

PLACEMENT SLIP FOR GMC – BASE & STP POLICY

Client Details	
Client Name:	UNITED FORUM OF BANK RETIREES
Client Location:	Pan India
Policy Period:	November 01, 2022 to October 31, 2023
Placement Date:	November 01, 2022
Geographical Limit	Pan India

Insurer Details	
Insurer Name:	The New India Assurance Company Limited
Insurer Location:	Virudhunagar D.O – 730400

Broker Details	
Broker Name:	K.M. Dastur Reinsurance Brokers Pvt Ltd.
Broker Location:	Mumbai, India

TPA Details	
TPA Name:	Medi Assist Insurance TPA Private Limited
TPA Location:	Mumbai, India
TPA Fees:	3%

Coverage Details									
Policy Type:	Group Health Insurance Policy for Retirees and their Dependents								
Definition of Family:	Option 1 – (1) Single Retiree (Self Only) Option 2 – (1 + 1) Retired Employee + Spouse <u>Dependent Children who are Physically & Mentally challenged and at the same time remain as their dependent & reside with the retired members, without age limit restrictions, are covered only in the Base Policy and not in the Super Top Up.</u>								
Sum Insured:	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Base Sum Insured</th> <th style="width: 50%;">Super Top up Sum Insured</th> </tr> </thead> <tbody> <tr> <td>3,00,000</td> <td>3,00,000</td> </tr> <tr> <td>4,00,000</td> <td>4,00,000</td> </tr> <tr> <td></td> <td>5,00,000</td> </tr> </tbody> </table>	Base Sum Insured	Super Top up Sum Insured	3,00,000	3,00,000	4,00,000	4,00,000		5,00,000
Base Sum Insured	Super Top up Sum Insured								
3,00,000	3,00,000								
4,00,000	4,00,000								
	5,00,000								
Age Limit:	There is no minimum and maximum age limit in the policy								
Coverage Type:	Family Floater								



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Pre and Post Hospitalization:	30 days Pre-hospitalization and 60 days Post hospitalization
Room Rent including Nursing & RMO Charges:	1% of Sum Insured per day, only on the Sum Insured of the base policy.
ICU Rent including Nursing & RMO Charges:	2% of Sum Insured per day, only on the Sum Insured of the base policy.
Other Hospital Expenses:	Proportionate deduction applicable for higher room rent on all hospitalization expenses except Medicines & Investigations in case of higher room rent is opted.
Limits on Diseases	<ul style="list-style-type: none"> •Cataract - Rs.30,000/- per eye •Joint replacements - Rs.1,45,000/- per joint •Age related Macular Degeneration - Rs.30,000/- overall for all sittings •Angiography - Rs.20,000/-
Pre-existing Diseases:	Covered from day one
01 to 04 year Waiting Period for Specific ailment:	Waived
30 Days Waiting Period:	Waived
Ambulance charges	INR 2,500/- per hospitalization
Day Care Cover	As per Standard Cover
Alternative Medicine	Ayurveda, Unani, Siddha and Homeopathy Treatments are covered up to 25% of Sum insured if treatment is taken in Government & Govt. Recognized hospitals
Hospitalization arising out of Terrorism	Covered
Advance Medical Treatment	All new kinds of approved advanced medical procedures like laser surgery, stem cell therapy for treatment of a disease is payable on hospitalization /day care surgery with a co-pay of 50%.
Cashless Facility	Yes
Remarks:	Rest all terms and conditions as per New India Flexi Floater Group Mediclaim Insurance Policy.

