-Hospitalization Sub Limit (Diagnosis, Consultation, & Medicines)	30 Days	30 Days
Post-Hospitalization Sub Limit (Follow-Ups)	30 Days	30 Days
Daycare Surgeries & Specialized Investigations In Outpatient Settings Including but not limited to:	COVERED	
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).		

Maternity Benefits (Per Pregnancy/ Per Year)		
Normal Delivery	Rs.70,000	Rs.50,000
Complicated Delivery	Rs.100,100	Rs.70,000
Pre & Post Natal Expenses are Covered Upto 100% of Normal Maternity Limit, Subject to its availability	Rs.70,000	Rs.50,000

Eligibility :	All full time Pakistani employees, Actively at work up to 65 years of age with their dependants Spouses are covered up to 65 years of age Son are covered upto 25 years of age No age limit for Unmarried daughter	
Rs.0	Plan "A"	Plan "B"

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

Plan Wise Census Information			
	Plan A	Plan B	Total
Total Number of Participant (for ages <=65)	479	2,010	2,489
Total Number of Employees	241	982	1,223
Total Number of Spouses	96	425	521
Total Number of Children	142	603	745

Notes:

- * In case of treatment from Non-PPN facilities, reasonable and customary charges as in PPN facilities shall be paid.
- * Eligibility Definition for the 2 Plans has to be provided before Policy Confirmation.
- * 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 the respective H&R Limits.
- * Medical emergencies are covered.
- * Pre-existing pregnancies are covered.
- * COVID -19 related covered expenses will be excluded for non-vaccinated individuals, over the age of 18.
- * For detailed Exclusions / Limitation, please refer to the participants member document.

Total H & R Contribution	Rs.5,740,461
Total Maternity Contribution	Rs.4,649,406
Gross Contribution	Rs.10,389,867
1% F.I.F + 0.06% Stamp Duty	Rs.110,133
Total Contribution Payable	Rs.10,500,000



Validity of Proposal until: 01/04/2023

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.
Especially prepared by CSR (Participant) for SMBB Institute of Trauma (for Proposal # JG TKF 51368)

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JUBILEE GENERAL TAKAFUL
GROUP HEALTHCARE TAKAFUL PROPOSAL FOR
SMBB INSTITUTE OF TRAUMA
Contribution Calculation

H & R Contribution Details						
AGE BAND	Plan A			Plan B		
	No. Of Participant	Rates	Premium	No. Of Participant	Rates	Premium
0-17	137	Rs.3,163	Rs.433,302	600	Rs.2,274	Rs.1,364,119
18-29	77	Rs.2,290	Rs.176,333	579	Rs.1,646	Rs.953,130
30-39	198	Rs.3,036	Rs.601,124	757	Rs.2,182	Rs.1,652,058
40-49	54	Rs.4,192	Rs.226,378	72	Rs.3,014	Rs.216,972
50-59	9	Rs.7,079	Rs.63,711	2	Rs.5,089	Rs.10,177
60-64	3	Rs.10,376	Rs.31,128	0	Rs.7,459	Rs.0
65	1	Rs.12,028	Rs.12,028	0	Rs.8,646	Rs.0
Total	479		Rs.1,544,004	2010		Rs.4,196,457

Total H & R Contribution

Rs.5,740,461

Maternity Contribution Details						
AGE BAND	No. Of Participant	Rates	Premium	No. Of Participant	Rates	Premium
upto 25	0	Rs.21,088	Rs.0	99	Rs.14,855	Rs.1,470,660
26-30	14	Rs.16,027	Rs.224,375	141	Rs.11,290	Rs.1,591,884
31-35	36	Rs.9,803	Rs.352,923	106	Rs.6,906	Rs.732,032
36-40	24	Rs.4,284	Rs.102,813	53	Rs.3,018	Rs.159,940
41-45	9	Rs.603	Rs.5,430	22	Rs.425	Rs.9,350
46-50	0	Rs.388	Rs.0	0	Rs.274	Rs.0
Total	83		Rs.685,540	421		Rs.3,963,866

Total Maternity Contribution

Rs.4,649,406

Total Contribution Payable¹
Rs.10,389,867

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 misreported 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 General Insurance Company Limited. It would be informed to Jubilee General 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 General Insurance Company Limited and the premium paid by the policy holder has been realized in the accounts of Jubilee General Insurance Company Limited.

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The actual terms and condition are given in policy document.

[Handwritten signatures and stamps]

Especially prepared by CSD (Technical) for SMBB INSTITUTE OF TRAUMA - (GH Proposal # JG TKF 51368)