



# **EVERYTHING YOU NEED TO KNOW ABOUT JUBILEE HEALTH INSURANCE AND MORE**



*Live Free!*

### 1. What is health insurance and why do I need it?

- A. Health insurance helps you pay for medical costs from hospital bills to doctor visits, so you can focus on getting better, not the burden of unexpected expenses. At Jubilee Health, we offer flexible covers for individuals, families, seniors, and businesses.

### 2. What are the different health covers offered by Jubilee Health Insurance?

- A. We offer health insurance solutions tailored to your needs:
- **J Care Premium:** Comprehensive family health insurance
  - **J Care Johari:** Budget-friendly cover for young families
  - **J Senior:** Tailored for individuals aged 65+
  - **CoverBora:** Inpatient-only cover starting from KSh 6,200
  - **JubiAfya & Group:** Affordable group cover for SACCOs, chamas, and welfare groups
  - **J Biz:** SME cover for businesses with 3+ employees

### 3. Does Jubilee Health Insurance cover children?

- A. Yes! Children can be covered under family plans like J Care Premium and J Care Johari, or individually under J Junior for those aged 0–18 years. These plans include checkups, vaccinations, and emergency care

### 4. Is there a health insurance plan for senior citizens?

- A. Absolutely. J Senior is designed for individuals aged 65+ and includes inpatient and outpatient cover, mental wellness, drug delivery, and chronic illness management—with no renewal age limit.

### 5. What's the most affordable health insurance plan?

- A. CoverBora is our most affordable inpatient-only cover—perfect for first-time buyers or anyone on a budget. It starts at KSh 6,200 per year for individuals and KSh 11,200 for families.

### 6. Does Jubilee offer health insurance for businesses and SMEs?

- A. Yes! J Biz provides health insurance to businesses with at least 3 staff. We also offer JubiAfya & Group for SACCOs, chamas, and welfare organizations.)

### 7: Does the insurance cover maternity and newborns?

- A. Yes. Both J Care Premium, J Care Johari and CoverBora offer maternity and newborn care. Maternity includes normal delivery, C-section, and postnatal care, with newborn coverage often bundled in.

## 8. Are chronic and pre-existing conditions covered?

- A. Yes. Chronic illnesses (like diabetes or asthma) and congenital conditions are covered across most plans. Pre-existing conditions may be covered after a waiting period, typically 12 months.

## 9: What wellness benefits do I get with Jubilee Health Insurance?

- A. Through our Always With You program, you get much more than insurance:
- Pharmacy-based teleconsultations
  - Drug delivery to your home
  - Home-based care
  - Mental wellness support
  - 24/7 care navigation

## 10. How do I buy a Jubilee Health Insurance cover?

**You can get covered in 3 easy steps:**

- Visit our website and choose a product.
- Fill in your personal details.
- Buy and pay online and get instant confirmation.

**Need help? Call 0709 949 000 or SMS "HEALTH" to 40643.**

## 11. What documents do I need to register?

- National ID or passport
- KRA PIN (for principal member)
- Birth certificate for children (if applicable)
- Business registration certificate (for SME cover)

## 12. How long does it take for the cover to start?

- Individual & family plans: Activation within 24–48 hours of payment
- Group/SME plans: Typically 7 working days after full registration and payment

***Note: Some benefits are subject to waiting period. Refer to your policy document.***

## 13. Does Jubilee cover treatment outside Kenya?

- A. Yes, selected plans like J Care Premium offer overseas treatment referrals on a credit basis. Some group plans also include emergency medical reimbursement abroad.

## 14. Can I cover my parents under my plan?

- A. For comprehensive support and care, we recommend taking J Senior as a dedicated product for senior citizens, including parents.

### 15. Which Jubilee cover includes dental and optical benefits?

- **J Care Premium:** Optional dental and optical
- **J Care Johari:** Available as add-ons
- **J Senior:** Included by default

### 16. What is the waiting period for different services?

- Maternity: 9–12 months
- Pre-existing conditions: 12 months
- Chronic illnesses: 30 days to 12 months depending on plan
- General illness cover: Usually immediate or 30 days

### 17. Can I access telemedicine or virtual doctor services?

- A. Yes! You can consult doctors at our partner pharmacies or virtually through the Always With You program. It's fast, private, and free for members.

### Still have questions?

- **Call us on** 0709 949 000
- **Email:** [health@jubileekenya.com](mailto:health@jubileekenya.com)
- **Or visit:** [jubileeinsurance.com/ke/health](https://jubileeinsurance.com/ke/health)