What is Not Covered Under Health Insurance?

Health Insurance Covers Many Medical Processes, But There Are Certain Exclusions Too. We Are a Transparent Firm And Would Like You To Know What We Do Not Cover.

Exclusions

Medical exclusions:

* Plastic surgery or cosmetic surgery during your lifetime unless necessary as a part of medically necessary treatment certified by the attending Medical Practitioner for reconstruction following an Accident, Cancer or Burns.
* Rest cure, sanatorium treatment, rehabilitation measures, private duty nursing, respite care, long-term nursing care or custodial care.
* All preventive care, vaccination including inoculation and immunizations (except in case of post- bite treatment and other vaccines explicitly covered);
* Hospitalization purely for enteral feedings (infusion formulae via a tube into the upper gastrointestinal tract) and other nutritional and electrolyte supplements, unless certified to be required by the attending Medical Practitioner as a direct consequence of an otherwise covered claim.
* Experimental and Unproven treatments, Rotational Field Quantum Magnetic Resonance (RFQMR), External Counter Pulsation (ECP), Enhanced External Counter Pulsation (EECP), Chelation therapy, Hyperbaric Oxygen Therapy.

Non-Medical Exclusions:

* Charges incurred at a Hospital primarily for diagnostic, X-ray or laboratory examinations not consistent with or incidental to the diagnosis and treatment of the positive existence or presence of any Illness or Injury, for which confinement is required at a Hospital.
* Items of personal comfort and convenience like television (wherever specifically charged for), charges for access to telephone and telephone calls, internet, foodstuffs (except patient’s diet), cosmetics, hygiene articles, body care products and bath additive, barber or beauty service, guest service.
* Treatment rendered by a Medical Practitioner which is outside his discipline,
* Doctor’s fees charged by the Medical Practitioner sharing the same residence as an Insured Person or who is an immediate relative of an Insured Person’s family
* Please refer to the policy document for a complete list of benefits and exclusions.
* Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible.

Benefits of Health Insurance

We’re Committed To Providing You With Only The Best Kind Of Care. Here’s A Look At Just A Few Reasons Why Our Health Insurance Policy Is The Right One For You:

No Sub-Limit on Hospital Room Rent

Our health insurance plans allow you the flexibility to get the upper ceiling on your hospital rent expenses removed as long as it falls under the umbrella of the sum insured under the plan. Therefore, you can have access to treatment in a hospital room sans any worry for out-of-pocket expenses for the room rent.

No Co-Pay

With a medical insurance plan, you can opt to have the room rent limit removed. This means that you can pick the best possible hospital room to receive treatment in, without worrying about out-of-pocket expenses. As long as the amount is covered by your sum insured, you don’t have to worry.

Maternity Cover

The [Maternity Cover](https://www.tataaig.com/knowledge-center/health-insurance/maternity-insurance) has been designed to financially support you through this beautiful phase of your life. Under this cover, you are eligible for the reimbursement of maternity expenses to the tune of ₹50,000, which can be extended to ₹60,000 should your child be a baby girl. There is no limit to the number of pregnancies covered under this feature; however, do note that the maternity benefit gets activated four years after the beginning of your health insurance plan with us.

Pre & Post Hospitalisation Cover

If you are insured under the  [MediCare](https://www.tataaig.com/health-insurance/medicare) line of health insurance products, you can benefit from a cover for pre-hospitalisation expenses incurred 30 to 60 days before your admission to a hospital as well as post-hospitalisation expenses generated 60 to 90 days after your discharge from the hospital. Remember that these limits vary from one plan to another.

Cover For Pre-Existing Illnesses

When you buy a health insurance policy, you get coverage against [pre-existing illnesses](https://www.tataaig.com/health-insurance/pre-existing-disease-cover-in-health-insurance), albeit after the expiration of the designated waiting period. This [waiting period](https://www.tataaig.com/knowledge-center/health-insurance/waiting-period-in-health-insurance-all-you-need-to-know) for a pre-existing illness usually gets activated two to five years after the purchase of the health insurance plan.

Cashless Claims

We’ve spread our network far and wide. We’ve tied up with over 11,000+ hospitals across the country where you can enjoy cashless claims. Just intimate us about the treatment a few days in advance, or as soon as possible if it’s an emergency, and we’ll take care of settling the bill.

Tax Benefits

When you purchase medical insurance, the premium that you pay is exempt from taxes under Section 80D of the Income Tax Act, 1961. If the insured individuals are under the age of 60, you can claim a maximum deduction of INR 25,000. If you’ve also purchased a policy for an elderly parent who is above the age of 60, you can claim an additional deduction of INR 50,000.Please note tax benefits are subject to change in Income Tax laws. **#Please note tax benefits are subject to change in Income Tax laws.**

Ambulance Cover

In an emergency, if you need an ambulance to transport you or another insured individual to the nearest hospital, our health insurance policy will take care of the cost of the ambulance.

No-Claim Bonus

If you do not make any claims against your medical insurance policy in a single year, you’re entitled to a cumulative bonus. Essentially, we’ll increase your sum insured without increasing your health insurance premium. So, you’ll enjoy higher cover for the same cost. For every consecutive claim-free year, we’ll increase the sum insured by a certain percentage.

AYUSH Cover

With the MediCare line of health insurance plans, you are insured not only for modern medical procedures but also for medical treatment under Ayurveda, Yoga and Naturopathy, Unani, Sidha, or Homeopathy ([AYUSH](https://www.tataaig.com/knowledge-center/health-insurance/everything-you-should-know-about-ayush-benefits-for-your-wellness)).

Cover For Daycare Procedures

The health insurance benefits of a health insurance plan also include a cover for daycare procedures, that is, medical procedures that entail a hospital stay below 24 hours. With our MediCare and MediCare Protect plans, you get coverage for more than 540 daycare procedures.

COVID-19 Cover

In light of the severe impact of the ongoing COVID-19 pandemic, with the health insurance policies, you are insured against COVID-19 medical expenses. If you get diagnosed with the virus, we have got your back.

Hospitalisation Expenses

The health insurance plans include a cover for the hospitalisation expenses borne by you for the treatment of any medical condition or an injury that is covered under the plan and not explicitly excluded from the policy wordings.