

Group Mediclaim Policy 25-26

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Insurance Benefits

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- Policy Coverage Period : 01st Apr 2025 to 31st Mar 2026
- Family Member Eligible for Coverages: 1+5 Self, Spouse, 2 Dependent Children & 2 Dependent Parents/In-laws
- Sum Insured Type : Family Floater
- Sum Insured: **INR 10,00,000/- per Family Floater Basis**
- Reimbursement Claim Intimation to be provided within 24hrs from the date of admission and claim documents to be submitted within 15 days from the date of discharge (Delay in Intimation or Submission will attract the Copayment/Penalty or final decision by Insurer)
- Minimum 24hrs hospitalization is required with active line of treatment (As per insurance, if the patient is treated with medication that requires medical supervision to check outcomes and adverse effects and needs a trained person to administer the medicine can be considered as an active line of treatment, provided the treatment is continuously more than 24hrs other than accepted day care procedures)
- If the admission is only for Observation and evaluation purposes without any active line of treatment and the particular treatment can be possible on an OPD basis, the claim cannot be honored by the Insurance company
- Room Rent : Single Standard A/C for Normal Room & At Actuals for ICU Room Per Day includes Nursing, DMO Charges and other charges associated to room. (If opted Room Rent is more than the eligible limit, then proportionate incremental deductions will be applicable on over all Final Bill)
- 30 days Waiting Period for New joiners: Covered from Day One without any waiting period
- Waiting periods : Covered from Day One without any waiting period
- Pre Existing Disease : Covered from Day One without any waiting period

- Well baby and Well mother Expenses Covered within maternity limit with a sub-limit of 10%
- 9 Months waiting period for maternity: Waived off
- Pre Post-natal expenses : Covered within maternity limits upto INR.10,000
- Newborn Baby/Newly Married spouse : Newly Married Spouse or Newborn Baby has to be declared within 15 days from the date of event to get enrolled in the policy
- Ambulance charges: Covered up to INR. 5000 per Claim
- Pre Hospitalization Expenses: Covered for 60 days prior to date of admission
- Post Hospitalization Expenses: Covered for 90 days post the date of discharge
- **Applicability of Co-payment :**
- 50% co-pay for Bio-absorbable Stent/Toric lens/Multi Focal lens.
- Cyberknife Covered with 50% co-pay
- **Ailment – Wise Capping :**
- ARMD(Age-related macular degeneration) covered upto 10% Sum Insured or INR. 50,000 whichever is lower.
- Weight Loss treatment covered under the policy as per terms and conditions upto 50% of the Sum Insured.
- Cochlear Implant Treatment covered upto 50% Sum Insured.
- Psychiatric Treatments covered upto Sum Insured on IPD Basis and INR. 50,000 for OPD.
- Functional Endoscopic Sinus Surgery Covered upto INR.1,50,000.
- Insurer Name: Aditya Birla Health Insurance Company Limited
- TPA Name: Medi Assist TPA
- **Other Benefits:**
- Treatments for Eye sight are payable in case if the refractive error is More than +7.5 or Less than -7.5
- Ayush Treatment Expenses Covered upto 100% Sum Insured in Govt registered hospitals
- Blood transfusion for anemia Cover Hospitalization expense for blood transfusion on OPD/ daycare basis covered upto INR. 10,000 for any type of anemia
- Parkinson's and Alzheimer's diseases Covered upto INR.1,00,000/-
- Domiciliary Hospitalization Covered upto 100% Sum Insured
- Modern / Advance Treatments: Modern Treatments: List of Modern treatments are covered subjected to Co-payments or Sublimits as per policy terms and coverages. (Request you to check with our Claims expert)

Above mentioned are the brief coverages, over all coverages are subject to policy conditions, for more details about the coverage, we recommend you to reach our team for assistance.