

GEB Network Partner: Jubilee Life Insurance Company

PAKISTAN

Jubilee Life Insurance Company was established in 1995 and is the leading insurance provider in Pakistan, routinely recognised for outstanding customer service, growth and product innovation. Jubilee Insurance is a global brand of the Aga Khan Fund for Economic Development (AKFED), offering diverse and comprehensive insurance solutions for the Asian and East African markets.

Jubilee Insurance offers a range of group and individual Medical and Life insurance plans designed to address a broad range of customer needs including: coverage during employment and after retirement; saving for a child's education and marriage; wealth accumulation; rural insurance plans.

MEDICAL PLAN MANAGEMENT

Key plan management capabilities include:

- Medical plans may be customised to include member cost-share components such as out of pocket maximum limits;
- National provider network including nearly 500 contracted facilities (clinics, hospitals, doctors, specialists) offering discounted access to medical services and direct payment arrangements;
- Network may be customised, including identification of new facilities for potential network contracting;
- A provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Dedicated network management team focused on credentialing, monitoring, cost containment;
- Medical case management team providing pre-authorisation and patient support before/during hospitalisation, and hospital discharge planning;

Pakistan annual medical trend: 20.0% AON; n/a WTW & Mercer (2020)

- Member service centre providing assistance with benefits questions and payment arrangements during normal business hours;
- Member service portal and healthapp, *Jubilee Health*, for self-service access to e-forms, benefit details, claims lookup, reimbursement status, provider search tools.

HEALTH & WELLBEING

In addition to comprehensive employee benefit plans, Jubilee Life also offers access to a range of health and wellbeing programmes designed to help members *Stay healthy* and *Manage chronic illness*:

Stay healthy

- Discounts on fitness memberships;
- Health awareness sessions (e.g. introduction to preventive health care; mental health; office ergonomics, etc);
- Health checks/screening for chronic diseases

Manage chronic illness

Collaboration with local health care organisations to help raise awareness of the causes, symptoms and treatment of major diseases.



Note: capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your GEB representative.