

TOP UP & SUPER TOP UP MEDICARE POLICY

Salient Features:-

- i) Policy pays for expenses incurred at the hospital as well ambulance charges and pre and post hospitalization expenses. For Super Top up both Ambulance and pre/post hospitalisation not payable.
- ii) For each confinement the amount payable will be the total expenses incurred less the Threshold limit plus any other reimbursement from employer, limited to the balance of the SI opted.
- iii) Proposer may or may not have a regular Health Insurance policy.
- iv) Age limit – 3 months to 80 years
- v) Can be issued to individual as well as family floater basis and also to groups.
- vi) Different combinations of SI and Threshold levels can be taken.
- vii) Minimum SI Rs 3 lakhs and maximum Rs 15 lakhs.
- viii) Threshold limits can be Rs 2,3 and 5 lakhs.
- ix) In case of Individual policy , which covers self, spouse , children and parents, the SI and Threshold limits can be separate for each person.
- x) In family floater policy , self , spouse and children can be covered under one policy and the SI and Threshold limits will be same. Parents can be covered under a separate family floater policy.
- xi) Additional features-
No restriction on room rent payable
No cap on amount payable for certain diseases as in Gold, Senior

Citizens and TMF policies.

Any one illness definition will have a relapse and readmission period of 45 days unlike the 105 days in our Health policies.

No provision for NCD, Cost of Health check up.

No waiting period of 30 days, or first 2 year exclusions.

Pre existing diseases are covered as per GI council wordings – PED is defined as ' any condition, ailment or injury or related conditions for which the person have signs or symptoms and /or were diagnosed and or received medical advise/treatment , during 48 months prior to the policy with the Company'

Exclusion is worded as – Benefits will not be available for any condition as defined in the policy, until 48 months of continuous cover has elapsed since inception of the first policy with the Company.

What is Threshold Limit ?

This is the limit which the insured opts for, upto which the policy will not pay any amount. Any amount spent in excess of this limit only will be eligible for reimbursement under this policy. Threshold limit chosen, will be based on the limit available to the insured person under any other standard Medical policy or employer reimbursement or any other scheme. This can either be Rs 2, 3 or 5 lakhs.

What is the SI under the policy ?

The amount of cover available to the insured over and above the threshold limit is the SI under the policy. This can be Rs 3,5,7,10 or 15 lakhs depending on conditions.

SUPER TOP UP MEDICARE POLICY

Options	Sum Insured	Threshold Level	0-45			46-60			Above 60 years		
			Ind.	Family		Ind.	Family		Ind.	Family	
				2 persons	More than 2 persons		2 persons	More than 2 persons		2 persons	More than 2 persons
A	3,00,000	2,00,000	2100	3400	4200	2600	4200	5200	2900	4600	5800
B	5,00,000	2,00,000	2900	4600	5800	3600	5800	7200	4000	6400	8000
C	3,00,000	3,00,000	1700	2700	3400	2100	3400	4200	2300	3700	4600
D	5,00,000	3,00,000	2300	3700	4600	2900	4600	5800	3200	5100	6400
E	7,00,000	3,00,000	2900	4600	5800	3600	5800	7200	4000	6400	8000
F	5,00,000	5,00,000	1900	3000	3800	2300	3700	4600	2600	4200	5200
G	10,00,000	5,00,000	3700	5900	7400	4600	7400	9200	5100	8200	10200
H	15,00,000	5,00,000	5200	8300	10400	6500	10400	13000	7200	11500	14400