

Pakistan

Health Benefits

Provided through
Jubilee Life Insurance



A Generali Company

Redion Employee Benefits partners with Jubilee Life Insurance to offer Health insurance products in Pakistan. Jubilee Life Insurance Company was established in 1995 and is the leading insurance provider in Pakistan, routinely recognised for outstanding customer service, growth and product innovation. Jubilee Insurance is a global brand of the Aga Khan Fund for Economic Development (AKFED), offering diverse and comprehensive insurance solutions for the Asian and East African markets. Jubilee Insurance offers a range of group and individual Medical and Life insurance plans designed to address a broad range of customer needs including: coverage during employment and after retirement; saving for a child's education and marriage; wealth accumulation; rural insurance plans.

Medical Plan Management

Key capabilities include:

- Medical plans may be customised to include member cost-share components such as out of pocket maximum limits;
- Available Medical benefits include Inpatient and Maternity for employees and dependants;
- National provider network including nearly 500 contracted facilities (clinics, hospitals, doctors, specialists) offering discounted access to medical services and direct payment arrangements. Network may be customised;
- A provider portal where network hospitals/clinics/physicians can confirm coverage and submit claims for reimbursement;
- Dedicated network management team focused on credentialing, monitoring, cost containment;

- Medical case management team, providing pre-authorisation and patient support before/ during hospitalisation, and discharge planning;
- Member service centre providing assistance with benefits questions and payment arrangements during normal business hours;
- Member service portal and healthapp, Jubilee Health, for access to e.forms, benefit details, claims lookup, reimbursement status, provider search tools.

Health & Wellbeing Programmes

In addition to comprehensive employee benefit plans, Jubilee Life also offers access to a range of health and wellbeing programmes designed to help members Stay healthy and Manage chronic illness:

Stay healthy

- Discounts on fitness memberships;
- Health awareness sessions (e.g. introduction to preventive health care; mental health; office ergonomics, etc);
- Health checks/screening for chronic diseases.

Manage chronic illness

- Collaboration with local health care organisations to help raise awareness of the causes, symptoms and treatment of major diseases.

Pakistan annual medical trend: 23.5% AON, 20% WTW, n/a Mercer (2026)

Note: Capabilities vary by country and change periodically; for complete details on all current capabilities and programmes please contact your Redion Employee Benefits representative. The information contained in this document is provided by Assicurazioni Generali S.p.A - Luxembourg Branch (the "Branch") for general information purposes only. While the Branch endeavours to keep the information up to date and correct, it makes no representations or warranties of any kind, express or implied, about the completeness, accuracy, reliability, sustainability, or availability concerning the document or the information, products, services, or related graphics contained in this document for any purpose. Any reliance placed on such information is therefore at the user's risk. REDIONE_HEALTH/Pakistan 26/052026