

National Senior Citizen Mediclaim Policy

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Plans	Plan A (Individual and Floater)	Plan B (Individual and Floater)
Sum Insured	INR 1L to 10L	INR 1L to 10L
Slab	In multiple of 1,00,000	In multiple of 1,00,000
Coverage		
In patient Treatment*	Room – 1% of SI per day subject to maximum of INR 5,000 per day ICU – 2% of SI per day subject to maximum of INR 10,000 per day	Room – 2% of SI per day subject to maximum of INR 10,000 per day ICU – 4% of SI per day subject to maximum of INR 20,000 per day
	Overall Limit A. Room/ ICU – 25% of SI per Illness (Section 3.1.1.i) B. Medical Practitioner’s fee - 25% of SI per Illness (Section 3.1.1.ii) C. Others – 50% of SI per Illness (All other Sections)	No overall limit
	Cataract Surgery - 15% of SI or INR 75,000 for each eye, whichever is lower Benign Prostatic Hyperplasia – 20% of SI	
System of Medicine	Allopathy, AYUSH	Allopathy, AYUSH
Pre-Hospitalisation	30 days immediately before Hospitalisation	30 days immediately before Hospitalisation
Post-Hospitalisation	60 days immediately after discharge	60 days immediately after discharge
Domiciliary Hospitalisation	Up to 20% of the Sum Insured	Up to 20% of the Sum Insured
Day Care Procedures	Day Care Procedures	Day Care Procedures
AYUSH Treatment	Up to Sum Insured	Up to Sum Insured
Organ Donor’s Medical Expenses	Medical expenses, Pre & Post-Hospitalisation expenses up to Sum Insured	Medical expenses, Pre & Post-Hospitalisation expenses up to Sum Insured
Ambulance Charges	Up to INR 2,500 per Illness	Up to INR 2,500 per Illness
Modern Treatment (12 nos)	Up to 25% of SI for each modern procedure/ component/ medicine	Up to 25% of SI for each 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
Morbid Obesity	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
Hospital cash (per individual)	x	INR 500/- per day for 5 days (in excess 3 days)
Aya, Doctor's home visit charges and nursing care during Post-Hospitalisation (per individual)	x	INR 500/- per day for 7 days
Reinstatement of SI for road traffic accidents	x	Once during the Policy Period
Funeral expenses (per individual)	x	Up to INR 5,000
Pre Existing Disease	PEDs covered after 2 years	
Optional Cover (on payment of extra premium)		
Pre-existing Diabetes and/ or Hypertension	Up to the SI	
Outpatient Treatment	Limit of cover per family - 2,000 / 4,000 / 5,000 / 7,500/ 10,000/ 15,000	
Critical Illness	Benefit amount per individual- INR 1,00,000/ 2,00,000/ 3,00,000/ 4,00,000/ 5,00,000/ 6,00,000/ 7,00,000/ 8,00,000/ 9,00,000/ 10,00,000	
Personal Accident	Capital Sum Insured per individual – INR 1,00,000/ 2,00,000/ 3,00,000/ 4,00,000/ 5,00,000/ 6,00,000/ 7,00,000/ 8,00,000/ 9,00,000/ 10,00,000	
Good Health Incentives		
Cumulative Bonus	Increase by 5% of SI in respect of each claim free year of insurance Decrease by 5% of SI for each year with claim reported	
Preventive Health Check Up	Every 2 claim free years, prescribed diagnostics tests up to 2 % of the average SI (excluding CB) per Insured Person (individual basis) or family (floater basis), subject to maximum INR 4,000/- per Insured Person(individual basis) or per family (floater basis)	Every 6 claim free months, Regular medical consultation and prescribed diagnostics tests up to INR 1,000 per Insured Person (irrespective of individual basis or floater basis)
Discounts		
Direct Discount	10% discount (provided no intermediary is involved)	
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	