

IB Arogya Raksha - Group Health Insurance Policy – Salient Features

(By arrangement with M/s. United India Insurance Co. Ltd)

<i>Eligibility</i>	All A/c holders of Indian Bank
<i>Age limit- Entry level</i>	3 months to 70 years and renewal age is unlimited and with no medical check-up
<i>Plans Offered</i>	Plan A : A/c holder+Spouse+2 dependent Children (1+3) - Age Group up to 35* years Plan B : A/c holder+Spouse+2 dependent Children (1+3) - Age Group > 35* to 70* years Plan C : A/c holder+Spouse+2 dependent Children + dependent Parents (1+5) – Any age upto 70 years * Refers to age of the eldest member covered under the group
<i>Type of Cover</i>	Mediclaim cover: Floater policy for members of the family covered (i.e. A/c holder, Spouse, 2 *Children & *Parents Personal Accident Death Cover: A/c holder - 100% of Mediclaim Sum Insured (SI), Spouse - 50% of Mediclaim SI and *Children - 25% each of Mediclaim SI subject to the total claim settlement not to exceed eligible/opted sum insured. Parents however not covered.
<i>Premium Rates</i>	For premium Rates
<i>Waiting Period</i>	30 days in the first year of coverage (except for accident)
<i>Cashless treatment whether available</i>	Yes, subject to certain conditions and only at the Network Hospitals administered thru TPAs. In case treatment taken in a Non-network hospital, payment to be made to the hospital & reimbursement to be claimed from TPA Concerned.
<i>Renewal/Portability</i>	Renewal allowed on Annual basis with 30 days of Grace Period from the date of expiry of policy. Portability allowed subject to customer submitting the copy of previous policy and No Claim Certificate from the existing TPA so as to avoid any delay in the settlement of claim at a later date.
<i>Tax Benefit</i>	Rs.25000 U/s 80D of Income Tax Act (Rs.30000 for Senior Citizens)
<i>Maternity Expenses</i>	Available at no additional cost after initial waiting period of 9 months & for first two children only, subject to maximum of 5% of sum insured
<i>Pre-existing Diseases</i>	All Pre-existing diseases to get coverage after 36 months of continuous coverage of such insured person
<i>Loyalty Incentive</i>	Insured shall be entitled for a Free Medical Checkup to be carried out by the companies approved by TPAs after THREE claim free completed policy years at a cost not exceeding 1% of average sum insured for the last continuous Three Years of Arogya Raksha policy / any health policy issued by United India Ins. Co. Ltd.
<i>Reimbursement of Expenses - Nepal & Bhutan in INR</i>	For treatment while the insured is away at these places either on holiday or business purposes. Cashless facility however is not offered under this extension
<i>For Detailed Terms & Conditions</i>	Please refer to Arogya Raksha Policy Scheme features made available in UIIC “Arogya Raksha Portal” or can also be obtained from any of our branches.