

FAMILY MEDICARE POLICY BY UNITED INDIA INSURANCE CO LTD**PRODUCT- KEY FEATURES**

The Policy provides cover on an Individual or Family Floater basis. A separate Sum Insured for each Insured Person is provided under Individual basis while under Family Floater basis, the Sum Insured limit is shared by the whole family of the Insured as specified in the Policy Schedule and Our total liability for the family cannot exceed the Sum Insured in a Policy period.

MIGRATION OF POLICY:

The Insured Person will have the option to migrate the policy to other health insurance products/plans offered by the company by applying for migration of the policy at least 30 days before the policy renewal date as per IRDAI guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the Insured Person will get the accrued continuity benefits in waiting periods as per IRDAI guidelines on migration.

For Detailed Guidelines on migration, kindly refer the link:

https://www.irdai.gov.in/ADMINCMS/cms/whatsNew_Layout.aspx?page=PageNo3987&flag=1

Table of Benefits (brief indicative features only)

Features	Description
Age of Entry	18 years to 65 years, Children 3 m to 26 yrs
Policy Type	Individual Basis/ Family Floater Basis
Sum Insured (SI) Options for Fresh Proposals	Rs. 3 lacs, 4 lacs, 5 lacs, 6 lacs, 7 lacs, 8 lacs, 9 lacs, 10 lacs, 15 Lacs, 20 Lacs & 25 Lacs
Hospitalisation, Pre and Post Hospitalisation, Daycare procedures	Hospitalisation, Pre (30 days) and Post (60 days) Hospitalisation subject to a maximum of 10% of Sum Insured, All Daycare procedures as defined in policy are covered
Pre-existing disease	Covered after 48 months of continuous coverage
Room charges	SI < Rs.5 Lacs: 1% of SI; SI 5 Lacs and above: 1% of SI or Single Standard AC Room whichever is more
ICU Charges	SI < Rs.5 Lacs: 2% of SI; SI 5 Lacs and above: Actual
Limit for Cataract Surgery	10% of SI, Up to Rs. 50,000 per eye.
Limit for Named Mental Illnesses: a. Schizophrenia (ICD - F20; F21; F25) b. Bipolar Affective Disorders (ICD - F31; F34) c. Depression (ICD - F32; F33) d. Obsessive Compulsive Disorders (ICD - F42; F60.5) e. Psychosis (ICD - F 22; F23; F28; F29)	Actual In-patient Hospitalization expenses will be covered up to 25% of Sum Insured subject to a maximum of Rs. 3,00,000 per policy year
Ayurvedic/Homeopathic/Unani Treatment	SI Upto Rs.3Lacs: Rs.10000 ; SI above Rs.3 Lacs upto Rs.15 Lacs: Rs.15000; SI Above Rs.15 Lacs: Rs.25000
Organ donor's medical expenses	Hospitalisation Expenses (excluding cost of organ) incurred for/by a Donor within the Sum Insured of the Insured Person
Organ Donor Benefit- When Insured Person is the Donor	A lump sum payment of 10% of Sum Insured
Road Ambulance Charges	i. 0.5% of the Sum Insured subject to a maximum of Rs. 2500 per event and ii. 1% of the Sum Insured

<p>Health check-up</p>	<p>up to 1% of average Sum Insured of preceding 3 years, subject to a maximum of Rs. 5000 per person if policy is on individual SI basis/ Rs. 10000 per policy period if policy is on floater basis for a block of every three claim-free years</p>
<p>Modern Treatment Methods & Advancement in Technologies</p>	<p>Expenses incurred on following procedures covered subject to additional limits:</p> <ul style="list-style-type: none"> a. Uterine Artery Embolization & High Intensity Focused Ultrasound (HIFU): Up to 20% of Sum Insured subject to a maximum of Rs. 2 Lacs per policy period b. Balloon Sinuplasty: Up to 10% of Sum Insured subject to a maximum of Rs. 1 Lac per policy period c. Deep Brain Stimulation: Up to 70% of Sum Insured per policy period d. Oral Chemotherapy: Up to 20% of Sum Insured subject to a maximum of Rs. 2 Lacs per policy period e. Immunotherapy- Monoclonal Antibody to be given as injection: Up to 20% of Sum Insured subject to a maximum of Rs. 2 Lacs per policy period f. Intra vitreal Injections: Up to 10% of Sum Insured subject to a maximum of Rs. 1 Lac per policy period g. Robotic Surgeries (including Robotic Assisted Surgeries): <ul style="list-style-type: none"> a. Up to 75% of Sum Insured per policy period for claims involving Robotic Surgeries for (i) the treatment of any disease involving Central Nervous System irrespective of aetiology; (ii) Malignancies b. Up to 50% of Sum Insured per policy period for claims involving Robotic Surgeries for other diseases h. Stereotactic Radio Surgeries: Up to 50% of Sum Insured per policy period i. Bronchial Thermoplasty: Up to 30% of Sum Insured subject to a maximum of Rs. 3 Lacs per policy period j. Vaporization of the Prostate (Green laser treatment or holmium laser treatment): Up to 30% of Sum Insured subject to a maximum of Rs. 2 Lacs per policy period k. Intra Operative Neuro Monitoring (IONM): Up to 15% of Sum Insured per policy period l. Stem Cell Therapy: Hematopoietic stem cells for bone marrow transplant for hematological conditions to be covered only: No additional sub-limit
<p>Restoration of Sum Insured (Optional)</p>	<p>Available for SI Rs.3 Lacs and above; On complete or partial exhaustion of SI, up to 100% of SI</p>
<p>Maternity Expenses & New Born Baby Cover (Optional)</p>	<p>Available for SI above Rs.3 Lacs Maternity Expenses: After continuous cover of 24 months, 10% of Sum Insured subject to a maximum of Rs. 40000 for normal/ Rs. 60000 for caesarean. New Born Baby Cover: Up to 10% of SI, Up to 90 days.</p>
<p>Hospital Daily Cash Allowance (Optional)</p>	<p>For SI Options Upto 5 Lacs/> 5 Lacs upto 15 Lacs / > Rs.15 Lacs Upto Rs.25 Lacs: Rs. 500/1000/2000 per day respectively, Max. Rs. 5000/10000/20000 respectively</p>

