

NATIONAL MEDICLAIM PLUS POLICY

The policy covers expenses for inpatient treatment reasonably and customarily incurred for the treatment of illness/disease or injury contracted/sustained.

The policy also provides optional covers for Critical Illness and Out-Patient Treatment.

Coverage :

The coverage depends on the plan opted as shown in the Table of Benefits.

- 1) Cover available under various plans of the policy are as follows.
 - a) In patient treatment – Expenses for room charges, nursing care, ICU charges, medical practitioner, anaesthesia, blood, oxygen, OT charges, surgical appliances, medicines, drugs, consumables, diagnostic procedures and cost of prosthetic and other devices or equipment if implanted internally during a surgical procedure.
 - Room and ICU charges shall be restricted to the limit mentioned in the policy.
 - Company's liability for cataract surgery shall be restricted to the limit mentioned in the policy.
 - b) Day care procedures – Expenses for 140+ day care procedures, listed in the policy, which require less than 24 hours hospitalisation
 - c) Ayurveda and homeopathy, Organ donor's medical expenses, Maternity, Hospital cash, Ambulance, Air ambulance, Medical emergency reunion, Doctor's Home Visit & nursing care during post hospitalisation, Vaccination for children and Medical second opinion.
- 2) Premium paid for the policy towards self, spouse, 2 dependent children and dependent parents are **exempt from Income Tax under Sec. 80D of the I.T. Act. (upto Rs.15,000 only)**
- 3) Cumulative Bonus- Benefits payable will be increased by 5%, each claim free year, upto a maximum of 50% for continuous policy periods only.
- 4) Cost of Health Check Up - Reimbursement of cost of medical check-up once at the end of a block of every 3 claim free years.

Additional Features :

The other salient feature of the policy are :

- 1)
 - a) **Family discount** - Discount of 10% is allowed in the premium for eligible family members if policy is bought for family.
 - b) **Youth discount** - Discount of 10% is allowed in the premium for eligible members if either or both is aged between 18 to 25 years.
 - c) **Online discount** : Discount of 5% is allowed in the total premium if the policy is bought online.
- 2) **Age Limit** - The insurance is available to persons between the age of 5 years and

75 years. Children aged between 3 months and 5 years can also be covered, provided that one or both parents are covered concurrently.

- 3) **The sum Insured –**
 - i) **Plan A** – 9 slabs, INR 2lac to 10lac in multiples of 1lac.
 - Plan B** – 3 slabs, INR 15lac / 20lac / 25lac.
 - Plan B** – 3 slabs, INR 30lac / 40lac / 50lac.
- ii) The proposer has the option of selecting same SI for each family member or separate SI for different members.
- 4) **Enhancement of sum insured** : Sum insured can be enhanced to the next slab only at the time of renewal. Also change of plan is allowed subject to 4 years of continuous coverage with NIC.
- 5) **Pre-hospitalization and Post Hospitalization Expenses** - Such expenses are payable upto 30 days prior to hospitalization and upto 60 days after hospitalization.
- 6) **Cashless facility** available at Network Hospitals.

Exclusions :

The most important exclusion relates to pre-existing illness. If the insuring person had a health condition, existing prior to taking the policy, which required medical treatment, the same gets automatically excluded in the policy. However, those diseases will be covered after **FOUR CONTINUOUS CLAIM FREE POLICY YEARS**.

The other exclusions for illustrative purposes are :-

- a) During the first year of the policy the expenses on treatment of Benign ENT disorders & surgeries like Tonsilectomy / Adenoidectomy / Mastoidectomy / Tympanoplasty.

Treatment of diseases such as Cataract, Benign Prostatic Hyperthrophy, Hysterectomy, Hernia, Hydrocele, Congenital Internal Diseases, Fissured/Fistula in Anus, Piles, Sinusitis and related disorders, Polycystic ovarian diseases, Non-infective Arthritis, Undescended testis, Surgery of Gall bladder & Bile duct excluding malignancy, Surgery of Genito-urinary system excluding malignancy, Pilonidal Sinus, Gout & Rheumatism, Hypertension, Diabetes, Calculus diseases, Surgery for prolapsed intervertebral disc unless arising from accident, surgery of varicose veins are not payable for first two years of operation of the policy.

Treatment for Joint replacement due to degenerative conditions, Age related osteoarthritis and osteoporosis are not payable for first four years of operation of the policy.

- b) AIDS
- c) Charges primarily for diagnostic, laboratory examinations, and not related to any treatment in hospital. So also for vitamins and tonics unless prescribed for treatment.
- d) Dental treatment or surgery-corrective, cosmetic or aesthetic procedure, filling of cavity, root canal, wear & tear unless arising due to an accident and requiring hospitalization.



NATIONAL MEDICLAIM PLUS POLICY

SI	3m-5	6 - 17	18 - 25	26-35	36-45	46-55	56-59	60-65	66-70	71-75	76-80	81-85	86 +
2,00,000	5,050	5,101	5,668	5,781	5,897	8,127	11,756	15,299	22,194	25,812	27,225	28,412	29,532
3,00,000	6,589	6,589	7,321	7,468	7,468	10,804	15,755	20,309	29,863	34,114	37,111	39,040	40,494
4,00,000	7,982	7,983	8,870	9,047	9,047	13,250	19,421	24,853	36,888	41,601	46,260	48,940	50,684
5,00,000	9,279	9,279	10,310	10,516	10,517	15,537	22,857	29,082	43,471	48,537	54,898	58,334	60,271
6,00,000	10,335	10,335	11,483	11,713	11,714	17,707	26,122	33,076	49,722	55,064	62,596	66,768	69,561
7,00,000	11,334	11,335	12,594	12,846	12,847	19,615	29,082	36,729	55,554	61,113	70,166	75,146	78,343
8,00,000	12,288	12,289	13,655	13,928	13,928	21,446	31,931	40,230	61,171	66,900	77,473	83,145	86,831
9,00,000	13,205	13,205	14,673	14,966	15,586	23,214	34,686	43,604	66,606	72,468	84,438	90,901	95,067
10,00,000	14,088	14,089	15,654	15,967	17,334	24,927	37,361	46,869	71,883	77,847	91,192	98,445	1,03,083
15,00,000	19,002	19,003	28,070	31,501	31,816	34,917	49,962	58,719	76,711	82,983	1,02,105	1,19,966	1,26,272
20,00,000	22,672	22,673	30,291	44,606	45,052	45,502	60,568	68,885	83,460	86,190	1,13,693	1,39,731	1,47,876
25,00,000	26,055	26,056	32,680	46,682	47,149	50,974	70,221	77,027	86,328	89,518	1,20,707	1,54,911	1,64,683
30,00,000	29,730	29,732	35,729	49,351	50,627	59,199	79,260	83,996	86,938	93,430	1,24,801	1,66,901	1,77,731
40,00,000	35,609	35,611	41,473	53,964	58,765	73,381	93,784	93,789	94,620	1,00,732	1,25,128	1,81,594	1,94,796
50,00,000	40,905	40,907	47,760	58,118	67,611	87,008	1,06,084	1,06,090	1,06,095	1,08,605	1,25,134	1,88,066	2,03,053

