National Parivar Mediclaim Plus Policy

	PLAN A	PLAN B	PLAN C
Sum insured (SI) (as Floater)	**INR 6/ 7/ 8/ 9 /10 Lac**	**INR 15/ 20 /25 Lac**	**INR 30/ 40/ 50 Lac**
Treatment	Allopathy, AYUSH		
In built Covers (subject to the SI)			
In patient Treatment (as Floater)	Up to SI	Up to SI	Up to SI
Pre Hospitalisation	30 days	30 days	30 days
Post Hospitalisation	60 days	60 days	60 days
Pre-existing Disease (Only PEDs declared in the Proposal Form and accepted for coverage by the Company shall be covered)	Covered after 36 months of continuous coverage	Covered after 36 months of continuous coverage	Covered after 36 months of continuous coverage
* Room/ ICU Charges (per day per insured person)	Room - Up to 1% of SI or ctual, whichever is lower ICU – Up to 2% of SI or actual, whichever is lower	Up to SI	Up to SI
** Limit for Cataract Surgery (For each eye per insured person)	Up to 15% of SI or INR 60,000 whichever is lower	Up to SI	Up to SI
Domiciliary Hospitalisation (as Floater)	Up to INR 1,00,000	Up to INR 2,00,000	Up to INR 2,00,000
Day Care Procedures (as Floater)	Up to SI	Up to SI	Up to SI
AYUSH Treatment (as Floater)	Up to SI	Up to SI	Up to SI
Organ Donor's Medical Expenses (as Floater)	Up to SI	Up to SI	Up to SI
Hospital Cash (per insured person, per day)	INR 500, max. of 5 days	INR 1,000, max. of 5 days	INR 2,000, max. of 5 days
Ambulance (per insured person, in a policy year)	Up to INR 2,500	Up to INR 4,000	Up to INR 5,000
Air Ambulance (per insured person, in a policy year)	Not covered	Up to 5% of SI	Up to 5% of SI
Medical Emergency Reunion (per insured person, in a policy year)	Not covered	No sublimit	No sublimit
Doctor's Home Visit and Nursing Care during Post Hospitalisation(per insured person, in a policy year)	Not covered	INR 1,000 per day, max. of 10 days	INR 2,000 per day, max. of 10 days
Anti Rabies Vaccination (per insured person, in a policy year)	Up to INR 5,000	Up to INR 5,000	Up to INR 5,000
Maternity (including Baby from Birth Cover) (per insured person, in a policy year, waiting period of 2 years applies)	Up to INR 30,000 for normal delivery and INR 50,000 for caesarean section	Up to SI	Up to SI
Vaccination for New Born Baby	As part of Maternity	As part of Maternity	As part of Maternity
Infertility (per insured person, in a policy year, waiting period of 2 years applies)	Up to INR 50,000	Up to INR 1,00,000	Up to INR 1,00,000
Vaccination for Children, for male child up to 12 years and female child up to 14 years (per insured person, in a policy year)	Up to INR 1,000	Up to SI	Up to SI
Modern Treatment (12 nos)	Up to 25% of SI for each	Up to 25% of SI for each	Up to 25% of SI for each
Treatment due to participation in hazardous or adventure sports (non-professionals)	Up to 25% of SI	Up to 25% of SI	Up to 25% of SI
Morbid Obesity	Covered after waiting period of 3 years	Covered after waiting period of 3 years	Covered after waiting period of 3 years
Refractive Error (min 7.5D)	Covered after waiting period of 2 years	Covered after waiting period of 2 years	Covered after waiting period of 2 years
Reinstatement of sum insured due to road traffic accident	Yes	Yes	Yes
Good Health Incentives			
No Claim Discount	5% discount on base premium,		
Health Check Up (as Floater)	Every 2 yrs., up to INR 5,000	Every 2 yrs., up to INR7,500	Every 2 yrs., up to INR 10,000
Optional covers			
Pre-existing Diabetes/Hypertension (as Floater)	First year	Up to a maximum of 25% of SI	
	Second year	Up to a maximum of 50% of SI	
	Third year	Up to a maximum of 75% of SI	
Out-patient Treatment (as Floater in a policy year)	Limit of cover per family - INR 2,000/ 3,000/ 4,000/ 5,000/ 10,000/ 15,000/ 20,000/ 25,000 in addition to the SI		
Critical Illness (per insured person in a policy year)	Benefit amount - INR 2,00,000/ 3,00,000/ 5,00,000/ 10,00,000/ 15,00,000/ 20,00,000/25,00,000 in addition to the SI		
Discounts			
Online Discount	10% discount in premium (for new and Renewal, ONLY where no intermediary is involved)		
Co-payment discount (optional)	• 20% Co-payment, with a 25% discount in total premium. • 10% Co-payment, with a 12.5% discount in total premium.		
Long Term Discount	Discount of 4% for 2 year policy and Discount of 7.5% for 3 year policy		
No Maternity/ Infertility Discount	Discount of 3%, above 45 years of age		
Add-ons (cover available on payment of additional premium)			
National Home Care Treatment Add-On	INR 10,000/ 15,000/ 20,000/ 25,000/ 30,000/ 35,000/ 40,000/ 45,000/ 50,000, subject to 10% of Basic SI under base Policy.		
National Non-Medical Expenses Add-on (available to SI 5 lacs & above)	Up to 10% of Basic Sum Insured (excluding Cumulative Bonus, if any) of base Policy and shall be part of the base Policy Basic Sum Insured (excluding Cumulative Bonus, if any).		