

National Mediclaim Policy

Basic Sum Insured (excluding CB)	₹ 1L – 10 L
Slab	₹ 1/ 2/ 3/ 4/ 5/ 6/ 7/ 8/ 9/ 10 L
Coverage	
Hospitalisation	Sub limits A. Room Charges – Up to 25% of SI for Any One Illness Room Rent – Up to 1% of SI per day subject to max of ₹ 10,000 ICU Charges – Up to 2% of SI per day subject to max of ₹ 20,000 B. Medical Practitioner's fee – Up to 25% for Any One Illness C. Others – Up to 50% of SI for Any One Illness <i>Sub limit will not apply in case of Hospitalisation in a Preferred Provider Network (PPN) as per eligible package</i> D. Hemodialysis, Chemotherapy (excluding Oral Chemotherapy), Radiotherapy Restricted to 50% of Sum Insured or the PPN Package Rate, whichever is lower (inclusive of above sub limits) E. Coverage for Modern Treatment – Up to 25% of SI for each treatment F. Expenses due to hazardous or adventure sports (non-professionals) – Up to 25% of SI
System of Medicine	Allopathy and AYUSH, Covered up to SI
In Built Features	Pre hospitalisation - 45 days immediately before hospitalisation Post hospitalisation - 60 days immediately after discharge
	Organ Donor's hospitalisation expenses only
	Ambulance Charges – 1% of SI subject to maximum of ₹ 2,000 in a Policy Period
	Hospitalisation coverage for HIV/ AIDS and Mental Illness
	Treatment of Morbid Obesity and Refractive Error of at least 7.5D, subject to Waiting Periods
	Reinstatement of Basic SI – Once in a Policy Period, available to Policy with Basic SI ₹ 6L and above
Others	
Pre Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the Company shall be covered after 3 years Waiting Period
Enhancement of Basic SI	On Renewal No limit
Good Health Incentives	
Cumulative Bonus	Increase by 5% of Basic SI in respect of each claim free Policy Period Decrease by 5% of Basic SI for each year with claim reported Maximum accumulation, 50% of the Basic SI of the renewed Policy
Preventive Health check up	Every 4 claim free years, prescribed diagnostics tests up to 1% of the average Basic SI per insured person, subject to maximum ₹ 5,000/-
Discounts	
Co-payment (optional)	If opted, policyholder may choose either of the two co-payment options- 20% Co-payment on each admissible claim, with a 25% discount in premium 10% Co-payment on each admissible claim, with a 12.5% discount in premium
Online Discount	10% discount in premium (for new and Renewal, ONLY where no intermediary is involved)
Add-ons (cover available on payment of additional premium)	
Home Care	INR 10,000/ 15,000/ 20,000/ 25,000/ 30,000/ 35,000/ 40,000/ 45,000/ 50,000, subject to 10% of Basic SI under base Policy
Non-Medical Expenses (available to SI 5 lacs & above)	Up to 10% of Basic Sum Insured (excluding Cumulative Bonus, if any) of base Policy and shall be part of the base Policy Basic Sum Insured (excluding Cumulative Bonus, if any).

Note: SI here means Basic SI and Cumulative Bonus (CB), unless otherwise specified.