

# THE BASIC 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
400000	2 % of Sum Insured per day	5 % of Sum Insured per day

**Basic Plan:**

- Premium:** INR 500/- per month (deducted from salary)
- Room Rent Coverage:** Up to INR 2,000 per day
- OPD Consultation:** 2 consultations per year (up to INR 300 per consultation)
- Lab Test Coverage:** INR 1,000 per year (tests prescribed by a registered doctor)
- Health Check-Up:** Annual basic health check-up included
- Mental Wellness Support:** 1 counseling session per year



