

National Medclaim Plus Policy

Features	PLAN A	PLAN B	PLAN C
Sum insured	INR 2/ 3 / 4 / 5/ 6/ 7/ 8/ 9 /10 Lac	INR 15/ 20 /25 Lac	INR 30/ 40/ 50 Lac
Coverage			
Hospitalisation, Pre (30 days) and Post (60 days)Hospitalisation, Day Care Treatment	Covered	Covered	Covered
Pre Existing Disease	Covered after 36 months of continuous coverage	Covered after 36 months of continuous coverage	Covered after 36 months of continuous coverage
Room/ ICU charges	Room - Up to 1% of SI per day ICU – Up to 2% of SI per day subject to max. of INR 15,000 per day	Up to INR 15,000 per day	Up to INR 20,000 per day
Limit for Cataract Surgery	For each eye – Up to 15% of sum insured or INR 60,000 whichever is lower	For each eye – Up to INR 80,000	For each eye – Up to INR 1,00,000
AYUSH	Up to Sum Insured	Up to Sum Insured	Up to Sum Insured
Organ Donor’s Medical Expenses	Covered	Covered	Covered
Maternity (Covered after waiting period of 2 years)	Up to INR 30,000 for normal delivery and INR 50,000 for caesarean section	Up to INR 60,000 for normal delivery and INR 75,000 for caesarean section	Up to INR 80,000 for normal delivery and INR 100,000 for caesarean section
Hospital Cash	INR 500 per day, max. of 5 days	INR 800 per day, max. of 5 days	INR 1,000 per day, max. of 5 days
Ambulance	Up to INR 2,500 in a policy period	Up to INR 4,000 in a policy period	Up to INR 5,000 in a policy period
Air Ambulance	Not covered	Up to 5% of SI per policy period	Up to 5% of SI per policy period
Medical Emergency Reunion	Not covered	Up to INR 20,000 per policy period	Up to INR 20,000 per policy period
Doctor’s Home Visit and Nursing Care during Post Hospitalisation	Not covered	INR 750 per day, max. of 10 days	INR 1,000 per day, max. of 10 days
Vaccination for Children (up to 12 years)	Up to INR 1,000 in a policy period	Up to INR 1,000 in a policy period	Up to INR 1,000 in a policy period
Modern Treatment (12 nos)	Up to 25% of SI for the related modern procedure/ component/ medicine	Up to 25% of SI for the related modern procedure/ component/ medicine	Up to 25% of SI for the related modern procedure/ component/ medicine
Treatment due to Participation in Hazardous or Adventure Sports (Non-Professionals)	Up to 25% of SI	Up to 25% of SI	Up to 25% of SI
Morbid Obesity	Covered after waiting period of 3 years	Covered after waiting period of 3 years	Covered after waiting period of 3 years
Refractive Error (min 7.5D)	Covered after waiting period of 2 years	Covered after waiting period of 2 years	Covered after waiting period of 2 years
Other benefits			
Enhancement of Basic SI	On Renewal Change in Plan allowed after 4 yrs of coverage	On Renewal Change in Plan allowed after 4 yrs of coverage	On Renewal Change in Plan allowed after 4 yrs of coverage
Good Health Incentives			
Cumulative Bonus	Increase in SI by 5% of SI (excluding CB) per year up to 50% of SI (excluding CB)	Increase in SI by 5% of SI (excluding CB) per year up to 50% of SI (excluding CB)	Increase in SI by 5% of SI (excluding CB) per year up to 50% of SI (excluding CB)
Health Checkup	Every 2 yrs., up to INR 1,000	Every 2 yrs., up to INR 2,000	Every 2 yrs., up to INR 3,000
Optional covers			
Critical Illness	Benefit amount per individual - INR 2,00,000/ 3,00,000/ 5,00,000/ 10,00,000/ 15,00,000/ 20,00,000/25,00,000.		
Outpatient Treatment	Limit of cover per individual - INR 2,000/ 3,000/ 4,000/ 5,000/ 10,000.		
Optional Co-payment	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		
Add-on Covers			
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).		