

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