

Senior Citizen Red Carpet - Snap Shot of the Features & Benefits

Age at Entry	60 years to 75 years - Completed Age
Sum Insured Options	1Lac, 2Lac, 3Lac, 4Lac, 5Lac, 7.5Lac, 10 Lac, 15 Lac, 20 Lac and 25 Lac
Policy Type	Individual Policy - Upto 7.5 Lac Sum Insured - Individual and Floater for 10 Lac and above Sum Insured
Policy Period	1 Year/ 2 Years / 3Years
Renewal Guarantee	Life Long
Renewal Grace Period	30 days - To continue policy without loss of continuity benefits(Waiting Period,PED Coverage)
Hospitalisation	in-patient hospitalisation - Minimum period of 24 hours
Room Rent, Boarding and Nursing Expenses	1% of Sum Insured - upto 5 Lac ; 7.5 and 10 lac -Rs. 6000 ; 15 lac - Rs. 7000 ; 20 lac -Rs. 8500 ; 25 Lac - Rs. 10000
ICU Charges	2% of Sum Insured upto 10 Lac ; 15 Lac, 20 Lac, and 25 Lac - Actuals
Professional Fees	Surgeon, Anesthetist, Medical Practitioner, Consultant, Specialist Fees - Max: 25% of SI (per hospitalisation)
Other Medical Expenses	Anesthesia, Blood, Oxygen, OT Charges, Surgical Appliances, Medicines and Drugs, Diagnostic Materials, X-ray, Diagnostic Imaging, Dialysis, Chemotherapy, Radiotherapy, Pacemaker, Stent etc - Max: 50% of SI (per hospitalisation)
Road Ambulance Charges	Rs. 600 per hospitalisation - Rs. 1200 per policy year
Pre - Hospitalisation Expenses	30 days Prior to Admission - Actual - Relevant to the Hospitalisation
Post - Hospitalisation Expenses	7% of nursing, surgeon/consultant fees, diagnostic expenses, drugs cost only - Max Rs. 5000 upto 7.5 Lac ; max Rs. 7000 for 10 Lac and 15 Lac ; Max Rs. 10000 for 20 and 25 Lac per occurrence
Day Care Procedures covered(Sub-limits)	All day care procedures covered
Day Care Procedure Cataract - Individual Policy - Sub-Limit per Policy Period	1&2Lac-Rs.15000; 3Lac-Rs.18000; 4Lac-Rs.20000; 5Lac-Rs.21500; 7.5Lac-Rs.23000; 10Lac-Rs.25000; 15Lac-Rs.30000; 20 Lac-Rs.35000; 25Lac - Rs.40000
Day Care Procedure Cataract -Floater Policy - Sub-Limit per person/per Policy Period	10Lac-Rs.25000/ 45000 ; 15Lac-Rs.30000/50000 ; 20 Lac-Rs.35000/60000 ; 25Lac - Rs.40000/70000
Day Care Procedure Cataract - Sub-Limit per Policy Period	1&2Lac-Rs.15000; 3Lac-Rs.18000; 4Lac-Rs.20000; 5Lac-Rs.21500; 7.5Lac-Rs.23000; 10Lac-Rs.25000
Specified Surgeries - CVA, CVD, Cancer, Renal Complications, Breakage of Bones - Sub-limit	1Lac-Rs.75K; 2Lac-Rs.1.5Lac; 3Lac-Rs.2Lac; 4Lac-Rs.2.25Lac; 5Lac-Rs.2.75Lac; 7.5Lac-Rs.3Lac; 10Lac-Rs.3.5Lac
Other Major Surgeries - Sub-limit	1Lac-Rs.60K; 2Lac-Rs.1.2Lac; 3Lac-Rs.1.5Lac; 4Lac-Rs.2Lac; 5Lac-Rs.2.25Lac; 7.5Lac-Rs.2.5Lac; 10Lac-Rs.2.75Lac
Out-patient Consultation@network hospitals- Individual policy -Rs. 200 per consultation - Payout will not reduce SI	Max. in a year - 1&2Lac-Not available; 3Lac-Rs.600; 4Lac-Rs.800; 5Lac-Rs.1000; 7.5Lac-Rs.1200; 10Lac-Rs.1400 ;15Lac-Rs.1800 ; 20 Lac-Rs.2200 ; 25Lac - Rs.2600
Out-patient Consultation@network hospitals-Rs. 200 per consultation Floater Plan - Payout will not reduce SI- Per person/ Per policy Year	10 Lac - 1400 / 2400 ; 15Lac-Rs.1800/ 3000 ; 20 Lac-Rs.2200 / 3800 ; 25Lac - Rs.2600/ 4400
Free Health Checkup - For 5Lac & above SI - Individual Plan	5 Lac - Rs. 1000 ; 7.5 Lac - Rs. 1000 ; 10Lac - Rs. 2000 ; 15 Lac - Rs. 2000 ; 20 Lac - Rs. 2500 ; 25 Lac - Rs. 2500
Free Health Checkup - For 5 Lac & above SI - Floater Plan - Per Person/ Per Policy Period	10 Lac - Rs. 2000/ 3500 ; 15 Lac - Rs. 2000/3500 ; 20 Lac - Rs. 2500/ 4500 ; 25 Lac - Rs. 2500/ 4500
10% Discount on Premium (Fresh and Renewal) by Providing Medical Report	Medical Report taken within 45days prior to Date of Proposal - Stress Thallium Report, BP, Sugar (Blood and Urine), Blood Urea & Creatinine - Cost to be borne by the client
Recharge, Restoration, NCB	Not available
Co-pay-for claims on Pre-Existing Disease- upto 10 Lac Sum Insured	50% Co-pay applied on all PED Claims
Co-pay for Claims on other than PED Claims - upto 10 Lac Sum Insured	30% Co-pay applied on all Non-PED Claims
Co-pay for Claims on PED and other than PED Claims -15 Lac and above Sum Insured	30% Co-pay applied on all Claims
30 days waiting Period	Any Disease contracted by the insured - Not applicable to Hospitalisation arising out of Accident
12 months waiting Period	Pre-Existing Diseases(PED) declared in Proposal, Accepted and Endorse in Policy
24 months waiting Period	Like - Cataract, Prolapse of intervertebral Disc(Non-Accidental), Varicose Veins&Ulcers, Hernia, Fistula/Fissure, Congenital internal Disease, - For full list refer Product Broucher
Permanent Exclusions	Like - Congenital External Defects, Dental Treatments(Non-Accidental), Veneral Diseases, Psychiatric treatments, Intentional Self-Injury, Pregnancy and Child Birth related, Weight control, Cosmetic Treatments, Plastic Surgery - for full list refer Product Broucher
Declined Risks (Not Eligible to Buy)	Heart diseases, Cancer, Kidney Diseases, Major CNS ailments(CVA, Parkinson's Disease, Alzheimer's Disease), Cirrhosis of Liver, Chronic Obstructive Pulmonary Disease (COPD), Auto immune/Connective tissue disorders requiring long term steroids and immunosuppressants
Documentary Requirements	Filled in Proposal form, Recent P.P. Size Colour Photo-1, Age Proof, Additional Questionnaire
Acceptance Limits	Any Age - Without PED - Accepted at Operating Office Any Age - With PED -Medical Opinion through lab portal by the Corporate Office Doctor - Accepted at Operating Office
Pre-Acceptance Medical Screening	No Pre-Insurance Medical Screening Required - Providing specific medical reports will fetch 10% Discount
Tax Benefits - Sec-80D	Rs. 30000 - for Age 60 years and above clients

Strictly for internal training purpose only. Refer to Brochure for more information
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