

Major organ transplant (excluding kidney transplant)	100000	150000	200000
Knee replacement	75000	125000	150000
Hip replacement	75000	100000	150000
Spinal surgeries	40000	75000	100000
Enucleation	40000	60000	75000
Heart valve replacement	100000	150000	200000
Pacemaker implant	75000	100000	125000
Knee ligament surgery/arthoscopy	75000	125000	150000
C. Minor surgeries*	Classic	Supreme	Elite
Appendectomy	10000	10000	15000
Cholecystectomy	15000	20000	20000
Removal of gall Stone	15000	20000	20000
Removal of kidney stones	10000	10000	15000
Hernia repair	15000	20000	20000
Haemorrhoids	10000	10000	15000
Biopsy of growth	15000	20000	20000
Removal of skin lesion	15000	20000	20000
D. Hospitalisation benefits*	Classic	Supreme	Elite
Nursing expense (max upto 90 days)	750 per day	1,000 per day	1250 per day
Physicians visit (max upto 90 days)	750 per day	1,000 per day	1250 per day
Investigation – MRI	2,500	3,500	3,500
Investigation – CT scan or Doppler study	1250	1750	1750
Investigation – Lab test and/or X-ray and/or ECG	350	500	750
Anesthetist's fees - for surgeries	2,500	5,000	7,500
Physiotherapy (while hospital confined & up to 30 days)	750 per day	1,000 per day	1250 per day
Ambulance charges (while admitting & while discharging from hospital)	2,000	2,000	2,000
E. Hospital cash* (up to 90 days)	2,000 per day	3,000 per day	4,000 per day
F. ICU benefit* (up to 15 days per policy year)	3,000 per day	4,500 per day	6,000 per day
G. Convalescence benefit* (Payable after continuous hospitalization for 5 nights)	1,500	2,500	4,000

*Waiting period:

90 days for all sickness hospitalisation and minor surgeries; 120 days for major surgeries. For critical illness benefit, waiting period of 90 days & survival period of 30 days is applicable.

Deductible:

One day deductible is applicable for sickness hospital cash benefit.

Premium Table (in Rs)

Annual			
Wellsurance Executive Policy			
Age(Yrs)	Classic	Supreme	Elite
18 - 24	2,399	3,842	4,767
25 - 29	2,874	4,625	5,660
30 - 34	3,736	6,042	7,618
35 - 39	5,254	8,564	10,574
40 - 44	8,142	13,388	16,696
45 - 49	9,675	15,887	20,094
50 - 54	13,494	22,174	28,587

^ The premium rates mentioned in the premium table for age above 65 years are only for renewal cases. Premium mentioned is Annual (in Rs) & Inclusive of applicable Service tax, Swachh Bharat Cess & Krishi Kalyan Cess @ 15%.

Indicative list of documents for claims

- Our claim form, duly completed and signed for on behalf of the insured person.
- Photocopy of bills (including but not limited to pharmacy purchase bill, consultation bill, diagnostic bill) and any attachments thereto like receipts or prescriptions in support of treatment taken.
- All reports, including but not limited to all medical reports, case histories, investigation reports, treatment papers, discharge summaries.
- A precise diagnosis of the treatment for which a claim is made.
- A detailed list of the individual medical services and treatments provided and a unit price for each.
- Prescriptions that name the insured person and in the case of drugs: the drugs prescribed, their price and a receipt for payment. Prescriptions must be submitted with the corresponding doctor's invoice.

Contact details for claims

E-Meditek(TPA) services Ltd,

Corporate office:
Plot No 577, Phase V, Udyog Vihar,
Gurgaon-122016 Haryana,

Annual			
Wellsurance Executive Policy			
Age(Yrs)	Classic	Supreme	Elite
55 - 59	17,573	29,109	36,391
60 - 65	28,118	46,574	58,225
66 - 70^	42,176	69,860	87,337
71 - 75^	63,265	1,04,790	1,31,005
76 - 80^	94,897	1,57,185	1,96,506
81 - 90^	1,89,794	3,14,370	3,93,013
>90^	2,37,242	3,92,963	4,91,267

Contact details:

Toll free claims helpline:
1800 103 5252.
Fax: 022-66938170

Helpline for senior citizens :

0124-4149710

E-mail for senior citizen :

seniorcitizen@emeditek.com

Eligibility Criteria:

Individuals from age 18 years up to 65 years.

Key Exclusions (Illustrative)

Any pre-existing condition, any complication arising from it, except if the insured has taken a similar Wellsurance Policy from us and is covered without a break, for a period of 4 consecutive years since inception of the first policy with us (**Please refer policy wordings for detailed wordings**). Intentionally self-inflicted injury or illness; conditions related to or arising out of HIV; Aids; war; congenital anomalies; pregnancy and all related conditions; abuse of drugs and alcohol and addiction or overdose etc. Please refer to policy wordings for complete list of detailed benefits and exclusions.

Terms & Conditions:

- You have a period of 15 days from the date of receipt of the policy document

E. Post hospitalisation benefits	Classic	Supreme	Elite
Post operative physiotherapy eligibility min 2 visits	3,500	5,000	7,000
Chemotherapy and/or radiation eligibility min 3 visits	150,000	250,000	300,000
Kidney dialysis	150,000	200,000	250,000

Value Added Benefits:

- Health Line:** You will be able to talk to physicians on daily - routine medical problems like - acidity, sinus, cough-colds, infections, diabetes etc. through the toll free no. which is mentioned in the welcome kit. The physicians will inform the customers on the causes of these problems and suggested therapies. This service will not provide any specific medicines, but will only act as additional information. You will have to accept the medico legal disclaimer at the beginning of the call. Medico legal disclaimer: This call is meant for additional information purpose only and doesn't substitute your visit/consultation to a physician.
- Health Portal:** You will be given access to the health portal, exclusively developed for TATA-AIG General Insurance Co., which has a 'Knowledge Centre' which will host 'Health Articles' on relevant topics like diabetes, cholesterol, weight management, yoga, heart diseases, fitness. The purpose of this service is to educate you on health & wellness topics so that you can start practicing preventive care. You will have to accept the medico legal disclaimer before accessing the health articles. Medico legal disclaimer - These articles are intended for additional Information purpose only and doesn't substitute your visit/consultation to a physician. The health portal will also host the list of network hospitals for cashless settlement, provided by the appointed Third Party Administrator (TPA).
- Health Query:** You will be able to write queries on routine health problems like acidity, sinus, cough-colds, infections,

diabetes etc on - "Post your Health Query" the queries will be answered by a physician, and will be e-mailed to your e-mail address. This service will not provide any specific medicines, but will only act as additional information.

You will have to accept the medico legal disclaimer while availing this service on the health portal.

Medico legal disclaimer: This service is intended for additional Information purpose only and doesn't substitute your visit/consultation to a physician.

- Discounted Services for Health & Wellness:** You will be offered discounts at health related services like gyms, weight management centers, beauty parlors, diagnostic centers by personally visiting/calling the respective centers in their respective cities and paying directly to the centre. We will provide the list of discounted tie-ups, along with centre address/contact numbers available on the health portal which will be updated on regular intervals.
- E-News letter:** You will receive regular updates on various health topics, latest trends in health & wellness, via an 'e-News Letter' which will be mailed to your e-mail id (if available & provided). The purpose of this e-news letter is to educate you on health & wellness topics so that you can start practicing preventive Care. You will have to accept the medico legal disclaimer before accessing the health articles. Medico legal disclaimer - These articles are intended for additional information purpose only and don't substitute your visit/consultation to a physician.

to review the terms and conditions of this policy. If you have any objections to any of the terms and conditions, you have the option of cancelling the policy stating the reasons for cancellation and you will be refunded the premium paid by you after adjusting the amounts spent on stamp duty charges and proportionate risk premium. You can cancel your policy only if you have not made any claims under the policy. All your rights under this policy will immediately stand extinguished on the free look cancellation of the policy. Free look provision is not applicable and available at the time of renewal of the policy.

- Renew within the due date to ensure continuity benefit. Your renewal premium will be basis your revised age band and there will be no extra loadings based on your individual claim. You can renew your policy within 30 days from the expiry of the policy. However, there is no coverage available during this break-in period
- All applications for renewal must be received by us before the end of the policy period. If the application for renewal and the renewal premium has been received by us before the expiry of the policy period, we will ordinarily offer renewal for life unless we believe that you or any insured person or anyone acting on your behalf or on behalf of an insured person has acted in an improper, dishonest or fraudulent manner or any misrepresentation or non cooperation under or in relation to this policy or the renewal of the policy poses a moral hazard.
- We may cancel this policy/certificate of insurance at any time on grounds of mis-representation, fraud, non-disclosure of material facts or non-cooperation of the insured by giving you 15 days notice delivered to you, or mailed to your last address as appears in our records, stating when such cancellation shall be effective. In the event of cancellation

for mis-representation, fraud, non-disclosure of material facts, the policy shall stand cancelled ab-initio and there will be no refund of premium. In the event the policy is cancelled for non-cooperation of the insured or if you cancel the policy, the premium shall be computed in accordance with our short period rate table for the period the policy has been in force, provided no claim has occurred up to the date of cancellation. In the event a claim has occurred in which case there shall be no return of premium.

- Any revision/modification in the product will be done with the approval of the insurance regulatory and development authority and will be intimated to you at least 3 months in advance.
- Portability:** A policy holder desirous of porting (shifting) his policy to us shall apply at least 45 days before the premium renewal date of his existing policy. The accrued benefits and time bound exclusions will also be transferred without any interruption. portability will be provided in accordance to IRDA of India guidelines issued from time to time.
- In the likelihood of this policy being withdrawn in future, we will intimate you about the same 3 months prior to expiry of the policy. You will have the option to migrate to any similar health insurance policy available with us at the time of renewal.
- Sum Insured Enhancement:** The insured may seek enhancement of sum insured in writing at the time of renewal, before the payment of premium. However, not withstanding enhancement, for claims arising in respect of accident, injury or illness contracted or suffered during a preceding policy period, liability of the company shall be only to the extent of the sum insured under the policy in force at the time when it was contracted or suffered. The enhanced sum insured