

Day Care Procedure Health Insurance

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

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Renewal

2. Policy Overview

Covers medically necessary day-care procedures that do not require 24-hour hospitalization, including minor surgeries, dialysis, chemotherapy, and cataract treatment.

Ideal For: *Individuals seeking insurance for minor procedures without long hospital stays, reducing out-of-pocket costs.*

3. Eligibility Criteria

- **Entry Age:** 18 Years to 65 Years
- **Family Coverage:** Self, Spouse, Children

4. Sum Insured Eligibility

- **Basic Plan:** Rs 50,000
- **Enhanced Plan:** Rs 1 Lakh
- **Premium Plan:** Rs 2 Lakhs

5. Scope of Coverage

- **Day Care Surgery:** Minor procedures under local anesthesia
- **Dialysis:** Cost per session covered
- **Chemotherapy/Radiotherapy:** Covered in day-care setting
- **Cataract Treatment:** Standard coverage limits apply

7. Major Exclusions

- x Hospitalization: Not included
- x Pre-existing diseases: 36 months waiting period
- x Experimental procedures: Not covered

8. Claims & Administration

Claims Procedure:

- Cashless/Reimbursement: Submit bills, discharge summary, and prescription
- Prior authorization recommended for surgeries

Policy Terms:

- Waiting Period: 30 days for new members
- Co-Pay: 5% of claim amount
- Renewal: Lifetime