

Arogya Sanjeevani Policy

Policy ID: UIN: USGI/HLT/Arogya/20-21 | Category: Human - Health Insurance (Standard Product)

Provider: Universal Sampo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

A standard, simplified health insurance product mandated by IRDAI. It offers uniform features across all insurers with capped costs for cataracts and room rent.

Ideal For: *First-time insurance buyers looking for a simple, standardized, and affordable comprehensive plan.*

3. Eligibility Criteria

- **Entry Age:** 18 Years to 65 Years.
- **Family:** Self, Spouse, Parents, Parents-in-law, Children.

4. Sum Insured Eligibility

- **Range:** Rs 1 Lakh to Rs 5 Lakhs (in multiples of 50k).

5. Scope of Coverage

- **Hospitalization:** Room rent capped at 2% of SI (Max Rs 5000/day).
- **ICU:** Capped at 5% of SI (Max Rs 10,000/day).
- **Cataract:** Limit of Rs 40,000 per eye or 25% of SI (whichever is lower).
- **AYUSH Treatment:** Covered up to Sum Insured.

7. Major Exclusions

- x Pre-Existing Diseases: 48 months waiting period.
- x Specific Treatments: 24 or 48 months waiting for joint replacements, hernia, etc.
- x Maternity: Not covered.

8. Claims & Administration

- Claims Procedure:**
- Cashless/Reimbursement: Standard TPA process.
 - Co-Pay: 5% fixed co-pay on all claims is mandatory.

Policy Terms:

- Co-Pay: 5% mandatory.
- Cumulative Bonus: 5% per claim-free year (Max 50%).