

Insurance Benefits Manual

Medical Benefit – Coverage Details

Policy Parameter	
Insurer	National Insurance Co. Ltd
Policy Start Date	01-Jun-2022
Policy End Date	31-May-2023
Coverage Type	Group Policy Tailor Made
Family Definition	Students
Age Limit	-
Sum Insured	INR 1,25,000

Benefits / Extensions	Coverage
➤ Standard Hospitalization	• Yes
➤ TPA Services	• Yes
➤ Pre Existing Diseases	• As Per Policy
➤ Waiver 4.1,4.2 & 4.3	• Yes
➤ Waiver on 1 st 30 Days Exclusion	• Yes
➤ Maternity Benefits	• No
➤ Baby Cover Day 1	• No

Benefits / Extensions	Coverage
➤ Day Care Surgeries	• As Per Policy
➤ Pre-Post Hospitalization Expenses	• 30 days and 60 days
➤ 9 Months Waiting Period	• Waived off
➤ Room Rent Capping	• 2% of the SI i.e., Rs.2,500/- per day. ICU - 4% of the SI i.e., Rs.5,000/- per day

Medical Benefit – Standard Coverage

Covers expenses related to

- Room and boarding
- Doctors fees
- Intensive Care Unit
- Nursing Expenses
- Surgical fees, operating theatre, anesthesia and oxygen and their administration
- Drugs and medicines consumed on the premises
- Hospital miscellaneous services (such as laboratory, x-ray, diagnostic tests)
- Dressing, ordinary splints and plaster casts
- Organ transplantation including the treatment costs of the donor but excluding the costs of the organ

A) *The expenses are payable provided they are incurred in India and within the policy period. Expenses will be reimbursed to the covered member depending on the level of cover that he/she is entitled to.*

B) *Expenses on Hospitalization for **minimum period of 24 hours with active line of treatment are admissible.** However, this time limit will not apply for specific treatments i.e. Dialysis, Chemotherapy, Radiotherapy, Eye surgery, Dental Surgery, Lithotripsy (kidney stone removal), Tonsillectomy, D & C taken in the Hospital/Nursing home and the insured is discharged on the same day of the treatment will be considered to be taken under Hospitalization Benefit.*

C) *A security deposit can be collected by the empaneled hospitals to adjust the non admissible expenses*

Room Rent Caps

- **2% of the SI i.e., Rs.2,500/- per day. ICU - 4% of the SI i.e., Rs.5,000/- per day.**
- **The Above Limit Applies On Total Of Room Rent, Nursing Expenses and RMO Charges Which Means Room Rent + Nursing Expenses + RMO Charges**
- **(In the Event Of Insured Being Admitted In Room Category Higher Than Capping's Mentioned Above Per Day, Then the Insured Will Bear the Difference Of All the Medical Expenses As In the Final Hospital Bill In the Same Proportion)**

Pre & Post Hospitalization Expenses

Pre-hospitalization Expenses

Definition	<p>Medical Expenses incurred immediately before the Insured Person is Hospitalised, provided that:</p> <ol style="list-style-type: none">i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, andii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
Covered	<ul style="list-style-type: none">• Yes
Duration	<ul style="list-style-type: none">• Up to Maximum 30 Days prior from the date of Hospitalization

Post-hospitalization Expenses

Definition	<p>Medical Expenses incurred immediately after the Insured Person is Hospitalised, provided that:</p> <ol style="list-style-type: none">i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalisation was required, andii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.
Covered	<ul style="list-style-type: none">• Yes
Duration	<ul style="list-style-type: none">• Up to Maximum 60 Days post the date of discharge