
Universal Health Insurance Scheme Policy wordings

- **Benefits**
- **Premium**
- **Main Exclusions**
- **Claim Settlement**
- **Other Features**

Covers Medical Expenses whilst traveling abroad for business / holiday / employment / studies.

Benefits

Medical Reimbursement

The policy provides reimbursement of hospitalisation expenses upto Rs.30,000/- to an individual /family subject to the following sublimits:

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| A. (i) Room, Boarding expenses | upto Rs.150/- per day |
| (ii) If admitted in ICU | upto Rs.300/- per day |
| B. Surgeon, Anaesthetist, Consultant, specialists fees, Nursing expenses | upto Rs.4,500/- per illness/ injury |
| C. Anaesthesia, Blood, Oxygen, OT charges, Medicines, Diagnostic material & X-Ray, Dialysis, Radiotherapy, Chemotherapy, Cost of pacemaker, Artificial limb, etc | upto Rs. 4,500/- per illness/ injury |
| D. Total expenses incurred for any one illness | upto Rs. 15,000/- |

Personal Accident Cover

Coverage for Death of the Earning Head of the family (as named in the schedule) due to accident: Rs. 25,000/-.

Disability Cover

If the earning head of the family is hospitalized due to an accident / illness a compensation of Rs.50/- per day will be paid per day of hospitalization up to a maximum of 15 days after a waiting period of 3 days.

For purpose of this policy HOSPITAL means:

- Any Hospital/ Nursing home registered with the local authorities and under the supervision of a registered and qualified Medical practitioner.
- Hospital/ Nursing Home run by Government.
- Enlisted hospitals run by NGOS / Trusts / selected private hospitals with fixed schedule of charges.
- It should have minimum 15 beds (10 in case of class 'C' cities having a population less than 5 lakhs) with fully equipped OT, fully qualified nursing staff round the clock and fully qualified doctor should be in charge round the clock.
- Hospitalization should be for a minimum period of 24 hrs. However this time limit is not applied to some specific treatments and also where due to technological advancement hospitalization for 24 hrs may not be required.

Premium

For an individual	Rs. 300/- per annum
For a family upto 5 (including the first 3 children)	Rs. 450/- per annum
For a family upto 7 (including the first 3 children and dependent parents)	Rs. 600/- per annum

Premium Subsidy For BPL Families

For families below the poverty line the Government will provide a premium subsidy of Rs.100/- per family.

Main Exclusions

- Corrective, cosmetic or aesthetic dental surgery or treatment.
- Cost of spectacles, contact lens and hearing aid.
- Vaccination, inoculation, change of life or cosmetic treatment or surgery HIV, AIDS, Sterility, Venereal Disease, Intentional Self injury, use of Intoxicating Drugs/ Alcohol.
- Primarily diagnostic expenses not related to sickness/ injury.

Claim Settlement

Claim settlement to be done through TPAS mentioned in the schedule or by the insurance company. To be made cashless as far as possible through listed hospitals.

Other Features

Any One Illness

Will be deemed to mean continuous period of illness and it includes relapse within 60 days from the date of last consultation with the hospital.

Age Limitations

This Policy covers people between the age of 3 months to 70 years.

Family

Means earning head, spouse and up to maximum of three dependent children. Dependent parents can also be included.

Floater Basis

The benefit of family will operate on floater basis i.e. the total reimbursement of Rs.30,000/- can be availed of individually or collectively by members of the family.