

Outpatient Health Insurance Plan

Policy ID: UIN: IRDA/NL-HLT/USGI/P-H/V.1/193/13-14 | Category: Health - Health (Benefit Only)

Provider: Universal Sompo General Insurance

1. Policy Period & Validity

Standard Duration: 1 Year
Validity Basis: Annual Benefit Limit

2. Policy Overview

Covers routine outpatient care, consultations, diagnostic tests, and minor procedures without hospitalization.

Ideal For: *Individuals seeking financial support for OPD expenses like doctor visits, medicines, and diagnostics.*

3. Eligibility Criteria

- **Entry Age:** 18 Years to 70 Years
- **Children:** 3 Months to 25 Years if parents covered

4. Sum Insured Eligibility

- **Plan A:** Rs 15,000/year
- **Plan B:** Rs 25,000/year
- **Plan C:** Rs 50,000/year

5. Scope of Coverage

- **Doctor Consultation Fees:** Up to Rs 500 per visit
- **Diagnostics:** Lab tests, X-rays, and scans
- **Minor Procedures:** Outpatient treatments like stitches, dressings
- **Medicines:** Prescribed outpatient medications

7. Major Exclusions

- x Hospitalization: Costs not included
- x Pre-existing major illnesses: Not covered
- x Elective cosmetic procedures: Excluded

8. Claims & Administration

- Claims Procedure:**
- Submit bills and prescriptions for reimbursement

- Cashless OPD not available

Policy Terms:

- Annual Benefit Limit: Rs 15,000 to 50,000
- Renewal: Lifetime available