JANASHAKTHI Life

Janashakthi Life Globalis

HEALTH PROTECTION WITHOUT BORDERS.



HEALTHCARE WITHOUT BORDERS

Janashakthi Globalis is designed for individuals, families, and employers who seek world-class healthcare for them and their families, wherever life takes them. Whether you live in Sri Lanka or travel frequently, Globalis ensures financial peace of mind and access to quality medical care across borders, because your health deserves global standards.

GLOBAL CARE. LOCAL TRUST

In the event of requiring advanced procedures or specialized treatment, you may prefer to seek the highest standard of medical care outside Sri Lanka. However, financial considerations can often be a concern. Janashakthi Globalis addresses this need by providing a flexible, affordable, and comprehensive international health insurance solution.

KEY HIGHLIGHTS



Annual coverage options up to **USD 1.5 million**



Flexible area of cover options across **Asia and the Middle East**



Full refund on major inpatient and cancer-related treatments



Worldwide emergency coverage while traveling



24/7 medical support and emergency assistance



ANNUAL PLAN LIMITS (CHOSEN AT APPLICATION)

USD 1,500,000 **USD 800,000**

FOR ELECTIVE TREATMENTS

(Chosen at the time of application)



ZONE A
Sri Lanka, India, Pakistan, Bangladesh



ZONE B
Zone A + Southeast Asia



ZONE C
Zone B + UAE

Southeast Asia : Brunei, Cambodia, East Timor, Indonesia, Laos, Malaysia, Myanmar, Papua New Guinea, Philippines, Thailand, Vietnam, Singapore (selected service providers)

JANASHAKTHI GLOBALIS HEALTH PLAN BENEFITS

BENEFITS	LIMITS
Overall Annual Benefit Limit (Chosen at time of Application)	**Option 01 -** USD 1,500,000 **Option 02** - USD 800,000
Area of Cover for Elective Treatments (Chosen at time of Application)	**Area A** - Sri Lanka, India, Pakistan, Bangladesh **Area B** –Area A + Southeast Asia (Brunei, Cambodia, East Timor, Indonesia, Malaysia, Myanmar, Papua New Guinea, Philippines, Thailand and Singapore (selected service providers) Claims arising whilst in Laos, Myanmar and Vietnam will be considered on reimbursement basis. This is subject to change based on regulations of Central Bank of Sri Lanka. **Area C** –Area B + UAE
Outside the Area of Cover: Emergency Inpatient and Day-Care Treatments	**Up to USD 500,000,** available during trips of up to 30 consecutive days only

BENEFITS	LIMITS
Inpatient Benefits (Including day-care treatments)	
Hospital Charges	Full Refund
Parent Accommodation	
Surgeon, Anesthetist and Theater Fees	
Surgical Procedures	
Specialist Consultations	
Diagnostic tests (e.g. Radiology, Pathology, MRI, PET, CT scan)	
Prescribed Medicines, Drugs and Dressings	
Prosthetic Implants, Appliances and Devices	
Organ and Bone Marrow Transplants	
Complications of Pregnancy where the mother's life is at risk and hospitalization is required. Examples include ectopic pregnancy, hemorrhage and eclampsia. (A waiting period of 12 months applies)	
Reconstructive/Remedial Treatment	
Accidental Damage to Teeth	
Private Ambulance	
Pre-Hospitalization Outpatient Services: General Practitioner / Specialist Consultations, Diagnostic Tests, Medications preparing a Member for hospitalization	Full Refund, for up to 60 days pre-hospitalization
Post-Hospitalization Outpatient Services: Specialist Consultations, Diagnostic Tests, Medications, Physiotherapy	Full Refund, for up to 90 days post-hospitalization
Psychiatric Care (A waiting period of 12 months applies)	Up to a lifetime limit of USD 30,000
Home Nursing Charges	Full Refund, up to 10 weeks
Hospice and Palliative Care (A waiting period of 12 months applies)	Up to a lifetime limit of USD 25,000
Daily Hospital Cash Benefit	Up to USD 50 per night
Benefits for the following conditions cover both Inpatient and Outpatient treatments	
Cancer Treatments and Oncology: Consultations, Medications, Radiation Therapy, Chemotherapy	Full Refund Up to a lifetime limit of USD 20,000 Full Refund, for treatment of acute episodes requiring hospitalization
Kidney Dialysis	
Treatment of Chronic Conditions (Limited to acute exacerbations for Chronic Conditions existing at time of application)	
Congenital Conditions Manifesting more than 60 days after birth (A waiting period of 24 months applies, but will be waived together with the 60 days for child Member(s) whose delivery was covered under their mother's policy enrolled within 30 days of their birth)	Up to a lifetime limit of USD 25,000, for treatment received as an Inpatient

BENEFITS	LIMITS
Emergency Assistance (Emergency Assistance & Repatriation Benefits)	
Annual Limit	Up to Overall Annual Plan Limit
Medical Evacuation	Full Refund
Medical Repatriation	
Return to Country of Residence after Evacuation (economy ticket)	
Round-trip for a family member (economy ticket)	
Accommodation expenses for a family member	Up to USD 100 per night, limited to 10 nights
Compassionate Visit by a family member in the event of Member's death (economy ticket)	Full Refund
Dispatch of Essential Medication Not Available Locally	Full Refund
Repatriation of Mortal Remains (Casket is covered up to USD 4,000)	
Local burial or cremation if outside of Country of Residence or Nationality	
Second Medical Opinion (up to 2 requests per year)	
24/7 Medical Information and Advice	

Enjoy a guaranteed premium for 5 year from the day of purchasing your Janashakthi Life Globalis cover.

YOUR PASSPORT TO GLOBAL HEALTHCARE CONFIDENCE.

JANASHAKTHI Life | JANASHAKTHI GLOBALIS

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For more details on benefits, exclusions, terms and conditions, please read the policy document carefully before concluding a purchase.

Janashakthi Insurance PLC is licensed by the Insurance Regulatory Commission of Sri Lanka