

## **POLICY BENEFITS- What is covered in health Insurance?**

### **In-Patient Hospitalisation Benefits :**

A) Room, Boarding, Nursing Expenses as given below :-

Single Standard A/C Room

B) Surgeon, Anesthetist, Medical Practitioner, Consultants & Specialist Fees.

C) Anesthesia, Blood, Oxygen, Operation Theatre charges, cost of Pacemaker etc.

E) Cost of Medicine and drugs

F) **Ambulance Charges** : Emergency ambulance charges up to a sum of Rs.1000/- per hospitalisation.

### **Pre & Post Hospitalization**

Pre-hospitalization medical expenses incurred up to 30 days are payable.

Post-hospitalization medical expenses incurred up to 60 days are payable.

## What is not covered ?

**Pre-Existing Diseases:** For Individual & Family Floater, benefits will not be available for Pre-existing Diseases until 48 months have elapsed since inception of the first policy.

**30-Days Waiting Period:** We will not cover any treatment taken during the first 30 days since the commencement of the Policy, unless the treatment needed is a result of Policies with you due to an Accident. This waiting period does not apply for any subsequent and continuous renewals of your Policy.

**Specific Waiting Period:** For all insured persons the conditions listed below will be subject to a waiting period of 24 months and will be covered in the third policy year as long as the insured person has been insured continuously under the Policy without any break:

- Pancreatitis and Stones in Biliary and Urinary System,
- Cataract, Glaucoma and other disorders of lens, disorders of Retina, •
- Hyperplasia of Prostate, Hydrocele and spermatocele, • Abnormal Utero-vaginal bleeding, female genital Prolapse, Endometriosis/ Adenomyosis, Fibroids, PCOD, or any condition requiring dilation and curettage or Hysterectomy,
- Hemorrhoids, Fissure or Fistula or Abscess of anal and rectal region,
- Hernia of all sites,
- Osteoarthritis, Systemic Connective Tissue disorders, Dorsopathies, Spondylopathies, inflammatory Polyarthropathies, Arthrosis such as RA, Gout, Intervertebral Disc disorders,
- Chronic kidney disease and failure,
- Diabetes and its related complications,
- Varicose veins of lower extremities,
- Disease of middle ear and mastoid including Otitis Media, Cholesteatoma, Perforation of Tympanic Membrane,
- All internal or external benign or In Situ Neoplasms/Tumours, Cyst, Sinus, Polyp, Nodules, Swelling, Mass or Lump,
- Ulcer, Erosion and Varices of Upper Gastro Intestinal Tract,

- Tonsils and Adenoids, Nasal Septum and Nasal Sinuses,
- Internal Congenital Anomaly.

**Permanent Exclusions:** Addictive conditions and disorders, Ageing and puberty, Artificial life maintenance, Circumcision, Dental/oral treatment, Conflict and disaster, External Congenital conditions, Convalescence and rehabilitation, Cosmetic surgery, Drugs and dressings for OPD Treatment or take-home use, Eyesight, Unproven/Experimental treatment, Health hydros, Nature cure, Wellness clinics etc., HIV and AIDS, Obesity, Hereditary conditions (specified), Items of personal comfort and convenience, including but not limited to the list as mentioned in the policy wording, Psychiatric and Psychosomatic conditions, OPD treatment, Stem cell implantation, Ancillary hospital charges, Preventive care, Treatment for Alopecia, Unrelated diagnostic, X-ray or laboratory examinations, Charges for medical papers, Reproductive medicine, Self-inflicted injuries, Sexual problems and gender issues, Sexually transmitted diseases, Unrecognised physician or hospital, Sleep disorders. Speech disorders, Treatment for developmental problems, Treatment received outside India, Hospitalisation undertaken for observation or for investigations only and where no medical treatment is provided, Hazardous activities, Unlawful activity, Any costs or expenses specified in the list of expenses generally excluded.

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