

**Medi-Classic Insurance Policy - Snap Shot of the Features & Benefits**

Age at Entry - Adult	18 years to 65 years
Age at Entry - Dependent Children	5 months to 25 years - Renewal till Age 25 years only
Policy Type	Individual
Pricing	Zone Based
Zone - 1	Delhi(including NCR), Mumbai (including Thane), Pune and State of Gujarat
Zone - 2	Rest of India (Other than covered under Zone-1)
Sum Insured Options	1.5Lac, 2Lac, 3Lac, 4Lac, 5Lac, 10Lac & 15Lac
Policy Period	1 Year
Renewal Guarantee	Life Long
Renewal Grace Period	30 days
Hospitalisation	in-patient hospitalisation - Minimum period of <b>24 hours</b>
Room Rent, Boarding and Nursing Expenses	2% of Sum Insured - <b>Max Rs. 5000</b> per day
ICU Charges	<b>Actual</b>
Professional Fees	Surgeon, Anesthetist, Medical Practitioner, Consultant, Specialist Fees - <b>Actual</b>
Other Medical Expenses	Anesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, X-ray, Diagnostic Imaging, Dialysis, Chemotherapy, Radiotherapy, Pacemaker, Stent etc - <b>Actual</b>
Road Ambulance Charges	<b>Rs. 750</b> per hospitalisation - <b>Rs. 1500</b> per policy year
Pre - Hospitalisation Expenses	<b>30 days</b> Prior to Admission - Actual - Relevant to the Hospitalisation
Post - Hospitalisation Expenses	<b>60 days</b> from Discharge - (7% of nursing, surgeon/consultant fees, diagnostic expenses, drugs cost) - <b>Max Rs. 5000</b> - (On Package rate Claims - Room Rent Considered @ Rs. 5000)
Day Care	<b>101</b> - Day Care Procedures covered - 24 hours of hospitalisation not required
Coverage for Non-Allopathic Treatment	upto Rs. 25000/- per year on AYUSH hospitalisation
Sub-limit for Day Care Procedure Cataract SI/Per Episode / Per Policy Period	1.5&2 Lac / <b>12000/12000</b> 3,4&5Lac / <b>20000 / 30000</b> 10&15Lac / <b>30000 /40000</b>
Automatic Restoration Benefit	<b>200% of SI</b> - Can not be used for illness/disease for which claims made already in the Current Policy Year + Hospitalisations out of Accidents
Annual No Claim Bonus- Max Accumulation	<b>5%</b> of SI for every claim free year - Max Accumulation <b>25%</b> of SI
Free Health Checkup - For 2Lac & above SI	<b>1%</b> of average Sum Insured - <b>Max Rs. 5000/-</b> for every block of four continuous claim free years
Discount on Premium	<b>5%</b> Discount given - if 2 years premium payment is opted
Coverage for HIV Positive Population	HIV
Optional Benefit - Hospital Cash - On Valid Hospitalisation Claim - Rs. 350+ST	Cash Benefit of <b>Rs. 1000/-</b> for each and every completed day of hospitalisation subject to a maximum of <b>7 days</b> per hospitalisation and <b>14 days</b> per policy year. Date of Admission and Date of Discharge not considered
Engaging Attendant after Discharge - Rs. 580/-+ST	<b>Rs. 400</b> per day for Maximum of <b>5 days</b> per hospitalisation and <b>14 days</b> per policy year for Persons aged above 60 years. First day not considered
Co-pay-for Clients-Age at Entry above60 Years	<b>10%</b> Co-pay applied on Every Claim
Co-pay for Hospitalisation on Package Cost	<b>20%</b> Co-pay applied on Claims on Package Charges basis
30 days waiting Period	Any Disease contracted by the insured - Not applicable to Hospitalisation arising out of Accident
24 months waiting Period	Like - Cataract, Prolapse of intervertebral Disc(Non-Accidental), Varicose-Veins&Ulcers, Hernia, Fistula/Fissure, Congenital internal Disease, - For full list refer Product Brochure
48 months waiting Period	Pre-Existing Diseases(PED) declared in Proposal, Accepted and Endorse in Policy
Permanent Exclusions	Like - Congenital External Defects, Dental Treatments(Non-Accidental), Venereal Diseases, Psychiatric treatments, Intentional Self-Injury, Pregnancy and Child Birth related, Weight control, Cosmetic Treatments, Plastic Surgery - for full list refer Product Brochure
Declined Risks (Not Eligible to Buy)	Heart diseases, Cancer, Kidney Diseases, Major CNS ailments(CVA, Parkinson's Disease, Alzheimer's Disease), Cirrhosis of Liver, Chronic Obstructive Pulmonary Disease (COPD), Auto immune/Connective tissue disorders requiring long term steroids and immunosuppressants
Documentary Requirements	Filled in Proposal form, Recent P.P. Size Colour Photo (1- for 3 years to 50 years; 2-for More than 50 years old), Age Proof for More than 45 years Old, Income Declaration for 3Lac and above SI
Acceptance Limits	<b>upto Age 50 years - Without PED</b> - Accepted at Operating Office <b>upto Age 50 years - With PED</b> -Medical Opinion through lab portal by the Corporate Office Doctor - Accepted at Operating Office. <b>Above Age 50 years - With/Without PED</b> - Medical Opinion through lab portal by the Corporate Office Doctor - Accepted at Operating Office.
Pre-Acceptance Medical Screening - Age above 50 Years - Sum Insured upto 7.5 Lac	Height/Weight/BMI, Blood Pressure, Random Blood Sugar, Serum Creatinine, ECG, USG(Whole Abdomen), Urine-Routine Analysis
Pre-Acceptance Medical Screening - Age above 50 Years - Sum Insured more than 7.5 Lac	All the above Tests Plus X-Ray(Chest) and TMT
Tax Benefits - Sec-80D	Rs. 25000 - for Age upto 59 years; Rs. 30000 - for Age 60 years and above clients

Strictly for internal training purpose only. Refer to Brochure for more information  
MediClassic Insurance Policy\_One Pager\_Version 1.0\_Mathavel\_14th Dec 2016