

Health Insurance Policy for Poor Families
Swasthya Bima Policy

Salient Features:

Section I: Hospitalization

Reimbursement of Hospitalization expenses upto Rs.10000/- to an individual – member

Transportation:

Reimbursement of the cost of transportation of Insured to hospital upto Rs.250/- during policy period (Subject to admissibility of claims)

Meals:

Reimbursement of the cost of meal for the insured patient not exceeding Rs.50/- per day of hospitalization and not exceeding Rs.500/- during policy period (subject to admissibility of claims)

Section II Personal Accident

Personal Accident Insurance:

Coverage against death and permanent total disability of the insured (as named in the schedule) due to accident for Rs.10000/-

Premium:

For Individual	*	Rs.120/-
Service Tax	*	As applicable
TPA Charges	*	As applicable

Scheme to be implemented for

Self Help Groups (SHGs) and Credit Linked groups

Claims Settlement:

Settlement of claims directly by Insurers or through TPAs for Section I only.

Main Exclusions:

- 1. All Pre-existing Diseases.**
- 2. All diseases contracted during the first 30 days from the commencement date of the policy provided that in the opinion of the panel doctor/s the insured person could not have known about the existence of disease or its symptoms at the time of making the proposal and had not taken any consultation, treatment for the disease prior to taking the insurance.**
- 3. Some of the diseases such as Cataract, Benign Prostatic Hypertrophy, Hysterectomy, Hernia, Hydrocele, Fistula in anus, Sinusitis, Congenital Internal disease are not covered in the first year of the policy.**
- 4. Corrective, cosmetic or aesthetic, dental surgery or treatment.**
- 5. Cost of spectacles, contact lens and hearing aids.**
- 6. Vaccination, inoculation, change of life or cosmetic treatment or surgery, HIV, AIDS, Sterility, Venereal Disease, Intentional Self Injury, use of intoxicating Drugs/Alcohol.**
- 7. Primarily diagnostic expenses not related to sickness/injury.**
- 8. Treatment for pregnancy, Childbirth, Miscarriage, Abortion etc.**

Age Limitation:

15 years to 65 years.

Hospital: All government hospitals where facility for treatment as inpatient is available.