



YOUR GLOBAL HEALTH PASSPORT

Comprehensive

Cashless Hospitalisation

Affordable Premium



JANASHAKTHI
Life



Comprehensive protection



Cashless Hospitalisation



Worldwide Coverage



Up to 50 Million cover

Life can be full of unexpected eventualities

Are you the bread winner of your family? Or maybe you are a single parent living with your children? Or happily single, living on your own!

Medical emergencies can happen anytime in your life. It can turn your world upside down!

The best treatment can be very expensive

For most even a few days hospitalisation expenses can become a severe burden. Worse yet, some emergencies can lead to unexpected complications resulting in highly expensive procedures.

What will you do if the best option is to go overseas. International medical expenses are far greater than in Sri Lanka...

The bottom-line is, choosing the best treatment can be the difference between a speedy or drawn-out recovery.

So, why compromise and settle for second best?

Introducing Janashakthi Good Health Worldwide



A comprehensive health insurance benefit



Enables you to enjoy cashless hospitalization



Provides you with worldwide hospitalization coverage



Plans up to Rs 50 million



Amazingly affordable premium



Per day cash benefits and reimbursement of additional expenses incurred in non paying wards.

Cashless Hospitalisation

Janashakthi Cashless Hospitalisation card gives you access to over 60 hospitals throughout Sri Lanka, so that all your medical expenses are taken care of by us, as you discharge.

Flexibility to Choose the Right Cover

26 different benefit plans, with coverage ranging from Rs. 100,000 to Rs. 50 million. You can secure the benefits per individual or as a common plan for your entire family.

Pre & Post Hospitalization Expense Benefit

We even cover expenses you had to incur prior to or after hospitalization. If these expenses were related to the reason for your hospitalization.

Organ Donor Expenses

In the event of you or any covered members needing an organ transplant, we will cover medical expenses on behalf of the organ donor.

Comprehensive Coverage

Covers you and your family's hospitalisation expenses related to rooming and ICU, surgery charges, doctor fees, medicine and other treatments etc.

International Hospitalization Coverage

Whether it be a planned hospitalization (with Janashakthi approval) or an emergency hospitalization while traveling abroad, our international plans offer you the best worldwide coverage.

You can select your geographic coverage from:

1. India, Singapore, Thailand and Malaysia.
Plans ranging from
Rs. 300,000 to Rs. 50 Million
2. Worldwide excluding USA & Canada.
Plans ranging from Rs. 2 Million to
Rs. 50 Million

Non-paying Ward Benefits

Guaranteed per day cash income up to Rs. 25,000 for each day of hospitalisation.

This is in addition to reimbursement of additional expenses you may incur for medicine, investigations prescribed by the doctors.

Special Features:

Janashakthi Restore Benefit

Imagine a situation where you have exhausted the full amount of medical benefits you can claim for a year.

What if you or a family member (if the family member is covered) needs to be hospitalized for a similar or completely different medical reason during that same year?

Don't worry, with Janashakthi Good Health Restore Benefit, you or your family member will be able to claim upto the value of the original per annum medical benefit amount you had taken as coverage.

This benefit can be activated once during any policy year. For full details and conditions please refer the policy document.

No Claim Benefit

No Claim Bonus (NCB) that doubles your benefit amounts in each year you don't claim, your benefit amount will grow by 25% for the next year!

If a claim is made, the increased sum assured will be deducted by 25% for the next year.

If no claims are made in the following year, NCB will kick on again and increase your benefit by 25% (subject to the maximum NCB of 100% Sum Assured)

Your Next Steps!

1. Decide whether you need individual coverage or a family cover

Individual cover is for yourself and each family member. Here each individual will be able to claim up to the maximum benefit amount selected as the individual cover.

Family floater cover is where the selected benefit amount can be shared between all family members.

Each option has its advantages. Our advisors will help you understand the best solution for your needs.

2. Select the right coverage amount for you and your family

Have a look at the benefit plans shared on the table. You can choose from any one of the Sri Lankan only, Asia Pacific, or Worldwide (excluding USA and Canada) plans depending on your requirement.

3. Select the duration of the cover you want

Good Health Insurance benefit can be obtained along with any Janashakthi Life Insurance plan. The coverage period of this benefit will depend on the term of the selected insurance plan.

Eligibility

You can add Janashakthi Global health Passport to any of our Life Insurance policies, if you and your children are within the following age categories:

- Adults: 18 - 60 years
- Children: 3 months - 18 years (cover applicable till age 21)*

***Note:** Children who are within the eligibility criteria can be included to the individual cover at the next policy anniversary subjected to both parents being covered.

Table of benefits:

Key Features	Local	Asia Pacific	Worldwide (excluding USA & Canada)
Countries	Sri Lanka	Sri Lanka, India, Singapore, Thailand, Malaysia	Any country (excluding USA & Canada)
Benefit Amounts	Rs. 100,000 & Rs. 200,000	Rs. 300,000 – Rs. 2 Millions	Rs. 2 million – Rs. 50 Millions
Hospitalisation Benefit including Nursing charges	Reimbursement of Hospital Room and Board and ICU ward is subject to a maximum of 30% of the Basic Annual Sum Insured		
a) Daily Hospital Room and Board Benefit	As-charged, subject to a max. per day sub-limit of 2% of Basic Annual Sum Insured.	Single Private AC Room. In case policy holder opts for a higher than eligible room category, a flat 25% co-payment on the eligible Insurance amount would be applicable.	
b) Daily ICU Hospital Room and Board Benefit	As per actuals	As per actuals. In case policy holder opts for a higher than eligible room category, a flat 25% co-payment on the eligible Insurance amount would be applicable.	
Surgical Benefits (Includes Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialist Fees)	<ul style="list-style-type: none"> i. As-charged, subject to usual, customary, and reasonable clause. ii. In case of overseas treatment, there is a maximum cap of 2 visits per patient per day. 		
Miscellaneous Hospital Services and Supplies Benefit (Includes Operation Theatre Charges, Anesthesia, Blood, Oxygen, Medicines and Drugs, except non-medical services)	<ul style="list-style-type: none"> i. As-charged, subject to usual, customary, and reasonable clause. 		
Hospitalization in a non-paying ward (public Hospitals or similar)	<p>1% of the Basic Annual Sum Insured per day subject to a maximum of lkr 25,000/ day up to a maximum cap of 30% of basic annual sum insured per year.</p> <p>Expenses pertaining to the investigations and drugs prescribed by the doctor in relation to the hospitalized condition will be payable maximum up to 70% of the Basic Annual Sum Insured per year.</p>		
Ambulance Charges	<ul style="list-style-type: none"> i. As-charged, subject to a max. of 2% of Annual Sum Insured. ii. Benefit is payable once in a policy year, subject to the claim being admissible and payable only when a licensed ambulance service is used. 		
Day Care Treatment (Hospitalisation as an in-patient for less than 24 hours or Day Care treatment carried out on out-patient basis)	<ul style="list-style-type: none"> i. Coverage limited to covered list of day care surgeries. ii. Out-patient procedures or treatment are not covered under the plan. 		
Pre-Hospitalisation Expenses Benefit (applicable for all hospitalisations, irrespective of Private or Public Hospital)	Payable upto 5% of the basic sum insured for 30 days prior to date of hospitalisation. This benefit is a sub-limit of the Basic sum Insured and are payable only for expenses incurred for management of the diagnosis for which hospitalisation was availed and subject to the main claim being admissible under the policy.		
Post-Hospitalisation Expenses Benefit (applicable for all hospitalisations, irrespective of Private or Public Hospital)	Payable upto 5% of the basic sum insured for 30 days post date of discharge from the hospital. This benefit is a sub-limit of the Basic sum Insured and are payable only for expenses incurred for management of the diagnosis for which hospitalisation was availed and subject to the main claim being admissible under the policy.		
Organ Donor Expenses	Covered within the overall Annual Sum Insured of the donee and payable only for hospitalization expenses for the donor, subject to all other applicable limits & sub-limits of the policy		

50
MILLION

Worldwide
Coverage of
hospitalization
expenses up to
Rs 50 mn

25%

No Claim Bonus
of 25% per year



Choice of
26 plans



Ambulance
charges



Coverage for
136 day care
surgeries
(including
chemotherapy)



Coverage of
Organ Donor
expense



Coverage for
Pre and Post
Hospitalisation
Expenses



Cash benefits
and expense
reimbursements
even when
admitted to
non-paying
wards



JANASHAKTHI
Life

JANASHAKTHI INSURANCE PLC

No. 75, Kumaran Ratnam Road,
Colombo 02.

Tel : +94 11 2 636 636

Email : insurance@janashakthi.com

Web : www.janashakthi.com