

Group Mediclaim Policy 25-26

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General Hospitalization Benefits

Benefits	Definition	Coverage in Policy
Pre- existing Disease	Pre-existing diseases refers to condition or ailments that may have been contracted before the start of the policy. There is usually a waiting period of 4 years for covering such ailments.	Covered from Day One without any waiting period
30 Day Waiting Period for new joiners	Any hospitalization expenses during the first 30 days from the commencement date of the Policy is not covered for the new joiners. This exclusion is however, not applicable to any emergency hospitalization occurring due to an accident.	Covered from Day One without any waiting period

1st/2nd/4th Year Waiting Period	specified ailments. The specified ailments mainly include Cataract, Benign Prostatic Hypertrophy, Hysterectomy or prolapsed of uterus, Hernia, Hydrocele, Fistula in anus, Piles, etc.	Covered from Day One without any waiting period
Domiciliary Hospitalization	Domiciliary hospitalization means treatment done at home in India for a period exceeding three days for disease, illness or injury, which in the normal course, would require hospitalization. This could happen if either the condition of the patient is such that he/she cannot be moved to Hospital/ Nursing Home, or the patient cannot be admitted to Hospital/Nursing Home for lack of accommodation.	Covered upto 100% Sum Insured
Day Care Procedures	Day care procedures refers to such treatment which does not necessarily require 24 Hours hospitalization due to medical technological advancement. Such list of ailments are available with insurance companies and are referred to as Day care ailments.	Covered
Ambulance charges	Ambulance charges are provided for emergency hospitalization wherein the patient needs to be rushed to the hospital. Under this extension the policy will not reimburse such expenses as per the pre decided limits.	Covered up to INR. 5000 per Claim
Pre Hospitalisation Expenses	If the Insured member is diagnosed with an Illness which results in his / her Hospitalization and the claim is admissible, the Insurer will also reimburse the Insured Member's Pre-hospitalization Expenses.	Covered for 60 days prior to date of admission
Post Hospitalisation Expenses	Relevant expenses for 60 days post discharge from hospital for an admissible hospitalization claim will be reimbursed in the policy.	Covered for 90 days post the date of discharge

Maternity Benefits

Benefits	Definition	Coverage in Policy
Maternity sub-limit		Covered up to INR. 1,00,000 for Normal & for C section delivery for first two Living Children only
9 Months waiting period for maternity		Waived off
Pre and Post natal expenses	This cover is similar to that of Pre & Post hospitalization expenses. While Pre & Post hospitalization expenses excludes expenses incurred prior to and after Delivery of child, the same is covered under Pre & Post Natal charges.	Covered within maternity limits upto INR.10,000

Baby Cover from Day 1	mature births or any other complication to the child. Usually there is a 90 days waiting period for covering baby in the policy.	declare Baby details to HR for addition within 15 days from Date of Birth
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Special Conditions

Benefits	Definition	Coverage in Policy
OPD expenses	This extension do not provides for expenses which does not necessarily require hospitalization. It is however, not applicable to ailments/treatment which is excluded in the policy.	Coverage for OPD is not Applicable.
Dental Cover	Dental treatment as a result of hospitalization due to an accidental injury is covered in the policy. However, extension for dental treatment in the policy will not covered dental expenses for a fixed specified limit defined in the policy which is otherwise an exclusion under the health policy.	It is applicable only for accidental Cases with a supporting credential of recommendation from the treating doctor.

Illustration

If an employee goes for an eye checkup and is advised by the doctor to use spectacles. Then in such a case, will the expenses incurred towards the doctor visit and purchase of spectacles be covered under OPD?

No, these expenses will not be covered as it comes under the general exclusion clause of the policy.

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