

Covers	MediCare Plus Plan
In-Patient Treatment	Upto Sum Insured
Pre-Hospitalization expenses	Upto 60 days
Post-Hospitalization expenses	Upto 90 days
Day Care Procedures	Upto Sum Insured
Organ Donor	Upto Sum Insured
Domiciliary Treatment	Upto Sum Insured
AYUSH Benefit	Upto Sum Insured
Health-Checkup	Upto 1% previous of Sum Insured; max. Rs.10,000
Consumables Benefit	Upto Sum Insured
In-Patient Treatment – Dental	Upto Sum Insured
Second Opinion	Once during a policy year
Global cover, if opted	Upto Sum Insured
Ambulance Cover	Rs. 3000/- per hospitalization
Cumulative Bonus	50% of SI, up to max 100% , on every claim-free year

Other Benefits	
Network of hospitals:	Cashless facility available at 7300+ network hospitals across India
Lifelong renewal	Offers a lifelong renewal for your policy provided premium is paid without any break. Your premiums will be basis your age on renewal and there will be no extra loadings based on your individual claim.
Cumulative bonus	50% increase in cumulative bonus for Sum Insured of next policy year after every claim-free year. In the case a claim is made during the policy year, the cumulative bonus would reduce by 50% of Sum Insured in the following year.
Aggregate Deductible	All claims under the policy benefits shall be payable only if the aggregate of covered medical expenses, in respect to hospitalizations in a policy year is in excess of deductible specified in the policy schedule. In the case of family floater policy, the deductible shall be per policy per year and in the case of individual policy, the deductible shall be per insured person per year.

Additional Discount:

Type of Discount	Details
Family Floater	20% discount for 2 members 28% for 3 members 32% for more than 3 members
Policy Tenure	5% long-term discount on 2 - year tenure 10% long-term discount on 3 - year tenure

Pre-Existing Disease (PED) Waiting Periods:

Medicare Plus
36 Months

Sum Insured options: (In ₹)

3 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs	25 Lakhs	50 Lakhs	1 Crore
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Deductible Options: (In ₹)

2 Lakhs	3 Lakhs	5 Lakhs	10 Lakhs	15 Lakhs	20 Lakhs
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Please contact TATA AIG representative for more information. It is only for training purposes. No business can be closed on the basis of this. Insurance is the subject matter of the solicitation.

Tata AIG MediCare Plus UIN: TATHLIP21253V022021