

# THE PREMIUM CLAIM POLICY HANDBOOK

Health Shield Insurance Pvt. Limited

# 1. Group Medical Insurance

The following policy and the terms & conditions are subject to change each year based on renewals:

ROOM RENT AND MAXIMUM ELIGIBILITY		
Sum Assured	Normal	ICU Hospitalization
500000	2 % of Sum Insured per day	5 % of Sum Insured per day

**Premium Plan:**

**Premium:** INR 1,000/- per month (deducted from salary)

**Room Rent Coverage:** Up to INR 5,000 per day

**OPD Consultation:** 5 consultations per year (up to INR 500 per consultation)

**Lab Test Coverage:** INR 2,500 per year (tests prescribed by a registered doctor)

**Health Check-Up:** Comprehensive annual health check-up included

**Mental Wellness Support:** 3 counseling sessions per year

**Dental Care:** Unlimited consultations covered



