

S.NO	FEATURES	GROUP MEDICAL COVER	PERSONAL/ FAMILY FLOATER
1	FAMILY DEFINITION	Self + Spouse + 3 Dependent Children + 2 Dependent Parents OR 2 In Laws, combination is not allowed. (The Age of dependent children is limited up to 25 Years, unmarried child - no age limit) 3rd & 4th Child to be included	NO parents/ parents in law covered. There is age limit of dependent child.
3	AGE BRACKET	0-70 Years (For entry into the scheme) - Continuity is 90 years and beyond also	Age restriction is there
4	1ST, 2ND AND 4TH YEAR EXCLUSION CLAUSE	Waived for all	NOT WAIVED
5	1ST 30 DAYS EXCLUSION CLAUSE	Waived for all	NOT WAIVED
6	PRE-EXISTING DISEASE	Covered from day one	NOT WAIVED
7	MATERNITY BENEFITS - LIMITS AND COVERAGES	INR 50,000 for both Normal Delivery & C-Section Delivery	Maternity benefits with riders/ not available
8	NEW BORN BABY COVERAGE FROM DAY 1	Covered up to the Family Floater Sum Insured from Day 1	Can apply only after 90 days
10	ROOM RENT OR ROOM TYPE RESTRICTION	Normal Hospitalisation- INR 12,000 & for ICU Hospitalisation- INR 24,000. Opting for a room of a higher category than the eligible category will result in higher cost for all hospitalization services, which must be borne by the claimant	1.5 TO 2% OF THE INSURED VALUE
12	CONGENITAL INTERNAL DISEASE	Covered for all	NOT covered
14	CLAIMS INTIMATION	No Claims intimation required for reimbursement claims & Day Care procedure claims	CLAIM INTIMATION REQUIRED
15	RE-IMBURSEMENT CLAIMS REPORTING / SUBMITTING PERIOD	Claim reporting /submission period within 45 days from the Date of Discharge	YES
16	LIMIT ON SURGEON CHARGES, ANESTHETIC CHARGES, STENT CHARGES, ETC.	No Capping	DEPENDS
19	HOSPITALIZATION / INJURY ARISING OUT TERRORISM	Covered for all	DEPENDS
21	ANY ANIMAL / SERPENT ATTACK RESULTING IN TREATMENT	For OPD UPTO INR 5,000/-	DEPENDS
23	EMERGENCY AMBULANCE CHARGES	Covered up to INR 2,500 Per event	DEPENDS
24	Foreign Nationals to be covered with the Geography of India	Foreign nationals means ex-students holding citizenship of any other country are covered within the geography of India	NOT WAIVED
25	INSURANCE COMPANY CHANGE	WE CHOOSE	FIXED
25	THIRD PARTY ADMINISTRATOR (TPA)	WE CHOOSE	FIXED