

ANNEXURE -C

Group Medical Coverages(Family):

- Hospitalisation limit of INR 40,000 per family
- Pre-existing Diseases
- Pre and post hospitalisation cover for 30 and 60 days.
- Waiver of Time exclusion for diseases (30 days / 1 year)
- Waiver of 9 month waiting for maternity benefit.
- Room rent: Rs 475 for metro and 450 other cities and 4% for ICU. For ICU in serious disease there would be no capping. However in case of case insurer is brought in critical condition but not suffering from serious disease warranting ICU/ICCU/ITU admission there will no capping.
- The following are covered in Serious Disease-Tuberculosis,Heart Disease, Kidney disease, Brain Tumour, Cirrhosis of liver, Malignant Malaria, HIV, Cerebrovascular Diseases (causing paralysis) and Hepatitis B. Also it covers the cases of serious accidents arising out of and in the course of employment.
- Doctors Fee during Hospitalisation- Rs 300/- for specialist and Rs 160 for GP in normal beds.
- Baby day one cover
- Maternity : INR 50,000 for both Normal and C Sec
- Dental treatment including surgery is covered under the policy with exclusions of any cosmetic surgery unless warranted by an accidental injury.
- Pre and post-natal expenses covered within the maternity limits.
- Corporate floater of INR 20 lacs.
- Family members of employees are automatically covered under the policy from the date of inclusion of the employee in the policy schedule.
- Day care procedures.
- **Additional 1.5 lac SI TOP - UP for critical illness , and for any life threatening situation and condition requiring medical intervention".**
- Ayurveda, Unani, Sidha or Homeopathy covered upto 25% of the Sum Insured provided that:
 - Treatment is taken in a Government Hospital.
 - No coverage under allopathic treatment of the same Insured Person for the same Illness or Accident under the policy.
- Terrorism is covered
- Ambulance charge- Rs. 2500/- per claim and INR 5000 for cardiac ambulance
- Age limit for coverage
 - upto 25 years for dependant children
 - Employee till the age of 58 yrs. Employee serving extension on special case will have to be intimated by the HR.
 - 85 years for parents/ in laws. No age limit for continuous coverage for parents/ in laws
 - Age limit for coverage up to 30 years for un-married daughter and 30 years for unemployed son
- Donor Medical Expense (Organ Cost is not payable)
- Cochlear treatment to a sublimit of 50% of Sum Insured.
- Internal Congenital diseases coverages.

- In case an employee collapse during the working hours within the office premises and gets admitted in the hospital and there is no active line of treatment and only conservative treatment is done, even than the claim needs to be honoured.
- Coverages of - Cyber Knife treatment for prostate and brain tumor with 50% co-pay
- Coverage continuation of dependent for the policy period in case the employee expires during the policy year.
- Chiropractic treatment stands covered as day care procedure with a sub limit of INR 40,000 per family
- Psychotherapy for 60 days
- Ailment capping :
 - Cataract: INR 20,000
 - Coronary Angiogram: INR 20000.
 - Tonsillitis and Sinusitis: INR 25000
 - Cataract : INR 25000 per eye
 - Piles, fistula , Fissures: INR 30000
 - Gall Bladder, Cholelyiathesis, lithotripsy, Uni Hernia, Bi Hernia, Benign Prostate, Hypertrophy, Hysterectomy : INR 45000
 - Per knee Joint Replacement : INR 150000
 - Per Hip Replacement : INR 150000