

GMS ALUMNI- GROUP MEDICAL COVER- PLAN DESIGN DATE: 22nd December, 2022		
S.NO	FEATURES	TERMS & CONDITIONS
1	FAMILY DEFINITION	Self + Spouse + 3 Dependent Children + 2 Dependent Parents . (The Age of dependent children is limited up to 25 Years, unmarried/ divorce/ widow dependent girl child - no age limit, Special care child - no age limit) 3rd & 4th Child to be included
2	SUM INSURED	Family Floater Sum Insured of INR 600,000 for Self, spouse & Children; INR 4,00,000 for Parents.
3	AGE BRACKET	0 - 70 years (for new applicants)
4	1ST, 2ND AND 4TH YEAR EXCLUSION CLAUSE	Waived for all
5	1ST 30 DAYS EXCLUSION CLAUSE	Waived for all
6	PRE-EXISTING DISEASE	Covered from day one for all
7	MATERNITY BENEFITS - LIMITS AND COVERAGES	INR 50,000 for both Normal Delivery & C-Section Delivery
8	NEW BORN BABY COVERAGE FROM DAY 1	Covered up to the Family Floater Sum Insured from the 30th Day
9	PRE AND POST NATAL EXPENSES	Covered within the Maternity Limit
10	9 MONTHS WAITING PERIOD FOR MATERNITY	Waived for all
11	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
12	PRE AND POST HOSPITALIZATION COVERAGE	30 days pre-hospitalization and 60 days post-hospitalization respectively.
13	CONGENITAL INTERNAL DISEASE	Covered for all
14	DAY CARE PROCEDURES	Any day care procedure covered with / without pre-auth in network or non-network hospital
15	CLAIMS INTIMATION	No Claims intimation required for reimbursement claims & Day Care procedure claims
16	RE-IMBURSEMENT CLAIMS REPORTING / SUBMITTING PERIOD	Claim reporting /submission period within 45 days from the Date of Discharge
17	LIMIT ON SURGEON CHARGES, ANESTHETIC CHARGES, STENT CHARGES, ETC.	No Capping
18	LIMIT PER EVENT	A cap of INR 3 lakhs per disease per insured individual during the policy period.
19	CO-PAY CLAUSE	10% co pay on all claims for Self, spouse & children: 20% co pay for parents.
20	HOSPITALIZATION / INJURY ARISING OUT TERRORISM	Covered for all
21	PREMIUM CALCULATION	Pro rata basis
22	ANY ANIMAL / SERPENT ATTACK RESULTING IN TREATMENT	For OPD UPTO INR 5,000/-
23	EMERGENCY AMBULANCE CHARGES	Covered up to INR 2,500 Per event
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
25	AYUSH treatment	Upto 25% of FFSI/ Sub limits SI for Parents in authorised hospitals.
26	Cyber Knife Treatment/ Robotic Surgery/ Bio Absorbable Stent	Maximum 50% of FFSI/ Sub limits SI for parents
27	Bioabsorbable and next generation cardiac stents	Covered
28	CO PAY (GMS ALUMNI)	10% of the claim amount received from the insurance company to be paid within 15 days of the email being sent.
29	THIRD PARTY ADMINISTRATOR (TPA)	TO BE DECIDED