

National Group Mediclaim Policy

Name	National Group Mediclaim Policy
Sum Insured	₹ 50,000 – 10 L
Slab	15 slabs – ₹ 50,000 to ₹ 5,00,000/- in multiples of ₹ 50,000 ₹ 6,00,000 to ₹ 10,00,000/- in multiples of ₹ 1,00,000
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 a package</i> D. Hemodialysis, 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 (12 nos) – Up to 25% of SI for each treatment F. Expenses due to hazardous or adventure sports (non-professionals) – Up to 25% of SI G. Cataract Treatment – Up to 25% of SI or ₹ 40000 whichever is lower, per eye (subject to waiting period)
System of Medicine	Allopathy, Ayurveda and Homeopathy Covered up to SI
In Built Features	Pre hospitalisation - 30 days immediately before hospitalisation Post hospitalisation - 60 days immediately after discharge
	Organ Donor's hospitalisation expenses only
	Ambulance Charges – 1% of SI per insured person subject to max of ₹ 1,000 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
Optional Cover	I. Enhanced limit of Modern Treatment (12 nos) – Up to 50% of SI for each treatment II. Maternity Benefit – Maximum benefit allowed is ₹ 50,000 per delivery or termination of pregnancy during the policy period
Others	
Pre Existing Disease	Only PEDs declared in the Proposal Form and accepted for coverage by the Company shall be covered after 4 year Waiting Period
Copayment	Optional. Copayment of 5% or 10% on all claims, with discount in premium

Vidyarthi Mediclaim for Students

Type	Both Indemnity and Benefit	
Cover	Section-I : Hospitalisation Individual SI Section-II : Personal Accident of the Guardian Section III : Personal Accident of the Student	
Sum Insured (SI)	Section I - Sum Insured (SI) ranges from Rs. 50,000/- (fifty thousand) to Rs. 2,00,000 (two lacs) in multiples of Rs.25,000/- (twenty five thousand). Section II - Capital Sum Insured (CSI) will be two times of the SI under Section I. Section III - CSI under this section will be Rs. 50,000/- (fifty thousand) for all students.	
Age	students between the age of 3 (three) years to 25 (twenty five) years and one parent/ legal guardian.	
Cumulative Bonus / Discount in Premium	- CB at 5% of Sum Insured Limit for each claim free year subject to a maximum of 50% of SI - In case of claim, CB to be reduced at 5% per year Insured person has the option either to avail cumulative bonus or claim 5% discount in renewal premium in respect of each claim free year of insurance subject to maximum of 10 (ten) claim free years of insurance.	
System of Medicine	Allopathy, AYUSH Covered up to SI	
Discount	No. of persons	Discount (%)
	101-5,000	10
	5,001-15,000	15
	15,001-25,000	20
	25,001-50,000	25
	50,001 and above	30
First 30 days waiting period	Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.	
Pre-Existing Disease	Expenses related to the treatment of a Pre-Existing Disease (PED) and its direct complications shall be excluded until the expiry of 36 (thirty six) months of continuous coverage after the date of inception of the first policy with us.(Only PEDs declared in the Proposal Form and accepted for coverage by the Company shall be covered after Waiting Period)	