

# Jubilee

## INSURANCE



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### PREMIUM PAYMENT

Premiums will be based on the oldest member in the family

Payment must be made directly to Jubilee Health Insurance by the following means only:

Cheque made out to Jubilee Health Insurance Ltd  
MPESA payment to Jubilee Health Insurance through Paybill Number 7195247  
Direct deposit of the premium to the Jubilee Health Insurance bank account.

Ensure that you get an official Jubilee Health Insurance receipt for all payments made as above. Jubilee Health Insurance shall not be liable for any premiums paid to other parties and not received by us.

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### JUBILEE HEALTH INSURANCE LIMITED

Head Office:

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Tel: +254 20 328 1000

Call Centre: +254 709 949 000

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[www.jubileeinsurance.com](http://www.jubileeinsurance.com)

# J-BIZ

## MEDICAL INSURANCE RATES

### INPATIENT

#### J-Biz Enhanced

| 19-30 years | M      | M+1    | M+2    | M+3    | M+4    | M+5     |
|-------------|--------|--------|--------|--------|--------|---------|
| 5,000,000   | 43,678 | 60,276 | 72,943 | 85,610 | 98,276 | 110,943 |
| 4,000,000   | 41,956 | 57,899 | 70,066 | 82,233 | 94,401 | 106,568 |
| 3,000,000   | 39,735 | 54,835 | 66,358 | 77,882 | 89,405 | 100,928 |
| 2,000,000   | 35,489 | 48,975 | 59,267 | 69,559 | 79,851 | 90,143  |
| 1,000,000   | 27,570 | 38,047 | 46,042 | 54,038 | 62,033 | 70,028  |
| 750,000     | 25,614 | 35,348 | 42,776 | 50,204 | 57,632 | 65,061  |
| 500,000     | 22,007 | 30,370 | 36,752 | 43,134 | 49,516 | 55,898  |
| 400,000     | 20,511 | 28,305 | 34,253 | 40,201 | 46,150 | 52,098  |
| 300,000     | 18,706 | 25,814 | 31,239 | 36,664 | 42,089 | 47,514  |
| 250,000     | 17,477 | 24,118 | 29,186 | 34,255 | 39,323 | 44,391  |

#### J-Biz Enhanced

| 31-40 years | M      | M+1    | M+2    | M+3    | M+4     | M+5     |
|-------------|--------|--------|--------|--------|---------|---------|
| 5,000,000   | 46,851 | 64,655 | 78,242 | 91,829 | 105,416 | 119,003 |
| 4,000,000   | 45,003 | 62,104 | 75,154 | 88,205 | 101,256 | 114,307 |
| 3,000,000   | 42,618 | 58,813 | 71,172 | 83,531 | 95,890  | 108,250 |
| 2,000,000   | 38,059 | 52,522 | 63,559 | 74,596 | 85,633  | 96,670  |
| 1,000,000   | 29,559 | 40,792 | 49,364 | 57,936 | 66,508  | 75,080  |
| 750,000     | 27,460 | 37,895 | 45,858 | 53,822 | 61,785  | 69,748  |
| 500,000     | 23,587 | 32,550 | 39,390 | 46,230 | 53,070  | 59,911  |
| 400,000     | 21,984 | 30,338 | 36,713 | 43,088 | 49,464  | 55,839  |
| 300,000     | 20,040 | 27,655 | 33,467 | 39,279 | 45,090  | 50,902  |
| 250,000     | 18,724 | 25,839 | 31,269 | 36,699 | 42,128  | 47,558  |

#### J-Biz Enhanced

| 41-50 years | M      | M+1    | M+2    | M+3     | M+4     | M+5     |
|-------------|--------|--------|--------|---------|---------|---------|
| 5,000,000   | 56,740 | 78,301 | 94,756 | 111,210 | 127,665 | 144,119 |
| 4,000,000   | 54,495 | 75,203 | 91,007 | 106,811 | 122,614 | 138,418 |
| 3,000,000   | 51,602 | 71,211 | 86,176 | 101,140 | 116,105 | 131,070 |
| 2,000,000   | 46,069 | 63,575 | 76,935 | 90,295  | 103,655 | 117,015 |
| 1,000,000   | 35,758 | 49,347 | 59,717 | 70,087  | 80,457  | 90,827  |
| 750,000     | 33,211 | 45,831 | 55,462 | 65,093  | 74,724  | 84,355  |
| 500,000     | 28,508 | 39,342 | 47,609 | 55,877  | 64,144  | 72,411  |
| 400,000     | 26,571 | 36,668 | 44,374 | 52,080  | 59,786  | 67,491  |
| 300,000     | 24,197 | 33,391 | 40,408 | 47,425  | 54,442  | 61,459  |
| 250,000     | 22,607 | 31,197 | 37,753 | 44,309  | 50,865  | 57,421  |

#### J-Biz Enhanced

| 51-65 years | M      | M+1    | M+2     | M+3     | M+4     | M+5     |
|-------------|--------|--------|---------|---------|---------|---------|
| 5,000,000   | 62,204 | 85,841 | 103,880 | 121,919 | 139,959 | 157,998 |
| 4,000,000   | 59,740 | 82,442 | 99,766  | 117,091 | 134,416 | 151,741 |
| 3,000,000   | 56,565 | 78,060 | 94,464  | 110,867 | 127,271 | 143,675 |
| 2,000,000   | 50,494 | 69,682 | 84,326  | 98,969  | 113,613 | 128,256 |
| 1,000,000   | 39,183 | 54,072 | 65,435  | 76,798  | 88,161  | 99,524  |
| 750,000     | 36,388 | 50,215 | 60,768  | 71,321  | 81,873  | 92,426  |
| 500,000     | 31,228 | 43,095 | 52,151  | 61,207  | 70,264  | 79,320  |
| 400,000     | 29,107 | 40,168 | 48,609  | 57,050  | 65,491  | 73,932  |
| 300,000     | 26,493 | 36,560 | 44,243  | 51,926  | 59,609  | 67,292  |
| 250,000     | 24,752 | 34,158 | 41,336  | 48,514  | 55,693  | 62,871  |

## OUTPATIENT

### J-Biz Enhanced

| 19-30 years | M      | M+1    | M+2    | M+3    | M+4    | M+5    |
|-------------|--------|--------|--------|--------|--------|--------|
| 200,000     | 35,073 | 48,400 | 58,571 | 68,742 | 78,913 | 89,084 |
| 150,000     | 32,708 | 45,137 | 54,622 | 64,107 | 73,593 | 83,078 |
| 100,000     | 26,244 | 36,217 | 43,827 | 51,438 | 59,049 | 66,660 |
| 75,000      | 24,132 | 33,301 | 40,300 | 47,298 | 54,296 | 61,294 |
| 50,000      | 20,438 | 0      | 0      | 0      | 0      | 0      |
| 30,000      | 16,813 | 0      | 0      | 0      | 0      | 0      |

### J-Biz Enhanced

| 31-40 years | M      | M+1    | M+2    | M+3    | M+4    | M+5    |
|-------------|--------|--------|--------|--------|--------|--------|
| 200,000     | 37,655 | 51,963 | 62,883 | 73,803 | 84,723 | 95,643 |
| 150,000     | 35,116 | 48,460 | 58,643 | 68,827 | 79,010 | 89,194 |
| 100,000     | 28,177 | 38,884 | 47,055 | 55,226 | 63,397 | 71,569 |
| 75,000      | 25,908 | 35,753 | 43,266 | 50,779 | 58,292 | 65,805 |
| 50,000      | 21,943 | 0      | 0      | 0      | 0      | 0      |
| 30,000      | 18,051 | 0      | 0      | 0      | 0      | 0      |

### J-Biz Enhanced

| 41-50 years | M      | M+1    | M+2    | M+3    | M+4     | M+5     |
|-------------|--------|--------|--------|--------|---------|---------|
| 200,000     | 45,702 | 63,069 | 76,323 | 89,577 | 102,830 | 116,084 |
| 150,000     | 42,620 | 58,816 | 71,176 | 83,536 | 95,896  | 108,256 |
| 100,000     | 34,197 | 47,192 | 57,110 | 67,027 | 76,944  | 86,861  |
| 75,000      | 31,444 | 43,393 | 52,512 | 61,631 | 70,750  | 79,869  |
| 50,000      | 26,632 | 0      | 0      | 0      | 0       | 0       |
| 30,000      | 21,909 | 0      | 0      | 0      | 0       | 0       |

### J-Biz Enhanced

| 51-65 years | M      | M+1    | M+2    | M+3    | M+4     | M+5     |
|-------------|--------|--------|--------|--------|---------|---------|
| 200,000     | 50,147 | 69,203 | 83,746 | 98,289 | 112,832 | 127,374 |
| 150,000     | 46,766 | 64,537 | 78,099 | 91,661 | 105,223 | 118,785 |
| 100,000     | 37,525 | 51,784 | 62,666 | 73,548 | 84,431  | 95,313  |
| 75,000      | 34,504 | 47,615 | 57,621 | 67,628 | 77,634  | 87,640  |
| 50,000      | 29,223 | 0      | 0      | 0      | 0       | 0       |
| 30,000      | 24,041 | 0      | 0      | 0      | 0       | 0       |

## RIDERS

### Maternity

| Maternity | Premium    |
|-----------|------------|
| Limit     | Per Family |
| 50,000    | 9,157      |
| 75,000    | 13,736     |
| 100,000   | 18,315     |
| 150,000   | 27,473     |
| 200,000   | 36,630     |

### Dental & Optical

| Dental | Premium    | Optical | Premium    |
|--------|------------|---------|------------|
| Limit  | Per Member | Limit   | Per Member |
| 10,000 | 3,027      | 10,000  | 3,511      |
| 15,000 | 4,540      | 15,000  | 5,267      |
| 20,000 | 6,054      | 20,000  | 7,023      |

### Eligibility

Small and Medium Enterprises (SME's) are defined as corporates with principle members between five (5) and fifty (50) members. Applicable premium rates depend with age - they are age banded

### How to calculate J-Biz rates

To calculate the applicable J-Biz Rate, proceed as follows

1. Get the average age of all principle members and spouses
2. Get the applicable age band for the average age eg. If average age is 26.5 use 19 - 30 age band
3. Get the quote
4. Add outpatient rates (if applicable)
5. Add other riders

**These rates are standardized for new scheme.**