

Comprehensive

Affordable

Cashless Hospitalisation



JANASHAKTHI
Good Health



JANASHAKTHI
Life

Are you prepared?



Life can be full of unexpected eventualities

Are you the bread winner of your family?
Or maybe you are single, living with your children or on your own?

Medical emergencies can happen anytime in your life.



Road to recovery can be long and hard

Some of these emergencies can lead to unexpected complications resulting in expensive procedures.



The best treatment can be very expensive...

Choosing the best treatment can be the difference between a speedy or drawn out recovery.

Let us help you be prepared.

That is why we have introduced Janashakthi Good Health a comprehensive health insurance cover with unmatched protection benefits for you and your family at a price that is amazingly affordable!

Who is this plan for...

Individuals or families...

Who wants a substantial hospitalisation cover individually or shared among all family members

Affordability:

Premiums can be as low as Rs. 4,000/= a month

Age:

- Adults: you can get health insurance cover up to age 69
- Children: you can include them from age 6 months and cover them until they are 21

The younger you are, the cheaper the rates will be!

A closer look at Janashakthi Good Health

1	Cashless hospitalisation Janashakthi Cashless Hospitalisation card gives you access to over 52 hospitals throughout Sri Lanka, so that all your medical expenses are taken care of by us, as you discharge.
2	Comprehensive coverage Covers you and your family's hospitalisation expenses related to rooming and ICU, surgery charges, doctor fees, medicine and other treatments etc.
3	Flexibility to choose the right cover Coverage ranging from Rs. 100,000/= per individual or family to Rs. 2 million per individual or for the family.
4	International hospitalisation coverage International hospitalisation coverage in Malaysia, India, & Singapore for selected benefit packages.
5	Janashakthi Restore Benefit Even if you have claimed the full benefit amount available for a year, through this unique feature we will reset your benefits, allowing you to claim again!
6	No Claim Benefit No Claim Bonus that doubles your benefit amounts in 5 years! Each year you don't claim, your benefit amount will grow by 20% for the next year!

Other benefits:

- Coverage for pre and post hospitalization expenses.
- Coverage for 136 day care surgeries that don't require you to spend more than a day at the hospital.
- Daily cash benefit even if you are admitted to a public hospital.
- Local Ambulance charges.

Table of benefits:

Benefit Schedule (in LKR)	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8	Plan 9 (overseas hospitalisation cover included)	Plan 10 (overseas hospitalisation cover included)
Annual Basic Sum Insured	100,000	200,000	300,000	400,000	500,000	750,000	1,000,000	1,250,000	1,500,000	2,000,000
Life time Limit	Five times the basic annual sum insured									
Daily Hospital Room and Board Benefit	As charged, subject to a Sub-limit of 2% of Basic Annual Sum Insured for each day of hospitalisation but not exceeding LKR 10,000 per day									
Daily ICU Hospital Room and Board Benefit	As charged, subject to a Sub-limit of 3% of Basic Annual Sum Insured for each day of hospitalisation but not exceeding LKR 20,000 per day Hospital Room / Board and ICU - maximum of 30% of the basic annual sum insured									
Surgical Benefit (Includes Surgeon, Anaesthetist, Medical Practitioner, Consultant / Specialist Fees)	Maximum of 40% of the basic annual sum insured per policy year (Overseas Consultant visits are capped at 2 visits per day)									
Miscellaneous Hospital Services and Supplies Benefit (Medicine and Drugs, Anaesthesia, Blood, Oxygen, Operation Theatre Charges except non medical Services)	Maximum of 30% of the basic annual sum insured per policy year									
Local Ambulance Charges [Payable only in case a licensed ambulance service is Used]	500	1,000	1,500	2,000	2,500	3,000	3,500	4,000	4,500	5,000
	Benefit payable once in a policy year, subject to the claim being admissible									
Daily Cash for choosing non-paying ward in a public Hospital	500	1,000	1,500	2,000	2,500	3,750	5,000	6,250	7,500	10,000
	0.5% of the Basic Sum Insured upto a maximum of 7 days per year, subject to the claim being admissible									
Expenses related to Diagnostic test / Pharmacy, incurred during Hospitalisation in a public Hospital	Payable as per actuals, subject to the expenses being incurred as an in-patient and prescribed by the treating Doctor for the condition due to which policy holder is hospitalised (Part of sublimit 3 & 4 above)									
Pre-Hospitalisation Expenses Benefit [applicable for all hospitalisations, irrespective of private or Govt. Hospital]	2,500	5,000	7,500	10,000	12,500	18,750	25,000	31,250	37,500	50,000
	Payable upto 2.5% of the basic sum insured for 30 days prior to date of hospitalisation									
Post-Hospitalisation Expenses Benefit [applicable for all hospitalisations, irrespective of Private or Govt. Hospital]	2,500	5,000	7,500	10,000	12,500	18,750	25,000	31,250	37,500	50,000
	Payable upto 2.5% of the basic sum insured for 30 days post date of discharge from the hospital									

Your next steps

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

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

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. 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 or your family

The benefit amounts you can select will vary from Rs 100,000/= to Rs 2 million. If you need international coverage, be sure to select a package with a cover over Rs 1.5 million. The details of what's covered under each package are provided in the Benefit Table.

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 of this benefit will depend on the term selected for the insurance plan. **You will also receive a maturity benefit at the end of the policy term** based on the life insurance plan you opt for!

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 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 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.

To live a good life you need to be in good health. Janashakthi Good Health is the smart solution to help you overcome any unexpected medical emergency.

Call Janashakthi today on 0112 636 636



JANASHAKTHI
Life

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