



JIBAN BIMA CORPORATION
(ESTABLISHED UNDER INSURANCE CORPORATION SACT.1973)
Head Office. 24, Motijheel C/A.

SUPPLEMENTARY CONTRACT
HEALTH INSURANCE BENEFIT
ATTACHING TO AND FORMING
PART OF POLICY

HI No.

Policy No.

THE HEALTH INSURANCE referred to as HI in the Policy Schedule or in any Endorsement by the Corporation here on is based on the Proposal and Declaration mentioned in the schedule or on such Endorsement as the case may be.

The corporation hereby agrees that Provided the premium(s) in respect of such benefit as stated in the Product certificate or such Endorsement shall have been duly and Punctually paid and subject to the terms and conditions following and (so far as may be applicable) to the terms of the Product certificate, the provisions of the policy and every Endorsement (if any) by the Corporation here on then if the events of the insured occurs, the Jiban Bima Corporation will pay the schedule benefits of the Health Insurance policy.

Covers:

Hospitalization (In-patient) Treatment Coverage rider will cover the following in-patient (Hospitalization) Treatment expenses of an insured member.

- Hospital Accommodation
- Consultation Fee
- Medicine & Accessories
- Medical Investigations
- Surgical Operation
- Ancillary Services like Blood Transfusion, Ambulance Service, and Dressing etc.

Benefit Levels for the annual premium rates as below:

Plan Name	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Maximum benefit per insured per year (Tk.)	100000	200000	300000	400000	500000	1000000
Hospital Stay max days per year	30	30	30	30	30	30
Room rent (actual with max per day) (Tk)	2000	4000	6000	8000	10000	20000
Consultation Fee (Actual Fee up to a Maximum Per Visit & One Visit Daily) (Tk)	500	1000	1500	2000	2500	5000
Medicine and accessories-actual or maximum in a year (Tk)	15000	30000	45000	60000	75000	150000
Investigation (Patho test and X-Ray)-per annum) (Tk)	1600	3200	4800	6400	8000	16000
Surgery-Including OT charge, surgeon, assistant and anaesthesia (Tk)	18000	36000	54000	72000	90000	180000

Plan Name	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
Ancillary services (Oxygen therapy, blood transfusion, ambulance service, intensive care facilities, dressing, post-operative care)-per year per member (Tk)	8000	16000	24000	32000	40000	80000

TERMS AND CONDITIONS

THE TERM & CONDITION OF HEALTH INSURANCE BENEFIT ARE

- (a) Term: 1 year. To avail of the Health Insurance benefit for the same duration as the main policy, it must be renewed annually.
- (b) Premium Payment Type: The premium type of the main policy must be annual.
- (c) Policy holder's share = 20%, the Jiban Bima Corporation will pay 80% of the total claim.
- (d) Health insurance coverage is between 1 lakh to 10 lakh, but it may not exceed the sum assured of the main policy.
- (e) There is a waiting period of 30 days for claim, unless the claim incident is caused by accident.
- (f) The surrender value/ paid-up value/ maturity claim will not be payable for the premiums paid under this benefit.
- (g) When the policy term ends, the Health Insurance benefit will cease automatically. If the base plan is terminated, discontinued, or made paid-up, the Health Insurance benefit will automatically cease.

Exclusions clause:

- Congenital infirmity

- Pre-existing condition for two years
- Psychiatric disorders and narcotic addiction
- Attempted suicide and self-inflicted injury
- Dental Treatment and eye glasses
- Out-patient treatment expenses
- Treatment arising from or traceable to pregnancy, childbirth, miscarriage, abortion or complications of any of these including caesarean section
- War risk, civil commotion or violence
- Routine health check-up
- Genetic disorders and stem cell implantation/ surgery
- Naturopathy treatment.
- Treatment for family planning purpose, contraception and infertility
- Genetic disorders and stem cell implantation/ surgery
- Treatment for Age Related Macular Degeneration (ARMD).