

CUSTOMER NEWSLETTER

JUNE 2025 EDITION



Live Free!

Your trust makes Us Uganda's Leading Health Insurer



Our Valued Customers,
We are reminded that our leadership in Uganda's health insurance space is not just about numbers, it is about people, families, individuals and businesses. As a team we have a shared belief that access to quality healthcare should be simple, reliable, and truly human.

Thanks to your continued trust, engagement, and honest feedback, we are not just delivering insurance we are delivering change. You have helped us see clearly what matters most: quick access to care, responsive communication, and technology that serves your needs.

Over the past year, we have made great strides such as real-time SMS billing updates to keep you informed. Digitised e-claims systems to reduce delays at the hospital. A full-service reimbursement portal you can access anytime.

Each of these milestones reflects our promise to simplify your experience and make your health cover work for you not the other way around.



Beyond the platforms and tools, what truly drives us is purpose. Innovation for us is not about chasing trends its about responding to people. When we roll out a new solution, it is because our customers spoke up, asked a question, or challenged us to be better.

We are proud to walk this journey with you not just as your insurer, but as your partner in health, your advocate in wellness, and your support system when life gets uncertain. We are building the kind of community that you can be proud to be a part of.

Whether you are interacting with us online, through our partners, or in one of our offices we are here to serve you better every day. Your loyalty fuels our mission to help more Ugandans live healthier, more secure lives.

Thank You For Choosing Jubilee



Dan Musiime
Chief Executive Officer,
Jubilee Health Insurance Uganda

Innovation that puts you first

Technology with Purpose: How
We're Redefining Healthcare Access



Healthcare should never feel complicated, uncertain, or out of reach. Our mission has always been to deliver care that is not only accessible but also seamless and that requires more than good intentions. It requires systems that work smartly in the background, so your experience at the point of care is as smooth as possible.

Over the last year, we have taken major strides in this direction. Working closely with our technology, claims, and customer support teams, we have re-engineered how your healthcare journey flows from hospital visits to reimbursements. These are not just operational upgrades they are real solutions to real challenges many of you have shared. Here's how we're doing it:



E-Claims Platform

We have digitised the entire claims submission process. Hospitals and clinics now send claims directly through our secure portal, eliminating the back-and-forth paperwork and long processing times. That means fewer delays at the point of care and more time for you to focus on recovery, not administration.



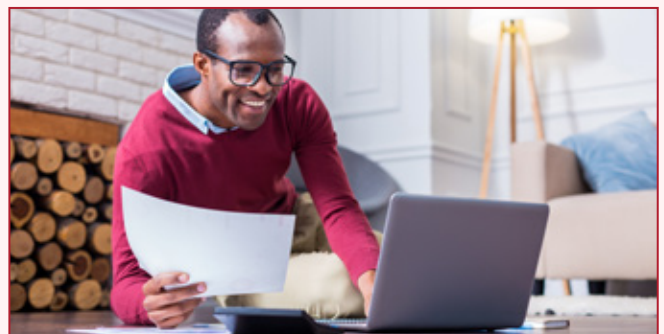
Real-Time SMS Billing Notifications

No one likes the stress of hidden costs. That is why we now send SMS alerts as services are rendered during your hospital stay. You receive clear updates helping you stay informed and in control, every step of the way.



Reimbursement Portal

When emergencies arise outside our jurisdiction and you need to pay out of pocket, the refund process has been simplified. Our online reimbursement portal allows you to submit your claim and supporting documents from anywhere, anytime. It's secure, easy to use, and accessible 24/7 no need to visit our office or chase paperwork.



Each of these innovations stems from a clear belief: **health insurance should work for you, not slow you down.** We are building for speed, clarity and convenience because when the systems behind the scenes are strong, your experience becomes effortless.

As the health insurance landscape continues to evolve, Jubilee will remain at the forefront not just with digital solutions, but with a deep commitment to creating healthcare experiences that feel human, supportive, and responsive.

We are just getting started.



Dr. Amon Salaama

Chief Operations Officer
Jubilee Health Insurance Uganda

Putting You First, **Always**



Our North Star is your satisfaction. Our 2025 Q1 NPS survey reveals a significant milestone for us: a **Net Promoter Score (NPS) of 55%**. This key metric, which measures customer loyalty and willingness to recommend a company, indicates a strong vote of confidence from our policyholders.

It confirms that a significant majority not only trust us with their health, but genuinely believe in the value and quality of the services we provide. We are incredibly grateful for this endorsement. This impressive score highlights our strong client relationships, reflecting a successful strategy of putting customer needs at the forefront.

24-Hour Call Centre

Recognizing that health concerns don't adhere to business hours, we have significantly expanded our customer support capabilities with the launch of a 24-Hour Call Centre.

Whether it's midnight or midday, health concerns don't wait, and neither do we, our highly trained team is now available 24/7 via call or WhatsApp to provide immediate clarity on benefits, policy details, or any urgent queries. This initiative underscores our commitment to being there for our customers precisely when they need us most."



New Customer Relationship Management (CRM) Tool

We have rolled out a sophisticated Customer Relationship Management (CRM) Tool, fundamentally transforming how the company interacts with its policyholders. This advanced system is designed to provide a more proactive and personalized service experience. The new CRM tool enables us to track customer queries with greater accuracy, allowing for faster and more efficient resolutions. Furthermore, it facilitates the tailoring of communication based on individual policy types, previous concerns, and specific needs. "with our CRM tool, we have become more proactive and personalized in how we serve you making each interaction meaningful. This investment in technology reflects Jubilee Health Insurance's dedication to continuously improving the customer journey through smart, data-driven solutions.

To our incredible customers, we are here, improving and most importantly, we are listening.



Justine Andrea Nansubuga
Manager – Marketing, Communication
& Customer Experience
Jubilee Health Insurance Uganda

Driving Growth Through **J-Force**



One of the most exciting developments this year has been the launch of J-Force, our new digital sales portal that’s already transforming how we connect with customers and grow our reach across Uganda.

J-Force is more than just an agent tool, it is a comprehensive digital platform designed to streamline the customer journey from start to finish. Whether you are a new customer looking for a health cover quote or renewing your existing policy, J-Force simplifies the process with instant, personalised quotes and easy onboarding. No long forms. No unnecessary delays. Just a fast, secure, and hassle-free experience

Instant Policy Quotes



Customers can now receive tailored quotations on the spot, making decision-making faster and more informed.

Frictionless Onboarding



Agents can seamlessly register customers, issue policies, and handle renewals — all in real time, without paperwork.

Lead Management



Our agents are empowered to generate, track, and convert leads more efficiently, improving reach and responsiveness.

Productivity Boost



By eliminating the manual steps and traditional bottlenecks, J-Force helps intermediaries serve you better and faster.

As our CEO Dan Musiime said during the launch, “The launch of J-Force underscores our commitment to innovation in medical insurance, breaking down barriers for our customers to deliver a secure, seamless experience at every touchpoint.”



The platform also responds directly to a recent call by the Insurance Regulatory Authority CEO, Alhaj Kaddunabi Lubega, who urged insurers to digitize operations to stay competitive, reduce risk, and improve claim processing. J-Force is Jubilee’s answer to that call and it’s already helping us reach new segments, improve policy acquisition, and serve you with greater efficiency.

Combined with other recent innovations like e-Claims processing, SMS bill notifications, and the reimbursement portal, J-Force represents yet another step forward in our commitment to a customer-first, technology-driven healthcare experience.



John Katende
Chief Distribution Officer
Jubilee Health Insurance Uganda

Wellness, Your Way

Introducing **MaishaFiti**



We don't just insure your health, we champion your wellbeing. That's why we created MaishaFiti, our all-in-one wellness platform that helps you move more, feel better, and take control of your health journey one step at a time.

Whether you are hitting your daily step goals, checking your policy benefits, or tracking progress toward your fitness milestones, MaishaFiti is your pocket-sized wellness coach. It's designed for Jubilee members and non-members alike because we believe that a healthier Uganda starts with you.

What Can You Do with MaishaFiti?

- Track your daily step count and activity in real time
- Sync with GoogleFit, Apple Health, or Huawei Health
- View your Jubilee Health Insurance benefits anytime
- Participate in exclusive health challenges
- Get rewarded for staying active
- Access curated health tips and wellness content



HOW TO SIGN IN TO MAISHAFITI



Download the App

Search for MaishaFiti on the Google Play Store, Apple App Store, or Huawei App Gallery and install it on your phone.



Sign In

- If you're a Jubilee Health Insurance member: Select "I'm a Jubilee Member" and log in using your member details.
- If you're not a Jubilee member: Select "Non-Jubilee Member" and follow the simple steps to register.



Link Your Device

- Once signed in, go to Profile Linked Devices
- For Android or Samsung users: Select GoogleFit (make sure it's downloaded)
- For iOS users: Choose Apple Health
- For Huawei users: Ensure you have the Huawei Health App installed



Allow Permissions

Grant the app access to your health data so it can track your progress accurately



Explore!

- Tap Today's Summary to see your step count
- Tap My Policy to view your medical benefits (if you're a Jubilee member)
- Select your employee category to access specific entitlements

Whether you are walking around your neighborhood, working out at the gym, or simply trying to stay active during the day, MaishaFiti keeps you on track. And the more you move, the more you earn, thanks to our wellness rewards and in-app challenges.

It's not just about fitness. It's about living well with purpose, energy, and freedom.

Download MaishaFiti today and take the first step toward a healthier you.



<https://bit.ly/4mYfUJU>



<https://bit.ly/4nbOEba>

Your wellness journey starts now.



Keith Seremba
Projects Officer
Jubilee Health Insurance Uganda